

DINERS CLUB S\$500 LIMIT CARD TERMS & CONDITIONS



Diners Club S\$500 Limit Cards are issued subject to the following terms & conditions:

1 DEFINITIONS

“ATM” means automated teller machine. It may or may not be operated by us.

“Card” means a Diners Club Credit Card.

“Card Account” means the account maintained by us in accordance with these terms and conditions.

“Cash Advance” means a cash advance you obtain by use of a Card or in another way we authorise which is debited to the Card Account. It includes an advance made by disbursement.

“Credit Limit” means S\$500 or a reduced amount we specify in a notice to you.

“Establishment” means a person, company, firm, partnership, business or organisation which accepts the Card in payment for goods or services.

“Payment Due Date” is the date specified on a Statement as the payment due date.

“Personal Data” means personal data (as defined under the Singapore Personal Data Protection Act 2012) relating to you that you provide to us for the purpose of the Card Account or your Card.

“PIN” means the personal identification number given by us.

“Statement” means the monthly or other periodic statement which we issue to you.

“Statement Period” is the period specified on a Statement as the period to which the Statement relates.

“Total Indebtedness”, at any time, means the total amount owed (actually or contingently) by you to us on the Card Account, including all Transactions, interest, fees and charges.

“Transaction” means a transaction (including the purchase of goods and services, automatic bill payments and Cash Advances) initiated with a Card or debited to the Card Account by any means, including by a manual use of the Card, by the use of the Card in an electronic device or in the course of a post, telephone or internet order.

“You” and “your” means the person in whose name the Card Account is maintained.

“We”, “our” and “us” means Diners Club (Singapore) Pte. Ltd.

“Website” means www.dinersclub.com.sg.

Headings are for convenience only and do not affect the interpretation of these terms and conditions. Unless the context otherwise requires, references to the singular includes the plural and vice versa and references to natural persons includes bodies corporate. Discretion means our sole and absolute discretion. A reference to “post” and “posting” includes mailing by ordinary post. The word “including” is not to be taken as limiting the meaning of words preceding it.

2 THE CARD AND USE OF THE CARD

- 2.1 The Card is our property.
- 2.2 You must sign the Card in ink immediately after receiving it. By signing on or using the Card, you are considered to have read, understood and accepted each of these terms and conditions. If you do not wish to agree to these terms and conditions you should destroy your Card and tell us you have done so.
- 2.3 We may, at our discretion, issue a PIN to you for use in combination with your Card. The PIN may be collected personally by you or sent by post to you at your risk. You must keep the PIN separate from the Card, not disclose the PIN and take all care to prevent the PIN from being disclosed to any other person.
- 2.4 The Card is not transferable. You must not give the Card or the Card Account number to anyone else.
- 2.5 You can only use the Card during its validity period as embossed on the Card. During its currency the Card entitles you and no one else to use the Card for Transactions with an Establishment. Before the Card expires we may issue a replacement Card and you must sign it immediately on receipt.
- 2.6 You must not seek a cash refund for goods or services purchased using the Card. The Establishment may give a credit to the Card Account.
- 2.7 You must not use the Card for an unlawful purpose or if you are unable to satisfy your obligations as and when they fall due to be satisfied.

3 THE CARD ACCOUNT

- 3.1 You will be liable for the face value of all Transactions made by the use of the Card even if a charge slip is not signed by you. Transactions made without your signature may include orders placed by telephone, facsimile, post, e-mail or internet; direct debit authorisation; or use of the Card in an ATM, at an Establishment's point of sale terminal/card reader or in a credit card payphone.
- 3.2 The face value of all Transactions and all charges, fees, instalments and other sums payable will be debited to the Card Account. The Card Account will be payable in Singapore Dollars using a payment method described on the Website or the Statement. You must make arrangements to pay in one of those ways even if you are absent from Singapore.
- 3.3 A Transaction in a foreign currency will be converted into Singapore Dollars using the Board Selling Rate of a bank chosen by us applying on the working day before the day of processing plus a conversion commission. The conversion commission is stated on the Website. We may convert through a third currency. Amounts incurred in a foreign currency and converted by a third party using its rate into another foreign currency will be restated into Singapore Dollars using that policy. Amounts incurred in a foreign currency and converted into Singapore Dollars by a third party before being submitted to us will be debited at the rate used by that third party.
- 3.4 We will send a Statement to you in respect of all amounts debited to the Card Account on a monthly or other periodic basis but we reserve the right not to provide a Statement for any period during which the Card Account is inactive or if you have chosen to view it online.
- 3.5 You must examine the Statement upon receipt and give us written notice of any discrepancy within 14 days from the date of the Statement. If you have chosen to view the Statement online you will be considered to have received it when it is available for viewing. If we do not receive that notification from you, the Statement will be considered correct and you will be liable for the stated balance.
- 3.6 You must promptly notify us in writing of any intention to reside outside Singapore; a change to your name, address or contact details; and a change to your salary or employer. You must also promptly give us any information about you that we request and tell us if that information changes.

4 CREDIT LIMIT

- 4.1 The Credit Limit applies to each S\$500 Limit Card which you have. Accordingly, the aggregate Total Indebtedness on the Card Account and on the account for each of those other S\$500 Limit Cards cannot exceed S\$500. If you have a Diners Credit Card which is not a S\$500 Limit Card or a Charge Card, in addition to the Card, the Credit Limit applies to the Card and the Total Indebtedness is deducted from the credit limit under the other credit card or charge card to determine your availability under the other credit card or the charge card.

- 4.2 You must ensure that the Total Indebtedness does not exceed the Credit Limit and that clause 4.1 is not breached in any other way. If it does or that provision is breached you must immediately pay the excess.
- 4.3 Some Transactions may need to be authorised by us. We may refuse to authorise any Transaction even if the Credit Limit has not been or will not be exceeded.
- 4.4 The Credit Limit will be cancelled if each Card Account you have is terminated. If you fail to settle the minimum payment due on or before the Payment Due Date specified on a Statement, we may (without limiting our other rights) reduce or cancel the Credit Limit.

5 CASH ADVANCES AND USE OF AN ATM

- 5.1 When you are issued with a PIN you may, at our discretion, obtain a Cash Advance locally or overseas by using your Card and/or PIN. The Cash Advance can be obtained in ways we stipulate. Those ways could include:
- (a) by presenting the Card at a Diners Club participating office, an Establishment or a financial institution stipulated by us. You will need to provide evidence of your identity and sign the necessary Transaction record;
 - (b) by using the Card and PIN at an ATM which accepts the Card.
- 5.2 The Cash Advance available to you is subject to your Credit Limit. We may also impose a further limit (which may or may not be advised to you) and the relevant office, ATM, Establishment or financial institution may impose its own daily withdrawal or other limit.

6 INTEREST

- 6.1 Interest accrues daily during a Statement Period on the balance of:
- (a) each Cash Advance; and
 - (b) the Total Indebtedness (excluding the principal amount of each Cash Advance) unless the closing balance of:
 - the Statement for that Statement Period; and
 - the Statement for the previous Statement Period,are paid in full by the Payment Due Date shown on the respective Statement.
- 6.2 The interest accrues at the rate of 27.6% per annum (2.3% per month). Any interest which accrues during a Statement Period is debited to the Card Account. If you have more than one Card Account the interest accrues in accordance with clause 6.1 separately for each Card Account and is debited to the relevant Card Account.
- 6.3 Interest which accrues on a Cash Advance is debited to the Card Account on the last day of the Statement Period.
- 6.4 If the interest accrues on Total Indebtedness (excluding the principal amount of each Cash Advance) and the closing balance of the Statement for the previous Statement Period is not paid in full by the Payment Due Date shown on that Statement the interest is debited on the last day of the Statement Period. Otherwise it is debited on the last day of the next Statement Period.
- 6.5 If the interest debited to a Card Account during a Statement Period is less than the Total Minimum Interest specified on the Statement the interest will be increased to the Total Minimum Interest amount and that amount will be debited to the Card Account. We may vary the Total Minimum Interest from time to time.
- 6.6 You are not entitled to interest on any credit balance on a Card Account.

7 FEES AND CHARGES

- 7.1 We are entitled to debit to the Card Account:
- (a) a Statement fee if you ask us to send the Statement to you by post;
 - (b) a late payment charge if the minimum payment specified on the Statement is not received by us on or before the Payment Due Date;
 - (c) a Cash Advance fee in respect of each Cash Advance. Any service charge or other fee imposed by an ATM operator in respect of an ATM Cash Advance will also be borne by you;

- (d) an extraction fee for each charge slip (whether signed or unsigned) which we deliver to you in accordance with clause 12.6 or if you ask us to provide a Statement for a Statement Period which is 3 to 24 months before the request date;
- (e) a processing fee if we do something (such as give you access to Personal Data about you) as specified on the Website;
- (f) a Card replacement fee if the Card is replaced;
- (g) an excess limit charge if the Total Indebtedness exceeds the Credit Limit. This charge is levied on the last day of a Statement Period if the Credit Limit is exceeded at any time during the Statement Period;
- (h) a cheque returned fee/GIRO returned fee for each cheque delivered or GIRO instruction in purported payment towards the Card Account which is dishonoured or rejected; and
- (i) an administration fee for each declined ATM Cash Advance Transaction.

7.2 The amount of a fee or charge levied in accordance with clause 7.1 is specified on the Website and the Website may also provide further information as to how it is to be determined and paid. We may change the fee, charge or information at any time.

7.3 Annual fees are payable for use of a Card at such rates as we advise on the Website or by notice to you. Annual fees can be debited to the Card Account and once paid are non-refundable.

7.4 If you use a participating airport lounge we may debit a usage fee to the Card Account. If your guest uses the lounge the provider may levy a charge which will be a Transaction debited to the Card Account.

7.5 A recoupment fee can be levied by an ATM network for its effort in investigating a dispute regarding a cash withdrawal from the ATM when the investigation does not support your claim and that fee will be a Transaction debited to the Card Account.

7.6 All fees and charges for goods or services supplied by us to you will be subject to payment of any tax (including GST) levied under any law which applies at any time and you must pay the tax unless we have agreed in writing that we will absorb it.

7.7 We may at our discretion vary the amount, rate, type and basis of calculation of all interest, fees and charges payable by you without notice.

8 PAYMENTS

8.1 You have an obligation to pay the Total Indebtedness in full.

8.2 You must pay the minimum payment specified on a Statement. You must do so on or before the Payment Due Date specified on the Statement. If you wish you can pay more.

8.3 Despite any other provision, you must pay the Total Indebtedness immediately upon the Card Account being terminated or a demand being made by us. We may at our discretion make that demand at any time and the demand can be for all or any part of the Total Indebtedness. The demand can be oral or in writing and can be made even though we may not have sent a Statement specifying the amount demanded.

8.4 We are entitled in our discretion to allocate any payment received by us against any amount comprising the Total Indebtedness as we may determine. This is despite any specific appropriation by you or any other person. Without prejudice to the generality of the foregoing, we may appropriate payments received in the following order:

- (a) interest, fees and charges on any Statement;
- (b) all Transactions on any Statement;
- (c) Cash Advances, other advances and casino transactions on any Statement;
- (d) interest, fees and charges incurred since the last Statement;
- (e) all Transactions made since the last Statement; and
- (f) Cash Advances, other advances and casino transactions since the last Statement.

8.5 A payment is considered to be made on the day it is credited to the Card Account.

9 LOST, STOLEN OR DAMAGED CARDS

- 9.1 If the Card is damaged, you should destroy it and ask us for a new one.
- 9.2 If the Card is lost or stolen, or you suspect it has been used by anyone other than you, you must notify us immediately. Similarly, if another person is aware of your PIN you must notify us immediately. Those notifications must be provided by telephone as specified on the Website or on the last Statement. You will provide a statutory declaration, a police report and other information if we ask you to.
- 9.3 Before the loss or theft of the Card is notified to us, the maximum liability you have for Transactions (other than Transactions effected by the use of the Card at any ATM) which were not authorised by you is S\$100 so long as you have not acted fraudulently, were not negligent, used reasonable care and diligence in safeguarding the Card and notified us as soon as reasonably practicable after becoming aware that the Card was lost or stolen. You will not be liable for Transactions not authorised by you if they were effected after you have provided the notification.
- 9.4 If we find you were fraudulent, negligent, failed to use reasonable care and diligence in safeguarding the Card or failed to so inform us you are liable for the full amount. If you refuse to settle the outstanding charges, we reserve the right to terminate the Card as well as pursue litigation to recover the amount.
- 9.5 If a lost or stolen Card is found, you must immediately destroy it and tell us when you have done so.

10 YOUR LIABILITY

- 10.1 You are liable for all Transactions effected by the use of the Card at any ATM whether with or without your knowledge or authority and you irrevocably authorise us to charge to the Card Account the amount of each of those Transactions. However, you will not be liable for those Transactions if they were not authorised by you and they were effected after you have given us notification in accordance with clause 9.2.
- 10.2 If you fail to perform or breach any of these terms and conditions or in the event of your death or bankruptcy, the Total Indebtedness will become immediately due and payable, and we may immediately terminate the Card Account.
- 10.3 You will be liable for all legal fees/costs on a full indemnity basis and other expenses incurred by us in the recovery of the Total Indebtedness. If we engage the services of an external collection agency all expenses, including commission that is payable to the agency, will be borne by you.
- 10.4 If you wish to terminate your Card Account, you must ensure that the Card is destroyed and you must give us specific instructions to terminate the Card Account. Until the Card is cancelled in that way you are liable for all Transactions in relation to the Card.
- 10.5 You must indemnify and keep us indemnified against all claims, demands, actions and proceedings which may be made against us and in respect of all damages, liabilities, losses, costs and expenses (including legal costs on a full indemnity basis) which may be incurred, sustained or suffered, directly or indirectly, by us due to the use or misuse of the Card, breach of these terms and conditions by you or a breach of any law (including exchange control and tax laws) by you.

11 OUR DISCRETION

- 11.1 We are entitled, in our discretion, to require that you return a Card to us; issue or refuse to issue a replacement Card or new PIN; cancel or change a PIN which has been issued; or withdraw the right to use a PIN or Cash Advance facility. If we issue a replacement Card we can do so on conditions we specify. The use of the Card after we have required that it be returned is fraudulent and renders you liable to prosecution.
- 11.2 We may at any time (in our discretion and without giving notice or reasons) terminate the Card Account or refuse or withhold any privileges (whether permanently or temporarily). If the Card Account is terminated we may stop accepting recurring charges which you have authorised to be paid by a charge to the Card. If we tell you that the Card Account is terminated you must ensure that each Card is immediately destroyed and give us any evidence we require that they have been destroyed.
- 11.3 We may at our discretion and at our cost take out an insurance policy which provides coverage to you and some members of your immediate family. We will determine the risks which are covered under the policy, the benefits available, the terms and conditions and the insurer. There is an outline of the policy on the Website and you should refer to the policy mentioned in the outline. We may end the coverage or change the policy, the insurer or the outline at any time. We are not an insurer. The policy is taken out by us with the insurer on your behalf, any family member and others who could benefit from the policy. You and your family member

need to consider the policy to determine whether it will be sufficient for your requirements. You will, at your cost, be responsible for making or enforcing any claim which you may have against the insurer. You must not make a claim against us even if the insurer fails to satisfy a claim due to anything which we have done or failed to do.

12 EXCLUSION OF LIABILITY

- 12.1 We are not responsible for any loss or damage which may be suffered by you or any other person (including for any injury to credit, character or reputation) arising from or in connection with the Card; any termination of the Card Account; a failure to authorise a Transaction; the use or misuse of the PIN; a failure to obtain a Cash Advance with the Card; if you do not receive the Card; we ask you to return the Card; or we do not issue a new Card or new PIN.
- 12.2 We are not liable in any way if any Establishment or any member of the Diners Club network refuses to accept the Card, ceases trading or business operations or does not honour your Transactions. We are also not liable in any way in respect of any action carried out (whether negligently or not) by us, our servants or agents pursuant to or in purported pursuance of our rights.
- 12.3 We are not liable in any way if we are unable to perform our obligations due, directly or indirectly, to the failure of any machine, system of authorisation, data processing or communication system or transmission link or any industrial dispute, war, act of God or any other event outside of our control.
- 12.4 We are not responsible for the quality or performance of any goods/services supplied or any goods/services not supplied (whether fully or partially due to any reason) by any Establishment in relation to any Transaction. You must raise any claim or dispute directly with the Establishment. A claim or dispute between an Establishment and you will not give you any rights against us and will not entitle you to cancel the disputed charge or withhold payment of the Total Indebtedness or any part of it.
- 12.5 If we are unable to send a Statement to you for any reason, your liability for interest will continue and for the purpose of calculating interest the Statement Period and the Payment Due Date will be determined by us.
- 12.6 We do not have to give you any charge slip (whether original or copy). You must keep a copy of the charge slip (whether signed or unsigned) given by an Establishment at the point of sale for the verification of the charges incurred. If you ask us for a copy of any charge slip, we will, subject to the provisions herein, provide reasonable assistance to you to obtain a copy from the Establishment provided that the request is not made more than 60 days from the date of the charge was incurred and the Establishment still has possession of the charge slip. You must not withhold payment or refuse to pay the Total Indebtedness or any part of it if we are unable to assist you in obtaining a copy of any charge slip from the Establishment or while we are in the process of assisting you in obtaining a copy of the charge slip.

13 COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA

- 13.1 You authorise us and our representatives to contact your bankers and any other source to obtain and verify any Personal Data about you as authorised or required by law.
- 13.2 You consent to the collection, use, disclosure and processing of your Personal Data and information relating to the Card Account and your use of the Card by Diners Club and any of its officers, employees, agents, contractors or service providers for any of the following purposes (collectively, the "Permitted Purposes"):
- (a) processing your application for Card Account, services and products by us;
 - (b) account opening and operations relating to the Card Account, establishing or revising a Credit Limit and closing the Card Account;
 - (c) managing our business operations and complying with our internal policies and procedures;
 - (d) administrating loyalty and rewards programs (including the processing of redemption vouchers, benefits or entitlements);
 - (e) conducting checks with the Do Not Call Registry;
 - (f) providing services, Card benefits (e.g. vouchers), facilities and products offered by us to you;
 - (g) administrating or managing the relationship between you and us;
 - (h) carrying out your instructions or responding to any enquiries by you;
 - (i) conducting identity or credit checks;

- (j) developing new services or products;
- (k) providing you with marketing, advertising and promotional information, materials or documents we think may be of interest to you. We may disclose your Personal Data to business partners (such as co-branders) for use in developing and marketing offers to you. You have the right to opt out of receiving such marketing information. You can do so by writing to us, telephoning us or sending an email to us at our address or number on the Website. If you do not exercise your right to opt out of receiving such marketing information, you will be considered to have consented to the receiving of such marketing information and we may continue to provide such marketing information to you;
- (l) complying with any law or the requirements of any regulatory authority. We reserve the right to collect, use or disclose your Personal Data if the collection, use or disclosure is required or authorised under any written law, even where you have exercised your right to withdraw your consent pursuant to clause 13.4;
- (m) seeking professional advice (including obtaining legal advice and facilitating dispute resolution);
- (n) updating you on our products and services;
- (o) advising an Establishment or other interested person the Card numbers of new, renewed, replaced or terminated Cards so that they can, amongst other things, process a Transaction or refuse to process a Transaction;
- (p) processing any applications or requests for new products or services made by you;
- (q) enforcing our rights against you;
- (r) maintaining the safety and security of our premises with the use of security cameras;
- (s) carrying out any proposed novation, assignment, transfer or sale of any of our rights or obligations with respect to the Card Account or any facilities and services available in association with the Card; and
- (t) taking out an insurance policy which may provide coverage to you and some members of your immediate family.

We will not use, disclose or process your Personal Data for purposes which are not stated above or for which we have not obtained your consent. If we wish to use, disclose or process your Personal Data for another purpose we will seek your prior written consent.

- 13.3 You consent to us collecting your personal data from our business partners and for such business partners to disclose your personal data to us for the purpose of managing and administrating any benefits you may enjoy as our cardholder.
- 13.4 If you do not wish us to use or disclose your Personal Data for any of the above purposes, you may withdraw your consent at any time by writing to us, telephoning us or sending an email to us at our address or number on the Website. However, depending on the circumstances and the nature or extent of your withdrawal, the withdrawal of your consent may result in us not being able to provide services to you and we may terminate the Card Account.
- 13.5 We may disclose your Personal Data for the Permitted Purposes to a related corporation (as defined in the Companies Act); Diners Club International; any member of the Diners Club network; any credit bureau of which we are a member or subscriber and/or to any other members, subscribers or compliance committee of the credit bureau; any other person to whom disclosure is permitted or required by any law; and our third party service providers and agents (including our lawyers). Those recipients may be located in or outside Singapore.
- 13.6 If you believe that any information we hold about you is incorrect you should advise us. Any information which we find to be incorrect will be corrected promptly.
- 13.7 Our rights under this clause shall be in addition to and shall not affect nor limit any of our rights of disclosures available pursuant to any statutory provision and in law and nothing herein is to be construed as limiting any of these other rights.

14 MISCELLANEOUS

- 14.1 We will be entitled without prior notice to vary, alter and amend these terms and conditions at our discretion. The revised document will be available on the Website. The change will be effective on the date we specify on the Website.

- 14.2 If any provision of these terms and conditions or any part thereof is illegal, invalid or unenforceable under the law of any country, it will not affect the legality, validity or enforceability of the remainder of these terms and conditions in that country or the legality, validity or enforceability of these terms and conditions in any other country.
- 14.3 Our acceptance of payment of part of the amount owed is without prejudice to our right to make a claim for the whole outstanding balance and we may at our discretion reject any partial payment of any sum due.
- 14.4 Time will be the essence of the agreement between us and you. No failure by us to exercise or delay in exercising any right, power or privilege will operate as a waiver. A single or partial exercise of any right, power or privilege will not preclude any other or further exercise or the exercise of any other right, power or privilege. The rights and remedies conferred on us by agreement are in addition to those provided by law.
- 14.5 The agreement between us and you will be binding on the heirs, personal representatives and successors-in-title of you and on our successor-in-business and assigns. We may assign our agreement with you or any of our rights under it at any time without your consent. You may not assign your agreement with us or any of your rights under it without our prior written consent.
- 14.6 Except by a person who is our assignee, a person who is not a party to the agreement between us and you cannot enforce these terms and conditions under the Contracts (Rights of Third Parties) Act 2001.
- 14.7 The agreement between us and you will be considered to have been made and executed at our office in Singapore and any breach of these terms and conditions will be considered to have arisen in Singapore irrespective of where you may reside or where the Transaction may have taken place.
- 14.8 These terms and conditions are governed by Singapore law and you submit to the non-exclusive jurisdiction of the courts of Singapore. You agree that we may at our discretion institute proceedings in relation to the Card, the Card Account and the Total Indebtedness in Singapore or in any other place courts have jurisdiction.
- 14.9 Any Statement, notice, demand or, when permitted by law, statutory demand or court document (such as originating process) can be sent to you by e-mail, short message service (SMS), facsimile transmission, personal delivery or post. It will be considered to have been received by you when the e-mail or SMS is sent to the last e-mail address or telephone number known to us, we have received an error free transmission report confirming that the facsimile has been sent to the number last known to us, it has been left at the address stated in the Application Form or at your usual or last known business or private address, or 3 days after posting (5 days if posted by airmail to an overseas address) to one of those addresses.
- 14.10 We can be contacted by e-mail, telephone or post. The address and number are on the Website. When you must advise or notify us about something you can do so by contacting us in any of those ways.
- 14.11 If the Card is issued in cooperation with another person (for example it is co-branded) additional terms and conditions may apply. If we agree to the balance of another credit card being transferred to the Card Account; to provide an advance (known as DCA\$H) which is allocated to the Card Account; or to you participating in a buy now pay later plan, additional terms and conditions (including for the payment of interest, fees and charges) will apply. You must comply with the additional terms and conditions. They are on the Website or we will provide them to you. You agree to them by using the Card or requesting one of those facilities.

15 MEMBER BELOW 21 YEARS OLD

- 15.1 If you are below 21 years of age when you apply for a Card the following provisions will apply.
- 15.2 If you use the Card after you have reached 21 years of age you are considered to have confirmed your agreement to these terms and conditions. You do not need to re-apply for the Card Account or the Card or do any other thing to accept these terms and conditions.
- 15.3 Your parent or guardian by signing the application form for the issue of the Card, permitting you to sign that form or permitting you to use the Card:
- (a) agrees to the Card Account being opened in your name and to the issue of the Card to you;
 - (b) on your behalf agrees to these terms and conditions, including the collection, use, disclosure and processing of Personal Data in accordance with clause 13;
 - (c) unconditionally and irrevocably guarantees on a continuing basis the payment of all amounts comprising the Total Indebtedness as and when they are due to be paid and the performance of each of your other obligations;

- (d) as a separate and principal obligation the parent/guardian unconditionally and irrevocably agrees with us to indemnify us against all actions, claims, liabilities, costs, expenses and losses of any kind which we may sustain, suffer or incur or become liable for because you do not pay the Total Indebtedness; you fail to do something as stipulated in these terms and conditions; or we for any reason (including your bankruptcy) repay any amount we have received on account of the Total Indebtedness. This includes a loss suffered because we cannot enforce these terms and conditions against you (either partly or completely) or because you do not pay, are unable to pay or are not obliged to pay the Total Indebtedness (or any part of it) to us;
 - (e) agrees not to exercise any rights of subrogation or contribution or any other rights which the parent/guardian may have until the full Total Indebtedness has been irrevocably paid to us;
 - (f) agrees that any right the parent/guardian may have to be indemnified by you or otherwise be reimbursed for the amount paid or payable to us (including the right to prove in your bankruptcy) will be held on trust for us and must be exercised in the way we require. Any amount received by the parent/guardian pursuant to a right of that type must be paid to us;
 - (g) agrees that we can make demands on the parent/guardian under this clause from time to time and the parent/guardian will make payment irrespective of whether any steps or proceedings have been, are being or could be taken against you or to enforce any other security, guarantee or indemnity; and
 - (h) agrees that the amount at any time owing by the parent/guardian to us under this clause will be a debt which is separate and independent from the amount owing by you or any other person and can be recovered from the parent/guardian even if the Total Indebtedness (or any part of it) cannot be recovered from you.
- 15.4 The liability of the parent/guardian will not be affected by anything at all which, but for this provision, might operate to relieve the parent/guardian of his/her obligations, including, without limitation, (i) time, credit or any indulgence or concession being granted or a compromise or arrangement being made; (ii) any transaction or arrangement (including one which increases the amount you may owe); (iii) there not being any Total Indebtedness at any time; (iv) you not being liable to pay all or any part of the Total Indebtedness or being discharged or released (including by operation of law) from any obligation; (v) any change to a document (including these terms and conditions) or a document (including these terms and conditions) being partly or completely unenforceable; (vi) the assignment of any rights by us; (vii) you being or becoming insolvent or bankrupt or not being bound or ceasing to be bound by these terms and conditions; (viii) any failure by us to give any notice or any other omission, delay or mistake by us; or (ix) the enforcement or failure to enforce any obligation or right.
- 15.5 The parent/guardian must pay the amount (including the Total Indebtedness) for which he/she is responsible immediately on demand by us. Clause 14 will be applied as if each reference to "you" included by parent/guardian. The obligations of the parent/guardian continue until either the Total Indebtedness has been irrevocably paid in full and the Card Account has been terminated or (if it is earlier) you use the Card after you have reached 21 years of age.

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