

DINERS CLUB CREDIT CARD - TERMS & CONDITIONS



Diners Club Credit 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.

“Basic Cardholder” is the person in whose name the Card Account is maintained.

“Card” means a Diners Club Credit Card and, as the context requires, any numbers or details that allow use of the card without it being presented and any numbers or details that we provide instead of a physical 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 the limit which we set in accordance with clause 4.

“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 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 and any replacement number recorded on our system.

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

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

“Supplementary Cardholder” is the person other than a Basic Cardholder to whom a Card is issued and whose Transactions are debited to the Card Account.

“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. A reference to the Card being used includes those transactions.

“You” and “your” means the Basic Cardholder and, unless it is not appropriate, the Supplementary Cardholder.

“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 If there is a physical Card you must sign it 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 or, if there is no physical Card, you should not use the numbers or details and tell us that you do not agree to these terms and conditions.
- 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 or as advised by us. 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, if it is in physical form, 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 payphone which accepts the Card.
- 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 a retail rate offered by an institution 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 send 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 We will set a Credit Limit. We will not set a Credit Limit in excess of that requested by you. The Credit Limit stated on the Credit Card Folder which enclosed the Card shows the initial Credit Limit. If there is no Credit Card Folder we will tell you the amount of the initial Credit Limit by e-mail or some other way. The Credit Limit will also be shown on the Statement. We may at any time reduce the Credit Limit without notice. You may ask us to increase the Credit Limit and when you do you will need to supply any supporting documents we require. We may then increase the Credit Limit and, if we do, we may do so for a period we specify.
- 4.2 You must ensure that the amount you owe (actually or contingently) on the Card Account does not exceed the Credit Limit. If it does you must immediately pay the excess. If you have two or more accounts (including the Card Account) you must also ensure that the aggregate amount you owe (actually or contingently) does not exceed the highest credit limit which you have for an account. If it does 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. When we determine if the Credit Limit is exceeded the amount you owe will include any charges incurred on the Card Account which have not been shown on a Statement and any amount authorised by us even if the authorised Transaction was not concluded.
- 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 and clause 4.2 must not be breached. 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 specified on the Website. 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. The accrual of interest does not affect your obligation to pay on time in accordance with clause 8.

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 late payment charge if the minimum payment specified on a Statement is not received by us on or before the Payment Due Date;
- (b) a Cash Advance fee in respect of each Cash Advance; plus any service charge or other fee imposed by an ATM operator in respect of an ATM Cash Advance;
- (c) 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;
- (d) a processing fee if we do something (such as give you access to Personal Data about you) as specified on the Website;
- (e) a Card replacement fee if the Card is replaced;
- (f) an excess limit charge if the Total Indebtedness exceeds the Credit Limit or if clause 4.2 is breached. This charge is levied on the last day of a Statement Period if the Credit Limit is exceeded or clause 4.2 is breached at any time during the Statement Period;
- (g) 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
- (h) 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 the Card numbers or details become known to anyone other than an Establishment or 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 you give us notification under clause 9.2 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 gave us notification under clause 9.2 as soon as reasonably practicable. 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 A Basic Cardholder is liable for all Transactions on the Card Account irrespective of whether the Transaction is on the Card issued to the Basic Cardholder or the Supplementary Cardholder. A Basic Cardholder must ensure that all Cards issued to the Basic Cardholder or to the Supplementary Cardholder are used in accordance with these terms and conditions.

10.3 A Supplementary Cardholder will be jointly and severally liable with the Basic Cardholder for all Transactions in connection with the Card issued to the Supplementary Cardholder. A Supplementary Cardholder must ensure that the Card issued to the Supplementary Cardholder is used in accordance with these terms and conditions.

10.4 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.

10.5 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.

10.6 If you wish to terminate your Card Account you must give us specific instructions to terminate the Card Account and ensure that each Card in physical form (including a Card held by a Supplementary Cardholder) is destroyed. A Basic Cardholder may cancel the Card held by the Supplementary Cardholder by giving notice to us and ensuring that the Card held by the Supplementary Cardholder is destroyed if it is in physical form. A Supplementary Cardholder may cancel the Card he/she holds by giving notice to us and ensuring that the Card is destroyed if it is in physical form. Until the Card is cancelled in that way you are liable for all Transactions in relation to the Card and, in the case of a Card held by a Supplementary Cardholder, the Basic Cardholder and the Supplementary Cardholder are jointly and severally liable in accordance with clauses 10.2 and 10.3.

10.7 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. If you are the Basic Cardholder this includes a use, misuse or breach by the Supplementary Cardholder.

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 Card, 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 or not used 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 in physical form is immediately destroyed and give us any evidence we require that it has 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 and on behalf of any family member who could benefit from the policy. You and your family member who could benefit need to consider the policy to determine whether it will be sufficient. 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 Card or 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 withdraw the right to use it; 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 our 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 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 us and any of our 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 e-mail 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 administering 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 e-mail 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 disclosure available pursuant to any statutory provision and in law and nothing herein is to be construed as limiting any of those 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 Any communication sent by us to a Basic Cardholder will be considered to have been received by both the Basic Cardholder and the Supplementary Cardholder.
- 14.11 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.
- 14.12 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 or ReadyCA\$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.

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