

## TERMS AND CONDITIONS OF ACLEDA CARD

### 1. General Conditions

Terms and Conditions of ACLEDA card or “Terms and Conditions” is an agreement or contract between you and ACLEDA Bank Plc. in relation to the use of ACLEDA card. It is designed in additional use with “companion brochures” and “Fees & Limitations of ACLEDA card”.

When you agree to use ACLEDA Card service, it mean that you have explained and guided or read by yourself, fully understands all the conditions of this Agreement. Moreover, responsibility for your ACLEDA card usage and agrees with other conditions such as Fees Charge, Limit transaction of ACLEDA cards service that officially launched by ACLEDA Bank Plc., and this Agreement will be effective.

We may change the terms & conditions and fees of ACLEDA card at any time subject to applicable law and/or real situation. Except as indicated herein, we will inform you the changing that affect to your rights and obligations (by any appropriate way or possibility of the Bank).

Throughout this publication, the words “You”, “Your” and “Yours” refer to the customer, cardholder or the ACLEDA card users.

“We”, “Us”, “Our” and “the Bank” refer to ACLEDA Bank Plc.

### 2. Terms of ACLEDA Card Usage

#### 2.1. ACLEDA Debit Cards consist of:

- **ACLEDA ATM Card and ACLEDA Gold Card:** can make cash withdrawal-deposit, fund transfer, mobile top up, bill payment via ACLEDA ATM/CRM, goods-services payment via ACLEDA POS/E-Commerce, cash withdrawal at Bank counter via ACLEDA POS and term deposit via TDM.
- **i-bank PayBand:** can make cash withdrawal-deposit via ACLEDA ATM/CRM with contactless system and other payments via ACLEDA POS with contactless system.
- **Co-Brand Debit Card:** can make transaction the same as “ACLEDA ATM Card”.
- **ACLEDA VISA Debit Card:** can make cash withdrawal-deposit, fund transfer, mobile top up and bill payment via ACLEDA ATM/CRM, goods-services payment via POS/E-Commerce of all other commercial bank with logo VISA in the world, term deposit via TDM and fund transfer between VISA card of ACLEDA or other bank (local) via ACLEDA ATM/CRM or ACLEDA Mobile.
- **ACLEDA MasterCard Debit Card:** can make cash withdrawal-deposit, fund transfer, mobile top up and bill payment via ACLEDA ATM/CRM, goods-services payment via POS/E-Commerce of all commercial bank with logo MasterCard in the world, term deposit via TDM and fund transfer between MasterCard of ACLEDA or other bank (local and oversea) via ACLEDA ATM/CRM or ACLEDA Mobile.
- **ACLEDA JCB Debit Card:** can make cash withdrawal-deposit, fund transfer, mobile top up and bill payment via ACLEDA ATM/CRM and goods-services payment via POS/E-Commerce of all commercial bank in the world and term deposit via TDM.
- **ACLEDA UPI Debit Card:** can make cash withdrawal-deposit, fund transfer, mobile top up and bill payment via ACLEDA ATM/CRM and goods-services payment via POS/E-Commerce of all commercial bank in the world and term deposit via TDM.

2.2. **ACLEDA VISA Credit Card:** can make cash withdrawal, mobile top up and bill payment via ACLEDA ATM/CRM, goods-services payment via ACLEDA mobile by scan QR code or POS/E-Commerce of all commercial bank with logo VISA in the world, and fund transfer between VISA card of ACLEDA or other bank (local) via ACLEDA ATM/CRM or ACLEDA Mobile.

2.3. **ACLEDA MasterCard Credit Card:** can make cash withdrawal, mobile top up and bill payment via ACLEDA ATM/CRM, goods-services payment via ACLEDA mobile by scan QR code or POS/E-Commerce of all commercial bank with logo MasterCard in the world and fund transfer between MasterCard of ACLEDA or other bank (local and oversea) via ATM/CRM or ACLEDA Mobile.

2.4. **ACLEDA Consumer Card:** can make transactions the same as “ACLEDA ATM Card” as mentioned in point 2.1 above

- 2.5. You must be liable for all transactions occurred from using of the card information especially the transactions via internet service even the authorized or unauthorized from cardholder.
- 2.6. Card information including card number, expiry date, security code (3-digit at card back), and PIN must be kept personally and shall not be disclosed to any third party or by any means whether intentionally or unintentionally. The owner or supplement card should not write or notify PIN at any place or manner where is accessible by any third party.

### **3. PIN and Security Conditions**

- 3.1. You are required to create your own PIN consisting of 6 numeric digits.
- 3.2. The following PIN rules shall be applied:
  - Do not use sequential digits e.g. 123456, or 987654,
  - Do not repeat digits more than 3 times e.g. 999999,
  - Do not use your mobile phone number,
  - Do not use your date of birth or the family member's date of birth,
  - Do not use any number publicly known and easy to guess as a PIN.
- 3.3. When you activate card via ACLEDA ATM/CRM, the first PIN will be send SMS to your phone. You are required to change the PIN that receive from the bank via ACLEDA ATM/CRM to new PIN, which has 6-digits.
- 3.4. Do not allow any person to use your own card or PIN.
- 3.5. Do not allow your PIN to be accessible by any other person. In case of suspicion, you must change your PIN immediately.
- 3.6. Enter your own PIN correctly.
- 3.7. If you incorrectly try your PIN 3 times you will be locked out of your card.
- 3.8. Your card information is privacy such as card number, PIN and security code (3-digit at card back) ...etc. you shall understand that there is no ACLEDA employees who will communicate with you to ask for your privacy.
- 3.9. You must not show card information to anyone except the transaction by E-commerce (Online Shopping /Internet); you must use card information such as: card number, expiry date, security code (CSC/CVV2) and 3Ds secure code or OTP which is taken out from your phone's message inbox or created by Hard or Soft Token.

### **4. Cash Withdrawal or other payment**

- 4.1. During cash withdrawal or payment, you must clearly verify the amount before leave the machine or immediately finished the online transaction.
- 4.2. Cash withdrawal or payment in different currency from the account currency must be complied with the exchange rate set by ACLEDA Bank Plc. or VISA/MasterCard/JCB/UPI Institution.

### **5. Cash Deposit**

- 5.1. You can make cash deposit into your bank account via cash recycling machine (CRM) with i-bank PayBand or any kind of ACLEDA debit cards such as ACLEDA ATM/Gold Card, ACLEDA Consumer Card, Co-brand Debit Card and ACLEDA VISA/MasterCard/JCB/UPI Debit Card.
- 5.2. You can make cash deposit in KHR or USD currency. If the currency of source account is Thai Baht, the system will convert those to the currency of the account automatically in accordance with the prevailing exchange rate of ACLEDA Bank Plc.
- 5.3. You shall ensure the qualities of the banknote by not deposit such unfit note as dirty, wet, slippery, cracked, rolled, old, torn or hole, taped or not workable at the market such as broken 3D or bell/number 100 with has a little or no movement (for US dollars) via CRM. The Bank is not responsible for any damage or faulty caused from not applying these terms and conditions.
- 5.4. You have to count, check and verify your money in sufficient and order them properly by separating them in different bundle such as USD10; USD20; USD50 and USD100 or KHR10,000; KHR20,000; KHR50,000 and KHR100,000 before making cash deposit via CRM.
- 5.5. You must not be allowed to deposit the counterfeit note or copy note. You must be fully responsible for counterfeit note or copy note transaction under the law applicable in Cambodia unconditionally or any reason.

## **6. Fees and Interest**

- 6.1. Monthly/Yearly Fee, the Bank will charge from the issuing date although you are late to accept the card.
- 6.2. Request new card to replace the damaged, stolen or lost card etc. may require for fee payment as set by the Bank. The monthly/yearly fee which is already deducted from the old card will not be replaced the new card fee.
- 6.3. The Bank reserves the rights to charge fee and destroy the card if it has not been received for more than 6months after the issuing date.
- 6.4. The Bank reserves the rights to debit from your account to settle to acquirer.
- 6.5. You must maintain sufficient funds to support transactions and other service fees set by the Bank.
- 6.6. For credit card holder, fees and interest shall be applicable in accordance with the operating manual on ACLEDA Credit Card and the loan contract between credit cardholder and the Bank.

## **7. Your Liabilities**

You must immediately report to our call centre via: +855 (0)23 994 444, +855 (0)15 999 233 and confirm to our bank's office in writing as soon as possible when the card was lost/stolen. You will be responsible for all transactions effected by card using until such notification. After receiving any request for solution, the Bank will notify you within 3 business days of any non-immediate response.

## **8. Disputes**

- 8.1. If any issues are concerned with account balance through your card, please inform the Bank within 30 working days after the transaction date. In case you are late to inform, the Bank reserves the rights not to solve your issue after this period.
- 8.2. ACLEDA Bank reserves the rights to remedy the problem in accordance with inter-bank regulation or VISA/MasterCard/JCB/UPI Institution.

## **9. Indemnity**

You unconditionally agree to indemnify and compensate the Bank against all claims, demands, actions, liabilities, costs, loss or expense of whatever nature which the Bank may incur as a result of ACLEDA card operations and any breach by you of this agreement. This includes any failure by you to ensure that steps are taken to prevent unauthorized use of ACLEDA card.

## **10. Termination**

The Bank reserves the rights to cancel card or refuse to issue new, renew or replaced card without giving any reasons therefore and without any prior notice to the cardholder.

## **11. Disclosure of Card Information**

- 11.1. The Bank reserves the rights to provide all information related to your account to other institutions as necessary (including authorities or government agencies) or to link with Electronic Funds Transfer (EFT) network.
- 11.2. The Bank, with its discretion, is entitled to disclose your information at any time as below:
  - Any member of VISA/MasterCard Institution etc.
  - Any party related to the card transaction.
  - Requirement from the competence authority
  - Audit purpose, and
  - Accordance with the applicable law of the Kingdom of Cambodia.
- 11.3. The Bank reserves the rights to use the information in the application form and for research purpose or external information including customer report, any market promotions made by the Bank or subsidiary companies. The Bank can use this information to create Mailing Lists for marketing purposes.
- 11.4. Other cases with the approval from you and in accordance with the law of the Kingdom of Cambodia.

## **12. Modified**

The Bank may notify you up to 30 days, in case of addition, termination or any amendment to these terms and conditions, fee changes or other matter in association with your rights and responsibilities by any of the following means:

- Send notification directly to your mobile phone,
- Publicize on newspapers,
- Notice at our bank offices, and
- Post in our website.

### **13. Others Conditions**

- 13.1. This Terms and conditions must apply with Cambodia's law and design in Khmer and English version if it has different meaning between them, the Khmer version shall prevail.
- 13.2. This terms and conditions is provided by various electronic means possible to verify ACLEDA Card operation.

I hereby have read and accepted all these terms and conditions as mentioned above.