CAMBODIAN PUBLIC BANK

CAMPU BANK VISA / MASTERCARD LIFESTYLE DEBIT CARD /PROPRIETARY ATM CARD CARDMEMBER AGREEMENT

Thank you for applying for the Campu Bank Visa / Mastercard /Proprietary ATM Card. It is important that you read carefully the Cardmember Agreement stated below before using the Campu Bank Visa / Mastercard / Proprietary ATM Card. By using the Card, you are accepting the Terms and Conditions set out below and agree to be bound by the said Terms and Conditions.

The Bank reserves the right at any time to vary, add or amend the terms and conditions herein set out or vary the fees and charges payable under the Card Account and such changes shall apply on the effective date specified by the Bank without notice. In the event you are not agreeable to such variation, addition and/or amendment, you shall surrender the card duly cut in half to the Bank or shall notify the Bank in writing and destroy/remove the chip in the card, failing the receipt by the Bank of the Card cut in half or the written notification as aforesaid you shall be deemed to have accepted such variation, addition and /or amendment.
Your continued use of the Card shall be deemed as your acceptance of the variation, addition and/or amendment as aforesaid.
You are advised to view the terms and conditions governing the use of the Card and the Bank's privacy notice at the Bank's website at www.campubank.com.kh.

MANAGING YOUR CARD WITH CARE

A Cardmember's role in preventing Credit Card fraud. Below are the preventive measures:

- Treat your Card like cash at all times.
- Sign new Card(s) in permanent ink as soon as you receive the Card(s) and cut up expired Card (s) or ensure that the chip in the Card is removed/destroyed.
- When deciding on your personal identification number (PIN) DO NOT use your birth date, identity card or passport number, driving license number or contact number.
- Do not write your PIN on your Card to avoid any unauthorised cash withdrawals from any Automated Teller Machines (ATM) and to avoid any unauthorised transactions.
- Never allow anyone else to use your Card.
- Keep your Card number and PIN confidential at all times.
- If you suspect that the confidentiality of your PIN has been compromised, IMMEDIATELY create a new PIN to avoid/prevent any unauthorized transactions.
- Never leave an expired Card lying around.
- Ensure that the Card is not left unattended.
- Keep a watchful eye on the Card wherever the Card is whether in your pocket, bag, drawer or with the cashier especially when it is out of your sight.
- Inform the Bank if you are travelling abroad.
- When making a purchase, ensure that the transactions are processed in your presence.
- When the cashier returns your Card, ensure that it is yours and that it has not been tampered with in any way.
- DO NOT sign a blank charge slip. Unscrupulous individuals might take advantage of the blank spaces to add additional amount.
- Total your charge slip to ensure that it only contains the amount for the goods/services purchased through use of your Card and any other amount you agreed to pay the Merchant which may include tips before signing the charge slip(s).

- Retain your receipts to check them against your statements.
- Account Statements contain sensitive information so keep them in a safe place.
- Inform the Bank at once if unfamiliar transactions are posted on your Account statements.
- Shred the old account statements (inclusive of closed accounts) into small pieces before discarding them.
- Do not reveal Debit card information to individuals soliciting sales over the phone.
- Only provide your IC and Card information to parties with whom you have initiated the call.
- The Bank will have your account number. If you receive calls from a party claiming to be Cambodian Public Bank and the caller requests for your account number, do not give it.
- Please notify the Bank of any change of address so that a new Card is not delivered to an old mailing address.
- If your Card is stolen or is lost, inform the Card issuing Bank immediately.
- Always keep the contact number of the Bank's Ebanking/ATM Unit or Customer Service Unit at hand.
- Please respond immediately to the Bank's transaction alerts that may be sent to you via SMS or via e-mail if the transaction was not authorised by you.
- You are responsible to take all preventative steps to ensure that your personal computer (PC) and smart devices are malware/virus free at all times.

OPERATING HOURS

The Cardmember shall use the Card to perform any payment transactions or cash withdrawal at Authorized Merchants and/or ATM/CRMs which are subject to the standard operating hours of 24 hours with 7 days a week local time.

E-banking/ATM Unit or Customer Service Unit

LOST CARD

For lost or stolen cards, call (855)-23 998 896/428 100 (855) 10/12 428 100 or go to the nearest Cambodian Public Bank branches or Easycash shared Network/Cambodian Shared Switch (CSS) member bank (if Cambodia) Visa / Mastercard member bank (if Overseas) to file a report. Report any lost or stolen Card immediately. Should there be a compromise on your secret PIN, you must also report it immediately. For details, please refer to Clause 3 of the Cardmember Agreement.

TERMS AND CONDITIONS

1. DEFINITION

1.1 In this Agreement, unless the context otherwise requires:-

1. "Account" means the Cambodian Public Bank savings account or current account opened in the name of the Cardmember, individually or jointly with another, which is a savings account/current account which will enable subject to sufficient available funds the Cardmember to effect card transactions to pay for goods and services and effect ATM transactions.
2. "Agreement" means this agreement as may be varied from time to time.
3. "Application" means the Bank's prescribed Application Form for a Card to be issued upon these terms and conditions.
4. "ATM" means an Automated Teller Machine or card operated machine which accepts the Card including but not limited to machines belonging to the Bank or to the Visa International /Mastercard Worldwide/Easycash/Cambodian Shared Switch (CSS) ATM network. "Authorised Merchant" shall mean any retailer or other person, firm or corporation which pursuant to a Merchant Agreement agrees to accept or cause its outlets to accept the Card when properly presented.
5. "Bank" means Cambodian Public Bank.

6. “Card” means the Campu Bank Visa/Mastercard/Proprietary ATM Card issued by the Bank pursuant to this Agreement and any replacement or renewal thereof.
7. “Cardmember” means the person holding the Card linked directly to his/her Account.
8. “Card Transaction” means a transaction effected by using the Card.
9. “Current Balance” shall mean the available balance in the Account after deducting purchases of goods and/or services incurred by the Cardmember.
10. “Electronic Transaction” means a transaction effected by the use of the Card to effect electronic funds transfer at any ATM or other card operated machine or device that accepts the Card.
11. “PIN” means the Personal Identification Number determined by the Cardmember to activate the use of the Card and which will thereafter, enable the Cardmember to effect transactions through an ATM and/ or to effect any purchase at any Authorised Merchant.
12. “Transaction Receipts” shall mean the relevant payment slips or papers supplied by the Bank to the Authorised Merchant for the purpose of recording, confirming and evidencing purchases or services incurred by the Cardmember through the use of the Card and debited from the Account.
13. “Business Day” shall mean any day on which the Bank is open for business.
14. “Total Transactions” means the sum total of the Cardmember’s Card Transactions and ATM Card Transactions. For the sole purpose of determining the Total Transactions, the use of the Card as an ATM Card shall be deemed to be a Card Transaction.
15. “Total Amount on Hold” means the sum total of the amount in the Cardmember’s Account put on hold by the Bank as a result of any Card Transaction; and
16. Words importing the singular includes the plural and vice versa.
17. Words referring to the masculine also refer to the feminine and neuter gender.
18. Reference to a Clause is to a Clause of this Agreement.
19. The headings to the Clauses are for reference only and are not to be taken into consideration in the interpretation of this Agreement.

2. ACCEPTANCE AND USE OF CARD

2.1 The use of the Card is restricted to the person to whom the Card is issued (“the Cardmember”) who shall sign immediately upon receipt and return the acknowledgement of receipt of the Card to the Bank. Such signature and/or use of the Card shall constitute binding and conclusive evidence that the Cardmember shall be bound by this Agreement.

2.2 Where the Card is issued to a Cardmember with a print handicapped and/is blind or is a visually impaired person, the Cardmember acknowledges that the ATMs and certain other electronic banking services are not currently configured for use by the said Cardmember. The Cardmember accepts the risks of availing himself to these services and shall not hold the Bank liable for any loss, damage, costs and / or expenses incurred by the Cardmember by reason of use of such ATMs and/or electronic banking services as aforesaid.

2.3 The Bank shall issue a PIN for the Card to the Cardmember for the purpose of effecting ATM transactions and/or effecting any purchase at any Authorised Merchant. The Cardmember undertakes not to disclose the PIN to any other person and shall be liable to the Bank for any debit entry in his Account with the Bank arising from any unauthorised transactions.

2.4 In the event that the Cardmember does not wish to be bound by these terms and conditions, the Cardmember shall immediately return the Card to the Bank cut in half or shall notify the Bank in writing and destroy/ remove the chip in the Card. The Cardmember shall be deemed to have accepted these terms and conditions and be bound by the same in the event the Bank does not receive the Card cut in half or the written notification as aforesaid.

2.5 The Card, that may include a physical, digital or virtual card, will enable the Cardmember to perform the following transactions:-

(i) Signature based transactions at Authorised Merchants; It shall be conclusive proof that a Card Transaction and the amount recorded thereon was properly incurred when the Bank receives the Transaction Receipt or any written document bearing the Cardmember's signature.

(ii) PIN based transactions at Authorised Merchants;

(iii) Online transactions through any computer or mobile device or compatible on-line application whether or not requiring the Cardmember's password;

(a) Where the Card is used to purchase goods and/or services through online internet sites or portals (including through any computer or mobile device), the Cardmember shall be solely responsible for the security of such use at all times. The Cardmember agrees that the entry of the Card information on the internet is sufficient proof that instruction were given for the use of your Card.

(b) The bank is under no obligation to verify the identity or the authority of the person entering the Cardmember's Card information. The Bank shall not be liable for acting on such use of the Cardmember's Card regardless of whether the person who entered the Card information is authorised to do so, and regardless of the circumstances prevailing at the time of the transaction.

(c) The Bank may, as the Bank deems fit, choose not to carry out any transactions over the internet if the Bank has any reason to doubt its authenticity or if in the Bank's opinion it is unlawful or otherwise improper to do so or for any other reason.

(iv) Contactless transactions by waiving the Card at contactless readers, terminals or POS devices or bringing the Card in close proximity with such devices. Unless informed otherwise, such contactless transactions may not require:

(a) The Cardmember's signature on any sales slips, terminals or POS device;

(b) The microchip embedded in the Card, if any, to be read by such devices;

(c) A PIN to authorise such transactions.

2.6 In consideration of the Cardmember observing and complying with the terms of this Agreement, the Bank shall purchase from the Authorised Merchant and/or member institutions of Visa International / Mastercard Worldwide / Easycash shared network/Cambodian Shared Switch (CSS) all Transaction Receipts incurred by the Cardmember and debit the Account accordingly.

Notwithstanding the provision set out in Clause 2.5 (i) above, the signatures shall not be a condition precedent to the liability of the Cardmember in respect of goods and services supplied, if the Bank is of the opinion based on satisfactory documentary evidence, that the omission is due to the nature of the transaction or due to an oversight on the part of the Cardmember and / or Authorised Merchant and / or Visa / Mastercard / Easycash Shared network/Cambodian Shared Switch (CSS) member bank.

2.7 The Cardmember shall comply with all requirements, directions, instructions and guidelines for use of the Card issued by the Bank from time to time in respect of all services rendered to the Cardmember.

2.8 The Cardmember shall not use the Card for any unlawful activities including but not limited to illegal online betting. In the event that the Cardmember is found to use or have used the Card for any unlawful activity, notwithstanding any provision herein, the Bank shall be entitled to immediately terminate the Cardmember's use of the Card.

3. POSSESSION OF THE CARD

3.1 The Card shall remain the property of the Bank at all times. The Card shall be used exclusively by the Cardmember. The Cardmember shall not transfer or otherwise part with the control or possession of the

Card for any use or purpose unauthorised by the Bank. The Card shall not be pledged by the Cardmember as security for any purpose whatsoever.

3.2 The Cardmember shall use all precautions to prevent the loss or theft of the Card. In the event of loss and / or theft of this Card and / or disclosure of the PIN to any unauthorised person, the Cardmember shall immediately upon the discovery of such event notify the Bank (if such event occurred in Cambodia) or any member of Visa International / Mastercard Worldwide (if such event occurred overseas) by telephone, facsimile or e-mail and confirm the same in writing to the Bank accompanied by a police report.

3.3 The Cardmember hereby irrevocably and unconditionally consents that the Bank may (but shall not be obliged to) record the telephone instructions as aforesaid in writing and / or by tape recording and /or any other method and such record of any instruction shall be conclusive and binding on the Cardmember. The Cardmember hereby expressly consents that the telephone instruction may be so recorded and hereby acknowledges that any and / or all records maintained by the Bank shall be conclusive and binding for all purposes. The Cardmember further agrees that the Bank shall not be under any obligation to verify the identity or the authority of any person giving the telephone instructions purportedly in the Cardmember's name and the Bank shall be entitled to act on such instructions and shall not be liable for acting in good faith on the telephone instructions which are given by such persons regardless of the circumstances prevailing at the time of such instructions. The Cardmember accepts that in consideration of the Bank acting in accordance with such telephone instructions above or in the Cardmember consenting to the Bank tape recording all or any of the Cardmember's telephone calls with the Bank, pursuant to clause above, to enable the Bank to keep the tape recording of all or any instructions given by the Cardmember or purportedly in the Cardmember's name to the Bank, the Cardmember hereby agrees to indemnify the Bank and keep the Bank indemnified against all losses, claims, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank howsoever arising out of or in connection with all such instructions as aforesaid.

3.4 In the event of loss / theft as per Clause 3.2 above and if subsequent to the loss / theft, the Card is used by an unauthorized person, the Cardmember shall be liable to the Bank for all unauthorised charges incurred including financial charges incurred for any goods or services supplied by merchants, effected through the use of the card by the said unauthorised person until the date of receipt by the Bank of the Cardmember's written notification specified under Clause 3.2 above. The Cardmember shall be liable for all unauthorised charges in the event the Cardmember has acted fraudulently, delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss / theft or unauthorised use of the Card, voluntarily disclosed the PIN to another person, recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card or left the Card, or an item containing the Card, unattended and / or had voluntarily allowed another person to use the Card.

If investigation discloses that the Cardmember is involved in the incurring of any unauthorised charges, the Cardmember shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such written confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

3.5 All claims of a lost or stolen card or disputed transactions performed on the Card will be investigated by the Bank upon receipt of all relevant information and in accordance with National Bank of Cambodia (NBC) Guidelines and the Bank's internal investigation procedures. In the event the Bank finds that there has been any attempt to make false claim(s) on a disputed transaction, the Bank reserves the right to lodge a police report on the false claim(s) made and / or terminate the Cardmember's use of the Card, as the case may be, and hold the Cardmember liable for the amount of the disputed transaction(s) and all costs and expenses incurred by the Bank.

3.6 The Bank may, at the request of the Cardmember impose the following fees and charges for replacement of respective cards, but without being obliged in law:-

		Campu Bank Proprietary ATM Card		Campu Bank Visa/Mastercard Lifestyle Debit Card	
No.	**Description**	**US Dollar**	**Khmer Riel**	**US Dollar**	**Khmer Riel**
1	**New Application**				
	Annual Fee	USD6.00	KHR24,000	USD12.00	KHR48,000
	Note:- **The 1st year annual fee is to be collected upfront whilst the annual fee for the 2nd year onwards will be automatically debited from the customer's deposit account based on pro-rata amount on monthly basis.**				
2	**Replacement**				
	• Loss or theft of card				
	• Forgotten or compromised PIN	USD6.00	KHR24,000	USD10	KHR40,000
	• Damage due to wear and tear				

Note: The Fees shall not be refunded

Provided that the Card shall not be replaced in the event of any such reported loss or theft of the Card for the fourth or subsequent times thereafter. The replacement Card shall be subject to the terms and conditions herein as if it was the original Card.

3.7 The Cardmember shall return the Card to the Bank cut in half or remove / destroy the chip in the Card immediately upon its expiry or on demand by the Bank upon its cancellation, revocation or suspension by the Bank or upon discovery of the Card after notification of its loss, and shall not have any further right to use the Card.

4. CARD ACCOUNT

4.1 All payments for purchase of goods and / or services effected by the use of the Card and annual fees, handling charges and additional charges and all ATM withdrawals shall be debited to the Account in the billing currency, local and overseas, and shall be reflected in the Statement.

5. MINIMUM BALANCE

5.1 The Bank may set a minimum balance to be maintained in the Account with respect to the use of the Card and may vary the said minimum balance from time to time without notice although is not required for the new proprietary ATM cards.

5.2 Notwithstanding any minimum balance that may be prescribed, the Bank may in its absolute discretion approve any proposed Card Transaction and / or Electronic Card Transaction and allow the minimum balance to be exceeded, even in the absence of any request from the Cardmember, provided always that the Cardmember must forthwith pay such amount in excess of the prescribed minimum balance.

5.3 Where the Bank in its absolute discretion, allows any amount in the Account to be overdrawn for whatsoever reason, the Cardmember shall pay on demand such amount overdrawn with interest, as may be prescribed by the Bank from time to time in its absolute discretion, on the amount overdrawn.

5.4 In calculating whether the minimum balance is maintained and has not been exceeded, the Bank may take into account the amount of any Card Transaction and / or Electronic Card Transaction not yet debited to the Account and of any authorisation given by the Bank to a third party in respect of a prospective Card Transaction and/or Electronic Card Transaction.

5.5 The Cardmember shall maintain the minimum balance, as may be prescribed by the Bank from time to time, in the Account at all times.

6. BANK'S DISCRETION

6.1 The Bank is entitled, at any time in its absolute discretion and without giving prior notice or reason to refuse to approve any proposed Card Transaction notwithstanding that the Current Balance available allows for any such proposed Card Transactions as aforesaid.

7. PIN AND USE AT ATMS/TO EFFECT ELECTRONIC TRANSACTIONS

7.1 The Cardmember will be required to be present at the Bank to key in the Cardmember's chosen 6-digit PIN via the Encrypted PIN PAD (EPP) or ATM to activate the Card to be issued.

7.2 In the event the Cardmember uses the Card at any ATM or to effect Electronic Transaction, the following additional terms apply:-

(a) The Cardmember must not disclose the PIN and must take all care to prevent the PIN from becoming known to any other person;

(b) The Cardmember is liable for all transactions effected by the use of the Card at an ATM or to effect any Electronic Transaction whether with or without the Cardmember's knowledge or authority;

(c) The amount of any ATM / Electronic Transaction, if denominated in a currency other than US Dollar, will be converted to US Dollar at such time and such rate of exchange as may be determined by the Bank in accordance with its usual practice, before being debited to the Account; and

(d) The Bank is entitled, in its absolute discretion, to change, de-activate or revoke the use of the PIN at any time without giving any reason whatsoever and without prior notice to the Cardmember.

8. TERMINATION

8.1 The Cardmember may terminate the use of his / her Card by giving the Bank written notice of termination and returning the Card cut in half, to the Bank, whereupon the use of the Card will be terminated.

8.2 The Bank may at any time in its absolute discretion without notice and without giving any reason terminate the use of the Card. Without prejudice to the generality of the foregoing, the Bank may terminate the use of the Card, upon the occurrence of any one or more of the following events:-

(a) The bankruptcy, insolvency, death or incapacity of the Cardmember; and / or

(b) Any breach by the Cardmember of this Agreement.

8.3 If the use of the Card is terminated by the Bank or the Cardmember for any reason, the Cardmember shall forthwith return the Card to the Bank cut in half.

8.4 There will be no refund of any annual or other fees payable upon the termination of the Card for any reason.

8.5 Upon termination of the use of the Card, the Bank shall not render to the Cardmember the monthly Statements and will forfeit the benefits extended to Cardmember (if any).

9. EXCLUSION OF LIABILITY

9.1 The Bank is not responsible for goods or services supplied by any Authorised Merchant, establishment or the quality or performance of any goods and services pursuant to or in relation to any Card Transaction. The liability of the Cardmember to the Bank is not affected by any dispute or counterclaim or right of set-off which the Cardmember may have against the Authorised Merchant.

9.2 The Cardmember may handle any claim or dispute directly with the Authorised Merchant or the member institution of Visa International / Mastercard Worldwide / EasyCash Shared Network/Cambodian Shared Switch (CSS) Network.

9.3 The Bank is not liable in any way if any Authorised Merchant refuses to accept or honour the Card for any reason.

9.4 The Bank is not liable if it is unable to perform its obligations under this Agreement due, directly or indirectly, to any industrial dispute, war, Act of God or anything outside the control of the Bank, its servants or agents.

9.5 The Bank is not liable in any way for any injury to the credit, character and reputation of the Cardmember in and about any repossession of the Card or any request for its return.

9.6 The Bank is not liable in any way to the Cardmember for any inconvenience, loss, damage or embarrassment of any nature due to or arising from any damage to or loss of or inability to retrieve any data or information that may be stored in any microchip or circuit howsoever caused.

9.7 Without prejudice to the generality of the provisions of this Clause 13, the Bank is not liable in any way to the Cardmember for any other loss, damage, cost or expenses of any nature arising out of or in connection with the use of the Card and/or this Agreement.

9.8 Without prejudice to the generality of the provisions of this Clause 13, the Bank is not liable in any way to the Cardmember for any inconvenience, loss, damage or embarrassment of any nature due to or arising from:

(a) Any delay in the release of any amount placed on hold on the Account;

(b) Any hold placed on the Account upon receipt of a request for authorisation of a Card Transaction or a notice of a Card Transaction of a request for payment (including but not limited to a request by electronic means) notwithstanding that such requests or notice were unauthorised or forged or that the Card Transaction was not carried out or was rescinded.

9.9 The Cardmember shall not assign his rights under this Agreement.

9.10 The Bank shall not be liable for any fraudulent or unauthorized transactions or any loss, damage or liability suffered and / or incurred by the Cardmember where the transaction was performed / effected due to a malware or virus in the Cardmember's personal computer ("PC") or smart device belonging / used by the Cardmember. To this end the Cardmember undertakes to take all necessary preventative steps to update and protect the Cardmember's PCs and smart devices to ensure that they are malware / virus free.

10. FEES AND CHARGES

10.1 The transaction fees and charges are as follows:-

No	Description	Fees & Charges
1	**Transaction performed at:**	
	a. Campu Bank ATM/CRMs	
	• Balance Enquiry	Free
	• Mini Statement	Free
	• Cash Withdrawal	
	• Fund Transfer	Free
	• Payment to Credit/Debit Card	
	b. Easy Cash ATM Shared Network	
	• Balance inquiry	USD0.30 per transaction
	• Cash Withdrawal	USD0.50 per transaction
	c. Non-Campu Bank ATM/Non-Easy Cash ATM Shared Network	USD5.00 per transaction
	d. Over-the-counter	
	• Campu Bank	Free
	• Non-Campu Bank	1% of amount withdrawn or minimum of USD5.00 per transaction
	e. E-POS Retail Purchases at Merchants	Free

11. Transactions

11.1 Standard Features for Campu Bank Proprietary ATM Cards and Visa/Mastercards Lifestyle Debit Card are as follows:-

No.	Description	Type of Campu Bank Cards		
		Proprietary ATM Card	**Visa Lifestyle Debit Card**	**Mastercard Lifestyle Debit Card**
	Perform transactions at:			
	Campu Bank ATMs			
1	• Balance Enquiry	✓	✓	✓
	• Mini Statement	✓	✓	✓
	• Cash Withdrawal	✓	✓	✓
	• Fund Transfer	✓	✓	✓
	• Payment to Credit/Debit Card	✓	✓	✓
	• PIN Change	✓	✓	✓
2	Easy Cash network ATM Shared Network			
	• Cash Withdrawal	×	✓	×
	• Balance Enquiry	×	✓	×
3	Non-Campu Bank ATM and outside the Easy Cash ATM Shared Network			
	• Cash Withdrawal	×	✓	✓
	• Balance Enquiry	×	✓	✓
	• Mini Statement	×	×	×
	• Fund Transfer	×	×	×
	• PIN Change	×	×	×
4	Campu Bank POS terminal at:-			
	a. Branch			
	• Cash Withdrawal	✓	✓	✓
	b. Merchants/Retails			
	• Retail Purchases	✓	✓	✓

5	Non-Campu Bank POS at:-			
	a. Branch			
	• Cash Withdrawal	×	✓	✓
	b. Merchants/Retails			
	• Retail Purchases	×	✓	✓
6	Online transaction	×	✓	✓
7	Overseas transactions	×	✓	✓

12. DEFAULT

12.1 Default Limits for Campu Bank Proprietary ATM Cards and Campu Bank Visa/Mastercard Lifestyle Debit Cards in the system are as follows:-

No.	Transaction Type	Default Daily Limit (USD)	Default Single Transaction Maximum Limit (USD)	Default No. of Transactions or Daily Count per day
1	ATM transactions			
	Cash Withdrawal/ Fund Transfer #	1,000	1,000	5
2	POS transactions			
	Cash Withdrawal #	0.00	(1) @	5
	Retail Purchase/Online	1,500	1,500	20

Explanatory Notes

@ Cash Withdrawal at POS terminals is default or set as (1) in the Cardzone system i.e. NOT AVAILABLE at the moment.

The Daily Limit for Cash Withdrawal/Fund Transfer and 'Over-the-Counter' Cash Withdrawal at POS terminals are a SHARED or COMBINED limit.

If proprietary ATM/Campu Visa/Mastercard Lifestyle Debit cardholders do not require Retail Purchase/Online and Cash Withdrawal at 'Over-the-Counter' features, the attending branch is allowed to maintain the Single Transaction Maximum Limit in the Cardzone system as (1) i.e. not available for this service.

12.2 Flexible Limits that are allowed for branches to update for cardholders are as follows:-

No.	Transaction Type	Allowed to request for higher limit of up to USD3,000 per day	
		Daily Available limit	Single Transaction Maximum Limit
1	ATM transactions		
	• Cash Withdrawal/Fund Transfer	✓	×
2	POS transactions		
	• Cash Withdrawal	✓	✓
	• Retail Purchase/Online	✓	✓

13. NOTICES

(i) The Cardmember shall inform the Bank in writing of any change of contact number and / or change of address and/or employment or business.

14. SERVICES OF NOTICE

The Cardmember hereby agree that the service of any notice in respect of any claim arising out of or connected with this Agreement may be effected by forwarding a copy of the same by post to the Cardmember's last known address stated in the Bank's Card Application Form or to such other address notified by the Cardmember to the Bank from time to time and shall be deemed to have been served at the time of posting of the notice and in proving delivery it shall be sufficient to prove that the same was properly addressed and put in the post despite any evidence to the contrary.

15. SEVERABILITY

The invalidity or unenforceability of any of the provisions herein shall not affect the validity or enforceability of the other terms or provisions herein contained which shall remain in full force and effect.

16. OTHER TERMS AND CONDITIONS

The terms and conditions herein stated shall be in addition to and not in derogation of any specific agreement or arrangement now or hereafter subsisting between the Bank and the Cardmember or any terms and conditions that may be specified in any letter of offer given by the Bank to the Cardmember from time to time.

17. SUPERSEDING AGREEMENT

All previous agreements or arrangement, if any, made between the Bank and the Cardmember, written or verbal, are hereby cancelled and superseded by this Agreement.

18. COMMUNICATIONS

The Bank shall be entitled (but not obligated), at its sole discretion, to rely and act on any communication, request or instructions which the Bank in its sole opinion believes emanates from the Cardmember (whether orally or in writing and whether in person or over the telephone or by facsimile or other means of telecommunication and whether genuine or with or without the Cardmember's consent or authority), and any action taken by the Bank pursuant thereto shall bind the Cardmember and the Bank shall not be liable to the Cardmember for any loss or damage incurred or suffered by it as a result of such action. The Bank shall not be under any duty to verify the identity of any person communicating purportedly as or on behalf of the Cardmember.

19. INDEMNITY

The Cardmember must indemnify and keep the Bank fully indemnified against all claims, demands, actions, proceedings, losses, damages, costs and expenses of any nature (including legal costs on an indemnity basis) suffered, incurred or sustained by the Bank, directly or indirectly, by reason of or in connection with this Agreement, including without limitation:-

(i) Any use or misuse of the Card; and / or

(ii) Breach of any provision of this Agreement on the part of the Cardmember; and / or

(iii) The enforcement or protection of the Bank's rights and remedies against the Cardmember under this Agreement.