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1. Updated definition of “Card”

“Card” means a charge card in physical form and any replacement or renewal thereof issued pursuant to this Agreement. Where the context permits, references to Card in this Agreement includes a Mobile Card.

2. New definition of “Mobile Card”

“Mobile Card” means a digital version of a Card that is stored in the virtual wallet (a “Mobile Wallet”) of a Cardholder’s smartphone, tablet or other electronic or mobile device (a “Mobile Device”).

3. New clause 3.9

The Customer acknowledges and agrees that any Mobile Wallet is provided by the Mobile Wallet Provider and not the Bank. Any terms and conditions that a Cardholder or Customer agrees to with the Mobile Wallet Provider will not bind the Bank or change or override any of these terms and conditions. The Bank shall have no liability for any loss suffered by the Customer arising from or in connection with the use, functionality, or availability of any Mobile Wallet, including without limitation any operational or other issues associated with the Mobile Wallet or the relevant provider of the Mobile Wallet (a “Mobile Wallet Provider”).

4. Amended clause 8.1

The Cardholder shall safeguard his Card/Virtual Card and ensure that his RCN, VCN or PIN or any security credentials used to access or use a Mobile Card is not disclosed to any other person. The Cardholder must take all steps to prevent any forgery, fraud, loss, theft, disclosure or misuse of the Card/Virtual Card.

5. Amended clause 8.2

The Cardholder or Customer must inform the Bank immediately if a Card/Virtual Card or Mobile Device where a Mobile Card is stored is lost or stolen or the Cardholder or Customer suspects that the RCN, VCN or PIN or any security credentials used to access or

use a Mobile Card has been compromised or is known to someone else or he suspects any unauthorised use.

6. Amended Clause 8.3

If the Card/Virtual Card or Mobile Device where a Mobile Card is stored is lost or stolen or the RCN, VCN or PIN or any security credentials used to access or use a Mobile Card has been compromised or is disclosed or the Cardholder or Customer suspects any unauthorised use of the Card/Virtual Card, the Customer's liability for all Card Transactions (whether or not authorised by the Cardholder or Customer) entered into before the Bank receives notice of loss, theft, disclosure or misuse shall be limited to S\$100 provided that:

- (a) the Cardholder and/or Customer notified the Bank immediately after becoming aware that the Card/Virtual Card was lost or stolen or RCN, VCN or PIN disclosed or there may have been unauthorised use of the Card/Virtual Card-
- (b) the Cardholder and Customer assists in the recovery of the Card-
- (c) the Cardholder and Customer furnishes to the Bank a statutory declaration in such form as the Bank may specify or a police report and any other information the Bank may require- and
- (d) the Bank is satisfied that such loss, theft, disclosure or misuse was not due to the Cardholder's fraudulent act or gross negligence.

The Customer will not be liable for any Card Transaction effected after the Bank has received the Cardholder's and/or Customer's notification of such loss, theft, disclosure or misuse of the Card/Virtual Card.