

This is your responsibilities and liabilities as cardholder:

Responsibilities

- a) abide by the terms and conditions for the use of the credit card;
- b) take reasonable steps to keep the credit card and PIN secure at all times, including at your place of residence. These are not inclusive of:
 - i) disclosing the credit card details or PIN to any other person;
 - ii) writing down the PIN on the credit card, or on anything kept in close proximity with the card
 - iii) using a PIN selected from the cardholder's birth date, identity card, passport, driving licence or contact numbers; and
 - iv) allowing any other person to use the credit card and PIN;
- (c) notify the Bank immediately if your credit card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- (d) notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- (e) notify the Bank immediately of any change in your contact number;
- (f) use the credit card responsibly, including not using the credit card for unlawful activity; and
- (g) check the account statement and report any discrepancy without undue delay.

Liabilities

1. The Bank shall not hold the cardholders liable for card-present unauthorised transactions which require PIN verification, unless the Bank can prove that the cardholder has:
 - (a) Acted fraudulently;
 - (b) Delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the credit card;
 - (c) Voluntarily disclosed the PIN to another person; or
 - (d) Record the PIN on the credit card, or on anything kept in close proximity with the credit card, and could be lost or stolen with the card.
2. The Bank shall not hold the cardholders liable for the use of a contactless card, unless the Bank can prove that the cardholder has:
 - (a) Acted fraudulently;
 - (b) Delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the credit card;
 - (c) Left the credit card or an item containing the card unattended, in places visible and accessible to others, except at the cardholder's place of residence. However, cardholders are expected to exercise due care in safeguarding the credit card even at cardholder's place of residence; or
 - (d) Voluntarily allowed another person to use the credit card.