



TERMS AND CONDITIONS FOR THE USE OF ATM CARD

This Terms and Conditions are effective once customer makes a signature and fingerprint on ATM Card Request Form. The meanings are as the followings:

- KREDIT will issue ATM Card to Account holder who have signed or made a fingerprint on KREDIT'S Terms and Conditions and fulfilled all the requirements required by KREDIT.
- Account holder is able to request to link more than one account under the same CIF. In case ATM card is connected to multi accounts, account holder must determine the primary account.
- All services charge incurred through the use of ATM Card must comply with ATM policy.
- KREDIT reserves the right to charge fees for the ATM services from one of the customer's saving account without prior notice.
- Cardholder should not allow others to make transaction by using his/her ATM Card besides himself/herself, and cardholder must be responsible for any loss that happened from his/her inattention in carry out this term.
- Every financial transaction via different currencies must comply with FX rate given by KREDIT.
- Cardholder should not share his/her PIN to others and including KREDIT'S staffs. Cardholder must be responsible for any loss that happened from his inattention in carry out this term.
- Cardholder must acknowledge and agree with all KREDIT'S terms and conditions for the use of ATM Card from the date of KREDIT'S staff and Cardholder have made a signature.
- Cardholder must immediately inform to KREDIT in writing or call to Call Center if the card is lost or stolen. Cardholder shall however be responsible for all transactions occurred before KREDIT received the information. KREDIT will issue new card, and cardholder may pay fee to KREDIT.
- Closure of Card must be performed by Cardholder by informing in writing to KREDIT. Card closing is effective when KREDIT receives Card Close Form with Cardholder's signature.
- KREDIT reserves the right to decide to close customer's ATM Card without prior notice in case there is an unusual things happened.
- KREDIT reserves the right to revoke, or supplement more terms and conditions for the use of ATM card if necessary without prior notice to Cardholder.
- This agreement is under Authority of Cambodian Law. The place for operation of the two parties, the place for debt collecting, and dispute resolution will be done in Cambodia.

Customer's signature

KREDIT'S staff signature

Name.....

Name.....

Date.....

Date.....