

TERMS & CONDITIONS OF ISLAMIC CREDIT CARDS

Important: Before you apply for the GIB Islamic Credit Card which is dual interface EMV compliant (the "**Card**") and capable of processing transactions through both Contact Mode and Contactless Mode (as such terms are defined below). Please carefully read these terms ("**Terms**") which, together with the terms and conditions you agreed to when you became a customer ("**General Terms**") and any additional terms we issue from time to time, shall be our agreement with you ("**Agreement**"). Your use of your Card will constitute your acceptance of these Terms.

IN THE NAME OF ALLAH, THE MOST GRACIOUS, THE MOST MERCIFUL

All praise is due to Allah, the cherisher of the world, and peace and blessings be upon the prophet of Allah, on his family and all his companions.

DEFINITIONS AND INTERPRETATION

Words defined in the General Terms shall have the same meaning when used in these Terms, unless we specify otherwise.

The following definitions are used in this Agreement:

"**Card Account**" means your Card Account with us.

"**Card Transactions**" shall have the meaning given to it in section 1.1.

"**Cash-Back**" means cash earned based on monthly spend range and credited to the Cardholder Account.

"**Contactless**" refers to technology through which the Card embedded with a Radio Frequency Identification (RFID) chip and antenna transmits details wirelessly to a contactless reader connected to a merchant's POS system.

"**Contact Mode**" refers to dipping the Card in the compliant merchant POS terminal and authenticating the transaction using the EMV chip and PIN or by swiping the Card and authenticating the transaction using a magstripe for the purpose of making a payment.

"**Contactless Mode**" refers to waving or tapping the Card on a contactless EMV compliant POS terminal for the purpose of making a payment.

"**Credit Limit**" shall have the meaning given to it in section 2 (*Credit Limit*).

"**Cycle**" means a three (3) month period.

"**Delinquent**" means a status a Cardholder earns when he/she fails to pay the minimum, full or partial of Card outstanding.

"**Delinquency Flag Value**" means the time period a Cardholder has been Delinquent.

"**EMV**" means EuroPay, MasterCard, Visa.

"**Nominated Account**" has the meaning given to it in section 3.12.

"**Reversal Transaction**" means the return of amount spent on Cardholder's Card Account.

“**Term Cost**” means the then prevailing monthly profit rate that we will charge you for using the Card and shall be notified on our website bh.meem.com.

“**Total Cost of Credit**” shall mean all applicable commission or profit charges and recurring non-commission or non-profit fees and charges to be paid by the Cardholder excluding any penalty charges for the credit.

“**You**” and “**your**” means the Cardholder.

“**US Dollars**” means the lawful currency of the United States of America.

1. Use of Card and Account

1.1 We will maintain a Card Account in the name of the Cardholder. We will debit the Card Account for: (1) purchases of goods and services that you make, cash advances, fees and charges made by the use of the Card (“**Card Transactions**”); and (2) any other liabilities of the Cardholder arising under these Terms; and (3) any loss incurred by us arising from the use of the Card or Card number. If financial institutions charge for your use of their self-service machines, such charges will be payable by you. The Card or Card Account must not be used for business purposes, illegal purposes or non-sharia compliant activities. If the Cardholder breaches the terms of use contained in the Terms, we reserve the right to cancel the Card and any Supplemental Cards provided.

1.2 We may, acting in our sole discretion, issue Supplementary Card(s) to any person nominated as a Supplementary Cardholder by the Cardholder. These Terms shall apply to the use of any Supplementary Card(s). The Cardholder shall be bound by and be liable for the use of any Supplementary Card(s). In addition to our other rights and powers under this Agreement, we may cancel any Supplementary Card(s) at any time and seek the return of Supplementary Card(s) issued to the Supplementary Cardholder. The Cardholder will be solely liable for the total outstanding balance on the principal Cards and the Supplementary Card(s).

1.3 If the Cardholder is authorised by us to use their Card at an ATM belonging to us or any member bank of Visa International or any other ATM as advised to the Cardholder from time to time, the following additional terms apply:

1.3.1 the Cardholder shall bear full responsibility for all transactions processed by the use of the Card at any ATM that accepts it (our record of transactions processed being conclusive and binding for all purposes) and authorises us to debit the Cardholder's Card Account with the amount of any withdrawal or transfer made by the use of the Card with or without the Cardholder's knowledge or authority.

meem by Gulf International Bank B.S.C. - Retail Branch

Al-Dowali Building, 3 Palace Avenue
P.O. Box 1017, Manama 317, Kingdom of Bahrain

Phone: 17776336

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بنك الخليج الدولي - فرع تجزئة

مبنى الدولي - 3 شارع القصر
ص.ب. 1017، المنامة 317، مملكة البحرين

هاتف: 17776336

بنك الخليج الدولي (فرع تجزئة) مرخص من قبل مصرف البحرين
المركزي كبنك تقليدي

- 1.3.2 the Cardholder shall not be entitled to exceed the cash limit of the Card Account; and
- 1.3.3 we shall not be responsible for any loss or damage arising directly or indirectly from any malfunction/failure of the Card or any ATM arising out of the Cardholder's mistake, the temporary insufficiency of funds in such machines or any other reason either within or beyond our control unless such loss or damage occurs as a direct result of our gross negligence.

Conditions related to the Card Account

- 1.4 The Cardholder will be responsible for all credit or other facilities granted by us in respect of the Card and for all related charges under this Agreement, despite the termination of this Agreement in accordance with section 11 (*Termination*) of the General Terms.
- 1.5 The value of all Card Transactions will be charged to the Card Account in the currency of the Card Account as advised by us. Card Transactions, which are made in currencies other than the Card Account currency, will be debited by us to the Card Account after conversion into the Card Account currency at an exchange rate determined by us, based on applicable international currency market rates, from time to time.
- 1.6 We shall not be liable for any circumstances affecting the use of the Card including but not limited to:
- 1.6.1 the failure of any Merchant to accept or honour a Card.
- 1.6.2 the manner in which the refusal to accept a Card is communicated.
- 1.6.3 any machine, data processing system or transaction link malfunction, strike or dispute relating to the transfer of funds, provision of information or the goods or services purchased; or
- 1.6.4 the limit of funds available through an ATM or POS.

2. Credit Limit

We will assign a credit limit ("**Credit Limit**") to the Card Account. The Credit Limit is determined by us in accordance with CBB regulations and our credit policy. The Credit Limit is subject to variation from time to time at our absolute discretion, provided that we will not increase your Credit Limit without receiving instructions from you to do so. The Cardholder may, however, apply for a review of their Credit Limit at any time.

3. Card Payments

- 3.1 A Card Account statement will be sent to the Cardholder monthly to your meem inbox (accessible through your meem application or online banking) with the total amount outstanding on the Card Account including purchase transaction amounts, Cash Withdrawal and the minimum payment due, computed at a rate determined by us and Notified to the Cardholder from time to time and the date by which the payment must be made to us. The Cardholder agrees to sufficiently fund their Current Account to ensure their monthly minimum payments are paid on the due date. The minimum amount due also includes: (1) any unpaid minimum amount due from any previous statements which has not been settled; (2) any amount over the Credit Limit; and (3) any other fees stated in the schedule of fees & charges displayed on our website. The statement will contain:
- 3.1.1 an itemised statement of account that describes each transaction and discloses each amount credited or payable by the Cardholder, including (without limitation) the Term Cost payable by the Cardholder to the Card Account, and the dates when those amounts were posted to the Card Account.
 - 3.1.2 for transactions carried out in foreign currencies (i.e. other than Bahraini Dinars), the amount in original currency and its Bahraini Dinars equivalent;
 - 3.1.3 the amount that the Cardholder must pay, on or before a specified due date, in order to have the benefit of a grace period; and
 - 3.1.4 The amount due arising from purchases, credit advances and other charges.
- 3.2 The Cardholder gives us irrevocable standing instructions to enter into Murabaha transactions based on the Murabaha model approved by our Shariah Supervisory Board (where we sell to the Cardholder a commodity on a deferred payment basis and as agent of the Cardholder and then sell the commodity on a cash basis to a third party at the then prevailing market price) no later than three (3) Days after each due date to offset the outstanding amount due. Your standing instruction is valid for as long as this Card Agreement is in effect. Each Murabaha transaction will be deemed to be completed unless you notify us that you do not wish to proceed with the Murabaha by calling our call centre no later than the relevant due date for payment. Such notification from you may result in the cancellation of the Card, following which the entire amount outstanding on the Card will be immediately due and payable. This is without prejudice to our general rights under clause 4 (Amendment or Termination of this Agreement) of the Terms.

- 3.3 If the Cardholder pays the full outstanding balance on or before the due date, no Murabaha shall take place.
- 3.4 Should you settle less than the total amount due on or before the due date, we shall: (1) carry out Murabaha transactions by selling certain commodities owned by us to the Cardholder for the remaining balance of the total amount due by one instalment for one (1) month starting as of the due date; and (2) settle the Card dues from the proceeds of selling the said commodities on your behalf.
- 3.5 Murabaha transactions will appear in your next Card statement. The Cardholder will be deemed to have accepted a Card statement if we have not received Notice of an objection to any Murabaha transaction within thirty (30) days from the date the Card statement was issued.
- 3.6 If we receive Notice of the Cardholder's objection to a Murabaha transaction within the thirty (30) days period from the date of the issue of the Card Account statement, we shall review the request of the Cardholder and if we agree with the Cardholder's objection, we shall refund the entire amount of the Murabaha and the profit of the objected transaction only. We have the right to stop the Card and claim settlement of the whole amount due from the Cardholder at any time.
- 3.7 In all of the above cases specified in this section 3 (*Card Payments*), we will only process a Murabaha transaction after expiry of the grace period and only if the Cardholder is not bankrupt.
- 3.8 Without prejudice to our rights under this Agreement if you default in payment of the outstanding amount on maturity, then we reserve the right to suspend the Card, and we may not process the Murabaha for settlement of the Card's Transactions until we have received the required payment. In addition, we shall have the right, in our sole and absolute discretion, to transfer and assign in any manner and in whole or in part, any amount outstanding from the Cardholder. If we refer the Cardholder's debt to a debt collection agency, the Cardholder will be liable for our costs of collection and legal fees in addition to the amount outstanding. We will pay late payment charges we receive to charity, after deducting our collection costs and charges for administering the Card Account.
- 3.9 If you wish to activate the suspended Card after payment of your outstanding debt, then we may charge you a reactivation fee.

- 3.10 If you object to any transaction after processing of Murabaha, which includes the respective disputed amounts, then the amounts that will be refunded to the Card Account will only be equivalent to the value of the disputed transactions and the applicable profit.
- 3.11 If payments are made by cheque, you must provide the cheque seven (7) working days before the Payment Due Date for clearing purposes.
- 3.12 The Cardholder may issue a direct debit standing instruction on an account with us ("**Nominated Account**") to settle the Amount Outstanding on the Payment Due Date. For direct debit standing instructions, the following additional terms apply:
- 3.12.1 the Cardholder agrees that we reserve the right to determine the priority of any such standing instruction against cheques presented to the Nominated Account or any other arrangements made with us; and
- 3.13 the Cardholder agrees that any amendments and cancellations to any such standing instructions should reach us at least one week before the next Payment Due Date. If the Cardholder disagrees with any fee or charge listed in their monthly account statement, they should Notify us within thirty (30) days of the Card statement's issue date, failing which the account statement shall be binding.
- 3.14 Any payments made by a Cardholder will be applied by us in or towards payment of the Cardholder's liabilities to us under these Terms in such order as we may decide in our sole discretion.
- 3.15 When you become a Cardholder, we will ask you to choose to either: (1) pay the minimum amount due each month; or (2) pay the full billed amount on the payment due date from your settlement Account (i.e. your One-Pack Account). We will issue monthly statements to you on your statement date stating the billed amount and the minimum amount due.
- 3.16 At the end of the payment due date, if there is a shortfall in the payment received as compared to the Cardholder's selected payment option, we will immediately seek the difference from the Cardholder's One-Pack Account.
- 3.17 If there is a shortfall in your settlement of the minimum amount due, we will place a lien for this shortfall on your One-Pack Account for the difference.
- 3.18 We reserve the right to block part of your salary credits and allocate them for payments that will fall due.

4. Amendment or Termination of this Agreement

- 4.1 We may at any time supplement, amend, or vary these Terms. Any such change shall be effective upon thirty (30) days' from the date we issue a Notification to the Cardholder and Notice shall be by electronic message or any means determined by us. We may make available additional features to the Cards or any other existing or future Service(s) subject to such additional terms as notified to the Cardholder from time to time. We may replace, remove, amend or vary any or all of such additional features at any time. The Cardholder may terminate this Agreement by Notifying us prior to such changes taking effect, provided that the outstanding balance on Card is paid in full.
- 4.2 The Cardholder shall be entitled to cancel the Card free of charge provided that the Bank is Notified of such cancellation within ten (10) days of the Cardholder's receipt of the Card, unless the Card is activated by the Cardholder in which case, any fees incurred would be charged.
- 4.3 We may terminate this Agreement with the Cardholder at any time by cancelling the Card with or without prior Notice and with or without assigning any reason, or refusing to renew the Card. The Cardholder may terminate this Agreement at any time by written Notice to us accompanied by the return of their Card and any supplementary Cards.
- 4.4 The whole amount outstanding on the Cardholder's Card Account shall become due and payable to us on the termination of this Agreement. The Cardholder agrees that we shall have the right to retain any funds placed in the Cardholder's Current Account or Savings Account or any other Account or deposits with us or deposits as security for the issuance of a Card and/or supplementary Card(s) for a period of up to forty-five (45) days after the Card and any Supplementary Card(s) have been physically returned to us and to set-off against any such funds without Notice to the Cardholder.
- 4.5 In the event that the Cardholder loses their residency status in Bahrain (where the Cardholder is not a national of one of the countries comprising the G.C.C.), we have the right to cancel their Card and request the Cardholder to pay all outstanding amounts due to us.
- 4.6 The Card remains our property at all times and shall be promptly returned to us upon our request, together with any Supplementary Card(s) for which the Cardholder is liable.

4.7 Where this Agreement relates to the use of a Supplementary Card, the Cardholder may terminate this Agreement (in so far as it relates to the use of the Supplementary Card) by written Notice to us accompanied by the return of the Supplementary Card. In all circumstances, this Agreement will remain in force until full payment of Card Transactions and all amounts due under these Terms made by the use of the Supplementary Card have been received by us. Unless and until such termination takes place, we will provide a renewal Supplementary Card to the Cardholder from time to time.

5. General

5.1 The Cardholder authorises us to disclose information concerning the Cardholder and supplementary Cardholder or the Cardholder's and supplementary Cardholder's Card Account to the CBB, banks and competent authorities. The Cardholder also authorises us to collect from and or disclose to a credit bureau or any appropriate third parties approved by CBB such information as we may require, at our discretion, to establish, review and or administer the Accounts with us.

5.2 The Cardholder irrevocably agrees that we may subcontract the provision of the services provided to the Cardholder or any part of those services to any third party, whether or not that third party operates in another jurisdiction or territory. We shall remain liable to the Cardholder for any recoverable loss or damage incurred and shall ensure that the third party will maintain the confidentiality of any such information to the same extent as us.

5.3 We may assign the processing of information related to the Cardholder in any jurisdiction within the GIB Group.

5.4 Telephone calls made by Cardholders may be recorded and retained by us and such recordings shall be our sole property.

5.5 The Cardholder hereby authorises us to, without Notice, combine or consolidate the amount outstanding on the Cardholder's Card Account with any other Account, which the Cardholder maintains with us, and set-off or transfer any monies (including, without limitation, amounts standing to the credit of the Cardholder's other Accounts and any amounts owing to the Cardholder under the Kingdom of Bahrain's Voluntary Retirement Scheme or other entitlements under law howsoever described) in or towards satisfaction of the Cardholder's liability to us under these Terms.

- 5.6 The Cardholder will continue to be liable for the charges, if for any reason we are unable to produce or send the Cardholder a statement of Account.
- 5.7 You are encouraged to tell us first about any complaints you may have about our products and services at any time. Our objective is to ensure that all complaints are handled and resolved in a timely and professional manner. You can submit your complaints on our website or email at bh@meem.com or telephone or +973 1777 6336 or by visiting a meem store.
- 5.8 If the matter cannot be amicably resolved, you may file a complaint with the Complaints Directorate at the CBB. You may bring legal proceedings before the Courts of Bahrain. If you fail to commence such proceedings within twelve (12) months after the disputed transaction occurred, you shall be conclusively deemed to have waived any rights to bring such proceedings.
- 5.9 This Agreement shall be construed and governed by the laws of Bahrain and in accordance with the principles of Shariah. Any dispute arising out of or in connection with this Agreement shall be referred to the courts of Bahrain, but this shall not restrict our right to refer the dispute to any other court of judicial forum of competent jurisdiction (whether in or outside Bahrain).

6. Foreign Currency Transactions

- 6.1 All foreign currency Card Transactions will attract a currency conversion charge (to be determined by us – for the purpose of an example below, we will use the rate of two percent (2.00%)) of the value of each transaction at the time of converting the same into Bahraini Dinars.
- 6.2 The following example illustrates the method applied when converting a foreign currency into Bahraini Dinars:

Transaction Currency	X
Transaction Amount – (A)	100
Conversion Rate from Currency X to Bahraini Dinars – (B)	4.00
Bahraini Dinars Amount: (100x4.00) (A)*(B)	BD. 400
Currency Conversion Charge: (BD 400 x 2%)	BD. 8
Total amount charged to the Card (BD 400 + BD 08)	BD. 408

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بنك الخليج الدولي - فرع تجزئة

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بنك الخليج الدولي (فرع تجزئة) مرخص من قبل مصرف البحرين
المركزي كبنك تقليدي

Note: We settle transactions made in foreign currencies. All transactions are converted to Bahraini Dinars before they are posted to your Card Account. Regardless of the currency of the original transaction, any foreign currency transaction(s) made using a Card is first converted to US Dollars (if it is not already in US Dollars) and then converted to Bahraini Dinars. The conversions from foreign currencies to Bahraini Dinars are carried out by the respective Scheme as per their prevailing rate/s of the day. We are not liable for differences in the currency rate conversions. The Cardholder shall abide by all rules and regulations applicable to transactions or money trading of the country in which the transaction takes place.

7. Cash-Back Program

7.1 In the event we offer a Cash-Back Program, it will be calculated as follows (unless otherwise notified to you):

Monthly Spend Range	Cash Back Earned
Less than (excluding) BD 200	0%
Between (including) 200 and 499 BD	1%
Between (including) 500 and 999 BD	2%
Greater than (including) BD 1,000	3%

7.2 The Maximum Cash-Back amount a cardholder can earn a month is BD. 50, regardless of the amount spent provided that we shall have the right in our sole and absolute discretion, to change this amount from time to time.

7.3 You can earn Cash-Back by using the card for retail purchases domestic and international.

7.4 The Cardholder cannot accumulate Cash-Back for the following transactions:

7.4.1 cash Advancement: Cash withdrawal and cash transfer.

7.4.2 dispute, refund and Reversal Transactions.

7.4.3 any electronic funds transfer system, government and charity payments.

7.4.4 fees (annual fee, late payment fee, cash advancement fee, card replacement fee, dispute transactions fee, account balance enquiry on ATM fee, retail and cash Murabaha fees).

7.5 In case of international transactions, amounts spent shall be converted to Bahraini Dinars before applying the calculation.

7.6 Accumulation of Cash-Back starts on the eighth (8th) day of the month and ends on the seventh (7th) day of the following month.

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بنك الخليج الدولي (فرع تجزئة) مرخص من قبل مصرف البحرين المركزي كبنك تقليدي

- 7.7 Accumulation of Cash-Back occurs at the end of each Cycle.
- 7.8 Cashback is credited against Card Account's outstanding balance on the fifth (5th) of (May, August, November and February) for the preceding three (3) month period.
- 7.9 If the Card Account's outstanding balance is zero or less than the Cash-Back amount, the Cash-Back amount will still be credited to the Card Account.
- 7.10 The monthly calculation for the Cash-Back will be reset to zero on the seventh (7th) day of each month.
- 7.11 Each month's Cash-Back amount is calculated separately from the following or the previous month.
- 7.12 If a Cardholder chooses to close his Card Account before the Cashback is credited to the Card Account, Cash-Back amounts accumulated during the Cycle will be forfeited.
- 7.13 A Delinquent Cardholder who has been delinquent for up to fifty-nine (59) days will not be eligible for accumulating Cash-Back for that specific month.
- 7.14 A Delinquent Card Account, which has remained Delinquent for sixty (60) days or more, will not be eligible for accumulating Cash-Back for the entire Cycle.
- 7.15 Any abuse or fraud relating to the earning and/or redemption of Cash-Back may result in the cancellation and forfeiture of the Cash-Back amount and may also result in termination of the Card Account.
- 7.16 In the event that the primary Cardholder closes the Card Account, the Card is cancelled, or the Card Account is blocked, the Cardholder will forfeit all Cash-Back amount.

8. Contactless Conditions

- 8.1 A Cardholder will be entitled to make a purchase at a POS using a Contactless Mode payment only up to the amounts stipulated by the relevant CBB regulations, in accordance with the relevant Credit Limit and in accordance with the Agreement.

- 8.2 In addition to the terms in 8.1 above, the use of the Contact Mode/Contactless Mode payment feature by a Cardholder will be subject to any internal limits we may have or may impose with respect to the frequency of a Cardholder using such a feature on our Cards.
- 8.3 For transactions carried out using Contactless Mode, Cardholders are not required to enter their PIN during the purchase.
- 8.4 Contactless Mode payment may work only at select merchant locations which have a contactless enabled POS or a reader capable of processing a contactless transaction. We reserve the right to appoint or terminate retail outlets and merchants to the chain of outlets/merchants offering this Contactless Mode/Contact Mode feature, at its sole discretion and our decision shall be final and binding.
- 8.5 To make a payment using a Contactless Mode, the Cardholder is required to bring the Card in close proximity to the contactless enabled POS or a reader and tap or wave the Card.
- 8.6 Contactless Mode of payment is only applicable for purchases at a merchant POS and not for ATM withdrawals, online purchases or interactive voice response (IVR) transactions.
- 8.7 The Cardholder agrees, accepts and acknowledges that use of the Contactless Mode/Contact Mode feature shall be voluntary by the Cardholder and Contactless Mode is not mandated by us. However, we shall not be liable for any conditions that the merchant or the acquiring bank may impose on the acceptance/ non-acceptance of Contactless Mode/Contact Mode of payment.
- 8.8 No additional charge or fees will be levied by us for the Cardholder using the Contactless Mode payment.
- 8.9 The Contactless Mode/Contact Mode feature is in-built within the Card and the Cardholder does not have an option to turn off or disable the functionality. However, we reserve the right to decline the Card with Contactless Mode enabled to any person or Cardholder without any reason and we shall not be held liable or responsible for such a decision. We reserve the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel or disable the Contactless Mode feature without assigning any reasons thereof.

- 8.10 The Cardholder shall not hold us, our affiliates, directors, officers, employees, agents, vendors, responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses which the Cardholder may suffer, sustain or incur in connection with the Contactless Mode/Contact Mode feature or due to unavailability/usage of the Contactless Mode/Contact Mode feature or in performance of its obligations or otherwise.
- 8.11 If the Contactless Mode/Contact Mode feature and/or anything to be done by us or any other entity in respect of the Contactless Mode/Contact Mode feature is prevented or delayed by causes, circumstances or events beyond our control or any other entity, including but limited to computer viruses, tampering, unauthorised intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar nature beyond our or other entity/entities control, then we and/or the other entity/entities shall not be liable for the same to the extent so prevented or delayed and will not be liable for any consequences.
- 8.12 The Cardholder agrees, accepts and undertakes not to use the Contactless Mode/Contact Mode feature for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guidelines or our internal policy.
- 8.13 We make no express or implied warranty, guarantee, representation or undertaking regarding the Contactless Mode/Contact Mode feature which is not expressly mentioned herein.
- 8.14 We shall not be liable for any acts or omissions of any third parties with regard to the Contactless Mode/Contact Mode feature, which are not expressly authorised by us. We shall not be responsible or liable for any deficiency in goods and/or services purchased using the Contactless Mode/Contact Mode feature (including any purchased by promotional schemes).
- 8.15 The Cardholder acknowledges, represents and accepts that he/she shall be solely responsible for the confidentiality, safety and security of the Contactless Mode/Contact Mode feature at all times.

Any payment requisition received from a third party by us for payment shall be conclusive proof that the payment recorded on such requisition was properly incurred at the third party by the cardholder.