

# BRIDGE DEBIT CARDS

## TERMS AND CONDITIONS

### 1. SCOPE

These Terms and Conditions apply to all BRIDGE Bank's existing and new customers (Cardholders) who wish to use the BRIDGE Debit Card Service. Please note that any other terms and conditions related to the Cardholder's Account(s), BRIDGE Mobile App services, and relationship with BRIDGE Bank will continue to apply and remain valid (unless specified otherwise in these Terms and Conditions).

To the extent such other terms and conditions of the products and/or services and the Terms and Conditions are in contradiction, the Terms and Conditions hereof shall prevail unless such other terms and conditions are expressed to apply instead to these Terms and Conditions.

### 2. DEFINITIONS

- 2.1 **"Account(s)"** refers to any account such as saving account, current account, fixed/term deposit account, or any other account of the Cardholder opened and maintained with BRIDGE Bank.
- 2.2 **"Account Balance"** refers to the available balance and/or balance of funds of the Cardholder's Account(s) held with BRIDGE Bank.
- 2.3 **"Application"** means the prescribed application form for using of any Debit Card in paper form or in digital form, physically signed and submitted or digitally submitted by the Applicant (whichever applicable and approved by BRIDGE Bank in accordance with the Debit Card Terms and Conditions and other relevant applicable terms and conditions of BRIDGE Bank.
- 2.4 **"Applicant"** refers to the person who applies to use Debit Card issued by BRIDGE Bank by submitting the Application to BRIDGE Bank.
- 2.5 **"BRIDGE Bank"**, **"The Bank"** refers to BRIDGE BANK PLC., a commercial bank licensed by the National Bank of Cambodia to carry out banking operations in the Kingdom of Cambodia.
- 2.6 **"BRIDGE Mobile App"** or **"BRIDGE Mobile"** refers to a mobile application developed and made available by BRIDGE Bank and published to digital stores such as the App Store (IOS), Play Store (Android), or other methods supported by technologies platform from the globe and for BRIDGE Bank's customers to download and install for the usage of accessing to BRIDGE Mobile Banking Services.
- 2.7 **"BRIDGE Digital Channel"**, and **"BRIDGE Digital Banking"** refer to the Bank products and services made available to service BRIDGE Bank's customers electronically including but not limited to BRIDGE Cards Services, BRIDGE Mobile App, Corporate internet banking, ATM Terminal, and Cash-in Terminal, etc; the BRIDGE enable from time to time in the future.
- 2.8 **"Card Scheme"** means all international card payment network and brand in which BRIDGE Bank has business collaboration and partnership with including but not limited to VISA, Mastercard, and Union Pay International (UPI).
- 2.9 **"Cardholder"** refers to an individual to whom the Debit Card is issued. The Cardholder can be Primary Cardholder or Supplementary Debit Cardholder.
- 2.10 **"Debit Card Account"** refers to the account of the Cardholder opened and maintained with BRIDGE Bank linked to the Debit Card and to which BRIDGE Bank shall charge all sums which may be incurred by the Cardholder from the use of the Debit Card including without limitation to all Transactions and Fees and Charges payable in respect thereof.
- 2.11 **"Know Your Customer"** or **"KYC"** refers to the processes and requirements set out by BRIDGE Bank to fulfill and executed digitally and physically as and when BRIDGE Bank has entered any relationship with its customers.

- 2.12 **"Merchant"** refers to any business owner, in form of legal entity or individual, both Cambodia and foreign nationals, including its franchisees, granted the authority to accept the Debit Card as a means of payment for goods and/or services purchased by and delivered to the Cardholder.
- 2.13 **"OTP"** and/or **"ePIN"** refers to a 6-digit numeric code that is sent to the customer's registered phone number in the Bank system(s). The code is used as a real-time verification of the ownership of the bank account(s) and/or request to access the Bank's digital banking services.
- 2.14 **"Partner"** refers to a legal entity legally licensed by the competent authorities to operate financial services or non-financial services in Cambodia that has signed a partnership agreement with BRIDGE Bank in connection with business relationship collaboration for collecting of payment or bilateral and interoperability transfer under a certain legal arrangement.
- 2.15 **"Personal Information"** refers to the personal information provided by the Cardholder to BRIDGE Bank, including but not limited to the Cardholder full name, national identity number (NID or passport), date of birth, phone number, email, addresses, etc.
- 2.16 **"PIN"** or **"Password"** or **"Login PIN"** refers to the 6 digits numeric personal identification number of BRIDGE Mobile and Debit Card. It is set by the Cardholder and used for verification to access BRIDGE Mobile Banking, and/or the authorization of any of the Cardholder's transactions transacted through BRIDGE Mobile and Debit Card at any time.
- 2.17 **"Point of sale"** or **"(POS)"** means is an electronic device used to process card transactions at the Bank counter or at any Merchant locations, including, but not limited to the device of other Banks and/or BRIDGE Bank payment network or Partner's Network.
- 2.18 **"Primary Cardholder"** refers to the Applicant who files an Application with a request to use the Debit Card and whose request was approved by BRIDGE Bank.
- 2.19 **"Quasi-Cash Transaction"** refers to any transaction that is similar to cash withdrawal or easily converted to cash and/or that is, at the sole discretion of Bridge Bank, deems as cash transactions or cash withdrawal which includes without limitation to betting, casino gambling, lottery, cryptocurrencies, traveler's cheque etc.
- 2.20 **"Security Credential"** refers to all secret information provided by the Bank and created by the customers which shall be used as part of authentication and verification during the processes of accessing the BRIDGE Mobile app including but not limited to user ID, registered phone number, National Identification Number, account number, card number, login PIN or password, OTP, other two-factor-authentication code, etc. "OTP" and/or "ePIN" refers to a 6-digit numeric code that is sent to the customer's registered phone number in the Bank system(s). The code is used as a real-time verification of the ownership of the bank account(s) and/or request to access the Bank's digital banking services.
- 2.21 **"Services"** refers to any services which may be provided by BRIDGE Bank to the Cardholder and available for them to access including but not limited to ATM transaction, Point of Sale transact, online purchase transaction, call center services, digital banking and/or bank services.
- 2.22 **"Supplementary Cardholder"** refers to any person who is authorized by the Primary Cardholder and agreed by BRIDGE Bank to use the Debit Card.
- 2.23 **"Transaction"** or **"Banking Transaction"** refers to any financial record or operation made or performed by the Cardholder or any person purporting to be the Cardholder, or any person purportedly acting on the Cardholder behalf, with or without the Cardholder's consent, including but not limited to cash withdrawal, quasi-cash withdrawal, payments, fund transfer, or any amount charged for any products, goods, service, bill payment, phone top-up, purchase, and any other bank transactions, etc.
- 2.24 **"BRIDGE Cards Loyalty and Cashback"** refers to the loyalty program offering a reward to the Cardholder through the reward points redemption or cashback from using BRIDGE Cards services.

### 3. ELIGIBILITY

- 3.1 The customer who meets with the following requirement is eligible to apply for the Debit Card from BRIDGE Bank:

- (a) has any Account(s) with BRIDGE Bank or has fulfilled all BRIDGE Bank Account opening requirement include but not limited to Know Your Customer (KYC) requirements; and
  - (b) has agreed to be bound by these Terms and Conditions by signing on the Debit Card Application Form or by clicking on the "Accept" button via any BRIDGE Digital Channel including, the Mobile App launched or Corporate Internet Banking.
- 3.2 The Debit Card can be applied by the customer at any branches of BRIDGE Bank or via BRIDGE Digital Channel in accordance with the relevant policies and procedure of BRIDGE Bank.
- 3.3 **Joint Account:** Where the account is in joint ownership, operated as anyone to sign/authorized as the account's operating condition, the Bank may issue the Debit Card to any accountholder who requested for the Card, provided that all the joint accountholders are jointly and severally liable to the Bank for any use of the Debit Card hereunder. Should there be any change to mode of account operating conditions, the account holder(s) shall return all the issued Debit Card to the Bank at the time of the request and the Bank shall have no obligation or liability for any damage or loss arising from the unreturned Debit Card.
- 3.4 Notwithstanding the foregoing requirements, BRIDGE Bank reserves the right to assess the Applicant pursuant to its relevant assessment policies and procedures and may, at its sole discretion, reject any such application without having the obligation to provide any reason.

#### 4. ISSUANCE AND ACTIVATION

- 4.1 The Card may be issued to the Applicant, subject to the sole discretion of BRIDGE Bank, after having obtained the Application Form and completion of assessment by BRIDGE Bank in accordance with its internal policies and procedures as well as applicable laws and regulations.
- 4.2 **Personal Identification Number ("PIN"):**
  - 4.2.1 Upon issuance of the Debit Card, the first PIN will be sent via SMS to the Cardholder's phone number after the Debit Card has been activated through BRIDGE ATM or BRIDGE Mobile App. After having obtained the PIN, the Cardholder MUST promptly replace the PIN which received from the Bank via BRIDGE ATM or BRIDGE Mobile App with a new 06-digit PIN.
  - 4.2.2 The Cardholder is required to create its own PIN consisting of 06 numeric number which shall not be in sequential digits (Example: 123456, or 987654), repeated number, Cardholder's mobile phone number, any date of birth or any number that is publicly known and easy to guess as a PIN.
  - 4.2.3 For safety reasons, Cardholder MUST, among other security measures:
    - a) not disclose the PIN to anyone or allow any person to use your Debit Card;
    - b) not allow your PIN to be accessible by any other person;
    - c) enter your own PIN correctly;
    - d) note that if you enter your PIN incorrectly for 3 (three) times, your card will be locked.
  - 4.2.4 The Debit Cardholder may reset the PIN via BRIDGE ATM or BRIDGE Mobile App by which the new PIN will be sent via SMS to the Credit Cardholder's phone number. Upon obtaining the new PIN, the Credit Cardholder has an option whether to use the new PIN that was sent to the Debit Cardholder's phone number or replace it with the Credit Cardholder's new PIN.
- 4.3 **No activation**, the Bank reserves right to implement the procedure of compulsory card closure if it stays under "Not Activated" status more than 360 calendar days calculated from issued date.

- 4.4 **No Usage**, the Bank reserves the right to close the card if there is no usage more than 720 calendar days calculated from the card activation date.

## 5. CARD USAGE AND POSSESSION

- 5.1 The Applicant will be required to take the requested Debit Card once it is ready by any mean at the Bank's arrangement or notice.
- 5.2 The Debit Card shall always remain the property of BRIDGE Bank and shall be surrendered to BRIDGE Bank immediately upon request.
- 5.3 The Cardholder shall be fully responsible, at all time, under no circumstances and, whether with or without knowledge, for the use or allow the Debit Card to affect any Transaction which would violate the laws of any jurisdiction. In such circumstances, the Bank may refuse to process any Transaction that violates any applicable law.
- 5.4 Any withdrawal of amounts standing to the credit of a the Cardholder's Account or Transaction entered into by the Cardholder (or a person other than the Cardholder) using such Debit Card to make purchases of goods or services from Merchants and other entities in person, by mail order, telephone order, online, or by other means of communication will be directly debited from the respective Debit Card Account and BRIDGE Bank shall not be, under any circumstance, be liable and/or obliged to inquire into, examine or determine whether the Cardholder initiated, had knowledge of, or consented to the making of the withdrawal or the entrance into the Transaction.
- 5.5 All Transactions are effective as of the transaction date and will be processed and posted to the Debit Card and Debit Card Account according to the Bank system procedure.
- 5.6 The Cardholder may, at their own risk and discretion, add/save their Debit Card and Account number into any payment acceptance app as a future payment option for him/herself. This Service is meant to allow the Cardholder to pre-save their Card information including but not limited to full Card number, Account number, etc, for convenience and time saving purpose (i.e. for the subsequent payment and purchase in which Cardholder do not need to re-enter the full Card number again).
- 5.7 By using the Debit Card, the Cardholder agrees to settle all the disputes directly with the Merchant or the acquirer if any where the Debit Card has been transacted without prior contacting the Bank for initiating financial transaction dispute and the Cardholder is not entitled to set-off or counterclaim against BRIDGE Bank or to withhold payment to BRIDGE Bank by any reasons of such dispute with the Merchant or the member institution of card scheme.
- 5.8 **Foreign Currency and Oversea Transaction:**
- 5.8.1 Any transaction in foreign currency (other than US dollars) will be converted into US dollars based on the prevailing exchange rate determined by the relevant Card schemes and further convert to the Debit Card account's currency follow BRIDGE Bank's exchange rate policies.
- 5.8.2 All transactions in foreign currencies will be subject to an administrative fee on transaction amount or such other amount as determined by BRIDGE Bank and part of the Card's service features.
- 5.9 **Cash Transaction:**
- 5.9.1 The Cardholder must clearly check the amount during withdrawal of any cash or payment before leaving the machine or concluding an online transaction.
- 5.9.2 Cash Withdrawals or payments and/or Quasi-Transaction made from Debit Card Account or BRIDGE Mobile App in any currency other than the currency of the relevant Debit Card Account(s) shall adhere to the exchange rate determined by BRIDGE Bank.

- 5.9.3 The Cardholder has the option to deposit cash in KHR or USD. If the originated Account's currency is KHR or USD, the system will automatically convert it to the Account's currency using the then exchange rate of BRIDGE Bank.
- 5.9.4 The Cardholder MUST NOT depositing any unfit notes through ATM, such as those that are dirty, wet, slippery, cracked, old, torn or holed notes, taped notes, or notes that are not functional/acceptable in the market. The Bank reserves the right to reject the deposit of such notes and the Bank shall not be held liable for any damage/loss resulting from the Cardholder's failure to adhere to the restriction mentioned under this clause.
- 5.9.5 The Cardholder must not deposit counterfeit note(s). A transaction using counterfeit note(s) is subject to sole liability by the Cardholder under Cambodian laws, regardless of the circumstances.

**5.10 Refund/Reversal:**

- 5.10.1 BRIDGE Bank will only process to refund or reverse the amount of a transaction only when the fund is made available by the respective Merchant or third party. For avoidance of doubt, no advanced credit will be made available to the Cardholder.
- 5.10.2 Cardholders shall contact the Merchant directly for requesting for any transaction cancelation request including booking reservation or recurring payment transactions and/or amendment of any purchase agreement made between the Cardholder and the Merchant. BRIDGE Bank shall not be responsible for or liable for any amount of loss arising from late notification or cancellation by the Cardholder and/or the Merchants.
- 5.10.3 BRIDGE Bank reserves the right to block any refunded amount related or non-related to the transaction if there is no proper confirmation from the Cardholder or if BRIDGE Bank has not been able to identify the nature or any reasonable purposes of the refund. If the Cardholder has any indebtedness in relation to the transaction usage of the Debit Card due to the late process by the Merchant or received by BRIDGE Bank of any credit amount that shall be settled against the due outstanding amount, the Cardholder shall fully be responsible and liable for it. However, the Cardholder shall inform or contact BRIDGE Bank for any assistance if the issue is not peacefully resolved or there is no refund or adjustment has been received after 14 calendar days (Forten Calendar days) from the date of the credit instruction or agreed by the Merchant.

**5.11 Block/Unblock the Debit Card:**

Whenever the Cardholder wish to block or unblock the Debit Card, the Cardholder must inform BRIDGE Bank through BRIDGE's contact center or visit the nearest BRIDGE Bank's branch office or perform the blocking via BRIDGE Mobile App, whichever best fit. The use of Debit Card will be blocked or unblocked and restricted from BRIDGE's system within one (01) working day latest after the receipt of the notification from the Cardholder or immediately if the Cardholder do it via the BRIDGE Mobile App according to app available function, provided however, the Cardholders will not be allowed to unblock the Card via BRIDGE Mobile App if it was blocked by BRIDGE Bank.

**5.12 Hold/Freeze of the Transaction Amount:**

- 5.12.1 BRIDGE Bank may real debit or periodically freeze on the transaction amount from the available balance of the relevant Debit Card Account(s) either on the day it is presented to BRIDGE Bank for payment (including without limitation to a presentation by electronic means) or on the day BRIDGE Bank receives an authorization request or notice of the Debit Card transaction, whichever is earlier.

5.12.2 BRIDGE Bank reserve the right but not obligated to hold/freeze the Account(s) or Debit Card if there is any suspicious transaction is detected by BRIDGE Bank before contacting the Cardholder.

**5.13 Restricted Act:**

5.13.1 The Cardholder shall not use the Debit Card for the other purposes besides legitimate banking transaction both financial and non-financial transaction. The Cardholder shall perform transaction in accordance with the Terms and Conditions and shall not use the Debit Card for any purpose relating to any business prohibited by the Cambodian laws and regulations.

5.13.2 The Cardholder shall not act fraudulently or maliciously with respect to the use of Debit Card or commit any act against prohibited rule governed by BRIDGE Bank or relevant card payment network. Failure of which, the Cardholder shall be solely responsible for any legal actions and consequences thereof.

5.13.3 The Cardholder agree and understand that the Debit Card serve you in a purpose of allowing and offering the Cardholder as one of the ways to perform banking transaction and provide the Cardholder the convenience experience of banking transaction. Therefore, the Cardholder agree not to take any advantages from this offer at any time during the use of the Debit Card.

5.13.4 The Cardholder agree that BRIDGE Bank reserves the right to debit back all financial loss arising from all the Cardholder activities, if in the sole opinion of BRIDGE Bank deems that such acts are fraudulent and/or indicate the intention of taking advantage to gain the financial interest from BRIDGE Bank including but not limited to committing multiple financial transactions or testing with a small amount for gaining as financial income or its equivalent on foreign exchange rate fluctuation, or loyalty point, etc. For example, the customer performing multiple cross-currency fund transfers with a minimal transferred amount more than 5 times and financial loss has incurred to BRIDGE Bank from such act.

## **6. GENERAL RISK PROTECTION AND PREVENTION**

6.1 The Cardholder shall always, regardless of any circumstance, be responsible and accountable for any unauthorized use of the Debit Card that has the access to the Debit Card information and its PIN or without PIN.

6.2 The issued Debit Card shall only be used by its Cardholder and shall not be leased, transferred, lent or resold. If the Debit Card is not kept or used properly or is lent/transferred to others, the Cardholder may suffer risk from financial loss.

6.3 All financial transactions involve a certain amount of risk. The Cardholder should be aware of any risk that might happen against you and the following precautions:

- a) Do not share or let other person know or use your Debit Card information and/or PIN;
- b) Never share your Debit Card information and/or PIN or any secret codes including an ePIN which is sent to your mobile phone to anyone including your family, friends, and/or institutions regardless of whatever reason;
- c) Never record your PIN or Debit Card number anywhere but try to memorize it properly;
- d) Ensure that your Card's PIN remain confidential to you alone and make sure you take necessary step from disclosing it to other person;
- e) Always ignore all calls, emails or requests even though it is the calls, emails or requests from BRIDGE Bank requiring you to input or tell your Debit Card's PIN, ePIN or OTP. Please note that

BRIDGE Bank or its staff will never call or send such emails or requests for your Debit Card's PIN, ePIN, OTP or other Security Credential. If you encounter this, you shall report to BRIDGE Bank immediately by contacting our contact center service telephone number 098 202 999 or 1800 202 999.

- 6.4 BRIDGE Bank may but not obligated to continually look at ways to minimize any unauthorized Transactions on the Debit Card of the Cardholder. BRIDGE Bank may use various techniques from time to time, including contacting the Cardholder after an unusual Transaction or series of Transactions to confirm that the Cardholder did in fact authorized the Transaction(s).
- 6.5 The use of Debit Card may be suspended if BRIDGE Bank and its staff detect or suspect that there are unusual activities to the Debit Card
- 6.6 The Debit Cardholder shall notify the Bank immediately by calling 098 202 999 or 1800 202 999 upon being aware either of the following:
  - a) The Card's PIN is known, or assume that any one knows it;
  - b) The BRIDGE Mobile and Cards Security Credential of the Cardholder is taken over by anyone;
  - c) There is a suspect or an unauthorized transaction is made to the Debit Card.

## 7. CARD LIMIT

- 7.1 BRIDGE Bank may set limit to the amount and frequency of the Debit Card transaction ("**Card Limit**"). The limit will apply to each supported transaction type basis including but not limited to ATM cash withdrawal, transfer, online purchase, POS purchase, and so on.

- 7.2 **Over Limit:**

- 7.2.1 The Cardholder shall use the Debit Card only up to the Card Limit set by the Bank so as not to exceed the Card Limit and in case the Debit Card holder breaches the Card Limit, BRIDGE Bank may, at its absolute discretion, reserve the right, without prior notice, to:
    - (a) decline any transaction which exceed the Card Limit;
    - (b) suspend the use of the Debit Card by the Cardholder including any privileges thereof; and/or
    - (c) charge an over-limit fee as determined by BRIDGE Bank.
  - 7.2.2 The authorization by BRIDGE Bank on any transaction which exceed the Card Limit shall not be deemed as the approval/authorization by BRIDGE Bank on the increase of the Card Limit. BRIDGE Bank may, at its sole discretion, demand immediate payment of any amount in excess of the Card Limit. The use of the Debit Card in excess of the Limit, without prior approval of BRIDGE Bank, shall be considered as a fraudulent act of the Cardholder.

- 7.3 **Increase/Decrease of Debit Card Limit:**

The Cardholder agrees and acknowledges that the Card Limit may be increased or decreased at the sole discretion of BRIDGE Bank whether applied for by the Cardholder or due to the history of the Debit Card Account and that such decision of BRIDGE Bank to increase or decrease the Debit Card Limit shall not subject to any prior written nor verbal confirmation by the Cardholder or prior notice to the Cardholder, provided however, the information will be made available through any channels that the Bank deems fit including but not limited to the Bank's website, official social media, branch office and so on.

## 8. FEE AND CHARGES

- 8.1 The Debit Card holder shall pay all fees and charges (*including without limitation to any applicable service fee of the Debit Card, Transaction fee.. etc*) associated with the use of Debit Card pursuant to BRIDGE Bank Debit Card Fees and Charges ("**Fees and Charges**") which may be modified from time to time at sole discretion of the Bank and will be made available to the Cardholder via any channel which BRIDGE Bank deems fit including but not limited to the BRIDGE Bank's website, official social media, branch offices etc. The Fee and Charges will be debited from the Debit Card Account.
- 8.2 The Cardholder irrevocably agree and authorize BRIDGE Bank to automatically debit from the Debit Card Account at any time in respect of any sum amount due and owe to the Bank by the Cardholder whether in respect of a Card transactions, Fee and Charges or otherwise and notwithstanding that the Debit Card Account would be overdrawn as a result.
- 8.3 Without prejudice to any other rights of the Bank, if the Cardholder fails to pay relevant Fees and Charges, the Bank has the right to directly deduct such amount of the Fees and Charges from any Account(s) of the Cardholder at the Bank and completely or partially terminate or suspend all or part of banking services available to the Cardholder. Where the account does not have sufficient fund to deduct such fees, the Bank reserves the right to deny any further transactions without prejudice to any remedies the available to the Bank under this Terms and Conditions, other applicable terms and conditions and applicable laws and regulations.
- 8.4 The Cardholder shall be liable to pay for all goods and services tax including but not limited to all other taxes and government charges imposed by government ministry or Card Scheme on or payable for any transaction amount or usage of card services that incurred on or debited to the Account(s). The Bank is entitled to debit the amount of such tax(es) or charges to the Debit Card Account(s) or any Account(s) of the Cardholder hereunder.

## **9. VALIDITY, RENEWAL, SUSPENSION, AND TERMINATION OF THE DEBIT CARD**

### **9.1 Validity and Renewal:**

- 9.1.1 The Debit Card will be valid from the date of its issuance until its expiry date shown on the Debit Card and may be renewed automatically upon its expiration accordance to the Bank's policy and system behavior. If there is no renewal, the Card shall be destroyed upon the expiration of the validity period of the Debit Card according to the Bank's policies and procedure.
- 9.1.2 In case of renewal, for Physical Debit Card, the new physical card will be generated and prepared for the Debit Cardholder to pick up at the Bank's arrangement. For Virtual Debit Card, the validity of the Card will be automatically renewed.
- 9.1.3 BRIDGE Bank may, at its sole discretion, amend the Card number and/or expiry date when issuing a renewal or replacement Card to the Cardholder. The Cardholder is solely responsible for communicating this change to any party with whom the Cardholder may have payment arrangements. BRIDGE Bank will not be responsible for any consequences or damage to the Cardholder arising from declined transactions, whether under the former Card number or otherwise.

### **9.2 Termination:**

- 9.2.1 **Termination by Debit Card Holder:** The Debit Card may be terminated by the Debit Card holder only upon written notification of the Cardholder and subject to the full settlement by the Debit Cardholder of any amount due incur on the Debit Card. Upon such notice of termination, no further transaction on the Account may be made by any Supplementary Cardholder. The termination of the Debit Card shall be effective on or before the fourteen

(14) Business Days upon all conditions provided under this clause has been satisfactorily completed.

9.2.2 **Termination by BRIDGE Bank:** BRIDGE Bank may, in its discretion and without prior notice to the Cardholder, suspend or terminate the Debit Card issuance and use at anytime and for whatever reason.

9.2.3 **Effect of Termination/Expiration of the Debit Card:** Upon the termination/expiration of the Debit Card:

- a) The Principle Cardholder and/or Supplementary Cardholder shall not use and/or permit anyone to use the Debit Card for any reason whatsoever after these events including any suspension thereof and/or upon the Cardholder ceasing to be the BRIDGE Bank's customer. Continued use of the Debit Card thereafter shall be considered as a fraudulent act by the Cardholder;
- b) The Cardholder shall repay to BRIDGE Bank the amount due incur on the Debit Card in full including, without limitation to all unpaid Fees and Charges and other associated costs and expenses which will become immediately due and payable without notice or demand by BRIDGE Bank.
- c) The Debit Card shall be promptly returned to BRIDGE Bank no later than fourteen (14) Business Days otherwise the Bank is entitled to impose fee charge as determined by the Bank.

## 10. INTEREST

10.1 No interest payment will be provided to the Cardholder by Bank for the use of Debit Card. However, the Cardholder may receive an interest payment based on the account product's features in respect to the account type that is linked with the Debit Card.

## 11. LOYALTY AND CASHBACK PROGRAM

11.1 The Loyalty Reward Points or Cashback is only rewarded to retail purchase and/or an online transaction (both local and/or international) made by Principal and/or Supplementary Cardholder with BRIDGE Card(s) for personal consumption only. If the Bank, in its reasonable opinion, deems the purchases were made for business and commercial related purpose/consumption, BRIDGE Bank reserves the right not to award the Loyalty Reward Points or Cashback.

11.2 The Loyalty Reward Point(s) or Cashback earned on a transaction will be credited to the Cardholder's Account only after the transaction has been successfully settled by the merchant. BRIDGE Bank reserves the right to withhold or revoke cashback or reward points for transactions that remain unsettled and have not been claimed or redeemed after the program's expiration date.

11.3 The following transactions/charges shall NOT be qualified for the reward:

- i. Refunded, reversed, disputed, unauthorized, fraudulent retail transactions or found to be invalid;
- ii. Cash Withdrawal, Cash/Quasi-Cash Transactions, annual fees, interest accumulated, late payment charges, finance charges, and other miscellaneous charges;
- iii. Any other exclusions will be notified from time to time with prior notice.

11.4 BRIDGE Bank reserves the right to debit the Loyalty Cashback amounts or adjust the Loyalty Reward Points previously credited to the cardholder's account if the corresponding transaction(s) falls under any condition as set out under clause 11.1 and 11.3 hereof. This adjustment may be reflected in the same statement or a subsequent statement as deemed appropriate by the Bank. If the Cashback or

Points balance is insufficient for such an adjustment, the Bank may debit the amount from the Cardholder's Account(s) or demand repayment.

- 11.5 The Cardholder shall not engage in any fraudulent activity, including but not limited to collusion with merchants to manipulate transactions for the purpose of earning the Loyalty cashback or point from the Bank. Any such activity will lead to forfeiture of Cashback or Points, termination of card privileges, and possible legal action.
- 11.6 Upon the cancellation or termination of the BRIDGE Bank Card or Account(s), regardless of whether the cancellation or termination is made by BRIDGE Bank or the Cardholder at any time for any reason, all accumulated Loyalty Reward Points and/or unused Cash-Back accrued shall automatically be cancelled.
- 11.7 BRIDGE Bank reserves the right to amend partially or entirely or terminate the Loyalty Reward Point and Loyalty Cash-Back program at any time at the Bank's sole discretion with prior notice either through the announcement on BRIDGE Bank's website at [www.bridgebank.com.kh](http://www.bridgebank.com.kh), BRIDGE Mobile App, direct contact via phone call or SMS notification, electronic email or any other means of communication that may be deemed fit by the Bank.

## **12. CARDHOLDER ACKNOWLEDGEMENT**

- 12.1 By accepting these Terms and Conditions, the Cardholder hereby:
  - a) acknowledge that the Debit Card will be linked and used to activate their BRIDGE Mobile Application which all the Debit Card information and all accounts number shall be displayed in the BRIDGE Mobile App of the Cardholder.
  - b) acknowledge that by accepting the relevant terms and conditions when performing an online payment and/or add/save the Debit Card number in any e-commerce platform/application shall constitute that the Cardholder has fully accepted and agreed to allow the respective e-commerce platform/application or BRIDGE online payment platform to store the full or partial Debit Card and/or Account information for future transaction where all risks and consequences arising out of or in connection with the forgoing shall be solely borne by the Cardholder;
  - c) undertake not to share or disclose the information especially Merchant information either in full or in partial to any third parties. Failure of which, the Cardholder acknowledge and agree that he/she shall be solely liable for any damage or loss which is suffered by BRIDGE Bank and/or third party including consequential loss and regulatory fines which resulted from such unauthorized disclosure either directly or indirectly.
  - d) agree that BRIDGE Bank, with sufficient evidence, reserves the right to cancel or suspend the Cardholder Account(s) and/or transaction during its financial accounting reconciliation at any time without providing prior notice to the Cardholder. BRIDGE Bank reserves the right to perform miscellaneous adjustment either debit or credit in order to correct accounting transaction and financial report. Under such circumstances, BRIDGE Bank might not be able to cancel or make adjustment immediately as per Cardholder request or other means.
  - e) agree and understand that the exchange rate and calculation presented shall perform during transaction and the calculation will be taken place between the transaction currency and your Debit Card Account currency when it is different. The Cardholder acknowledges that the exchange rate applied to the transaction is the actual transaction rate and it may be different from exchange rate presented via BRIDGE Bank's channel such as in BRIDGE Mobile Banking, Counter, or Website.
  - f) understand that the balance recorded in the Debit Card Account will be the current balance as at the time the Cardholder makes the enquiry using Debit Card or Mobile App. However, there

may be circumstances, for example, systems failures and technical difficulties, which may cause the Account balance information to be not reported on a real time basis.

- g) understand that the Debit Card may be linked to more than one account for the same or different account currencies based on how many accounts the Cardholder held with BRIDGE Bank. The Cardholder further agrees that BRIDGE Bank shall send the list of the available Account(s) and its information for the Cardholder verification and selection when performing any type of transaction.
- h) acknowledge that BRIDGE Bank may from time to time, at its discretion, tie-up with various agencies to offer features on the Debit Card which would be on a best-efforts basis only, and that BRIDGE Bank does not guarantee or warrant the efficiency and service quality of such features.
- i) undertake to provide, at all time, all information and documents to BRIDGE Bank upon request or required by competent authorities.
- j) undertake to be responsible for and take all reasonable care to ensure that the information that is/to be provided to BRIDGE Bank in relation to the use of Debit Card is true, complete, accurate, and up to date.
- k) Linking of accounts to Debit Card: upon issuance of a Debit Card by BRIDGE Bank, all eligible Account(s) maintained by the Cardholder under the same Customer Information File (CIF) will be automatically linked to the Debit Card. The Cardholder may, at any time, submit a written or electronic request (subject to availability) to the Bank to delink one or more of such Account(s). The delinking of any Account is subject to the Bank's internal policies, procedures, and approval. The Bank reserves the right to reasonably decline such request , if the Bank deems fit.
- l) Visa Account Updater (VAU): The BRIDGE Bank participates in the Visa Account Updater (VAU) service, which enables the secure and automatic updating of card information (such as card number and expiration date) to participating merchants with whom the Cardholder has stored card credentials (e.g., for recurring billing, subscriptions, or credential-on-file transactions which is stored by granting permission to make payment through the merchant).

By activating or using the Card, the Cardholder acknowledges and authorizes the Bank to share such updated card information through the VAU service to help prevent disruption to the ongoing payment arrangements automatically. This includes updates of the issued card as a result of card replacement, or renewal.

The Cardholder has the right to opt out of this service at any time by contacting the Bank. Upon receiving opt-out request, the Bank will take reasonable steps to prevent your updated card information from being shared with participating merchants.

The Bank shall not be held liable for any financial loss, unauthorized transactions, or payment disruptions that may occur as a result of the sharing of updated card information through VAU or due to the Cardholder's failure to opt out of the service. The Cardholder remains solely responsible for all transactions made with their Card, whether or not they were aware of or authorized such transactions.

## **13. LIABILITY**

### **13.1 Liability of Cardholder:**

The Cardholder shall be fully liable for the performance of all obligations provided hereunder, take all necessary actions to comply with the security measures, be liable for all transactions performed

under the use of the Debit Card whether or not such use is authorized by or known to the Cardholder.

As soon as the Cardholder is aware of the Debit Card has been lost, stolen, or used without their permission, the Cardholder must inform BRIDGE Bank right away (as outlined in Clause 17.1) and follow BRIDGE Bank instructions to stop using the Debit Card. The Cardholder shall be solely responsible for any unauthorized/unlawful withdrawals or transactions that take place before the Cardholder notifies BRIDGE Bank of the loss, theft, or unauthorized use.

Unless agreed otherwise by BRIDGE Bank, the Principal Cardholder shall be responsible for all liabilities and obligations of the Principal Cardholder as well as those of the Supplementary Cardholder. The Supplementary Cardholder, however, shall only be responsible for his/ her own liabilities and obligations.

### **13.2 Disclaimer and Exclusion of Liability:**

BRIDGE Bank makes no representations, warranties, or conditions of any kind, express or implied, with respect to the Debit Card service, including fitness for a particular purpose or any warranty arising by usage of trade, course of dealing, or course of performance. BRIDGE Bank does not represent or warrant that the Debit Card service will always be accessible or function.

BRIDGE Bank shall have no liability for any incidental, indirect, or consequential damages (including without limitation loss of profit, revenue, or usage), or other damages arising out of or in any way connected with the Terms and Conditions. In no event shall BRIDGE Bank have any liability for unauthorized access to, use or alteration, theft, or destruction of the Debit Card through accident, misuse or fraudulent means or devices by the Cardholder or any third party, or as a result of any delay or mistake resulting from any circumstances beyond the Bank's control.

## **14. INDEMNITY**

To the extent permitted by law, the Cardholder shall indemnify and hold BRIDGE Bank harmless against any losses or damages which BRIDGE Bank may suffer due to any claims, demands or actions of any kinds brought against BRIDGE Bank arising directly or indirectly or in connection with the use or misuse or unauthorized use of the Debit Card, breach of any provision of or act negligently or fraudulently in connection with the this Terms and Conditions by the Cardholder.

## **15. NOTIFICATION AND ALERT**

15.1 By using the Debit Card, the Cardholder agrees that BRIDGE Bank may send or may be requested to send an SMS to the mobile device or push a notification to the BRIDGE Mobile Application installed in the mobile phone/device of the Cardholder. BRIDGE Bank shall not be liable for any losses or damages incurred to or suffered by the Cardholder if there is any person fully or partially seeing, viewing, or accessing the content of those messages.

15.2 The Cardholder might incur the charge from the mobile operator for the receipt of such message or push notification by which such charges shall be borne by the Cardholder.

## **16. ANTI-MONEY LAUNDERING/COMBATING OF FINANCING OF TERRORISM /SANCTIONS**

16.1 The Cardholder agrees that BRIDGE Bank may delay, block, or refuse to process any transaction with or without prompt advice of its refusal to the Cardholder without incurring any liability if BRIDGE Bank suspects and/or find that:

- a) the transaction may breach any laws in Cambodia or any other countries that are involved in regulating BRIDGE Bank's business operations and execution.

- b) the transaction may directly or indirectly involve the proceeds of or be applied for the purpose of unlawful conduct; or
  - c) there is any instruction from the regulator including but not limited to instruction from the National Bank of Cambodia.
- 16.2 The Cardholder agrees to provide all information to BRIDGE Bank that BRIDGE Bank reasonably requires in managing risk or complying with applicable laws and regulations relating to financial crime activities and law.
- 16.3 The Cardholder agree that BRIDGE Bank may disclose any information relating to them, their transactions, and their Account(s) in which the funds are deposited in case any law enforcement, regulatory agency, or court require BRIDGE Bank to do so under any such law in Cambodia or elsewhere.
- 16.4 The Cardholder assure to BRIDGE Bank that the acceptance and/or payment of money by BRIDGE Bank in accordance with your instructions will not breach any laws in Cambodia or any other applicable law.

## **17. OTHER PROVISIONS**

### **17.1 Inquiry, Errors, Questions, and Complaints**

- 17.1.1 Please contact BRIDGE's contact center **098 202 999** or **1800 202 999** for any immediate support, inquiry, or any discrepancy or an error that has occurred in any transaction or complaints.
- 17.1.2 The Cardholder may also visit the head office or branches of BRIDGE Bank for any assistance during BRIDGE Bank's business hours from 8:00 AM to 16:00 PM and 5 (five) days a week, from Monday to Friday, which may be revised by BRIDGE Bank from time to time.

### **17.2 Amendment and Notice:**

- 17.2.1 BRIDGE Bank reserves the right to amend the Terms and Conditions, Fees and Charges from time to time without prior notice, provided however, the revised version will be made available on various channel including but not limited to BRIDGE Bank's website at [www.bridgebank.com.kh](http://www.bridgebank.com.kh), display at BRIDGE Bank's head office and branches or public announcement/advertisement, BRIDGE Mobile App, direct contact via phone call or SMS notification, or other electronic notices generated within BRIDGE Bank's system.
- 17.2.2 The Cardholder agrees and accepts that BRIDGE Bank may also use the methods outlined above as a means of providing the Cardholder with other notices.

### **17.3 Intellectual Property:**

All intellectual property used in connection with the provision of the Debit Card service is under the sole ownership of BRIDGE Bank. Without BRIDGE Bank prior written consent, information provided to the Cardholder as part of the Debit Card services shall be for personal use only and shall not be duplicated, disseminated, or sent to any other person or integrated into any other document.

### **17.4 Customer Declaration:**

- 17.4.1 The Cardholder declare that all information provided to BRIDGE Bank is correct, true, and the up to date. The Cardholder further confirm that they have read, understood, and agreed to be bound by the Terms and Conditions governing the use of the Debit Card including the General Terms and Conditions of BRIDGE Bank.

- 17.4.2 The Cardholder must notify BRIDGE Bank immediately if there is any change to their personal details which was previously provided to BRIDGE Bank. BRIDGE Bank will not be responsible or liable for any errors or losses suffered by the Cardholder associated with the changes where such changes have not been notified to BRIDGE Bank.

**17.5 Privacy and Consent to Disclosure of Information:**

- 17.5.1 The Cardholder acknowledge and agree that BRIDGE Bank is collecting their personal information, instructions, particulars of the Account, POS records and transaction details on their Account(s) (collectively referred to as "**Information**") for the purpose of providing the Cardholder with Debit Card Services.

- 17.5.2 The Cardholder agrees that the Bank is entitled, in its absolute discretion, at any time and without notice or liability, to disclose the Information to:

- a) any person engaged by BRIDGE Bank to carry out or assist its functions and activities;
- b) any subsidiary, partners, or payment networks of BRIDGE Bank, and any of BRIDGE Bank's head office; branches, sub-branches, agents, correspondents, agencies, or representative offices;
- c) BRIDGE Bank's auditors and professional advisors including its lawyers;
- d) BRIDGE Bank's stationery printers who are the vendors of the computer systems used by BRIDGE Bank and to such person(s) installing and maintaining the same and other suppliers of goods or service providers engaged by BRIDGE Bank;
- e) any rating agency, business alliance partner, insurance company, insurer, insurance broker, or direct or indirect provider of credit protection;
- f) any joint account holder(s) of the account or any person authorized to operate the account or any guarantor or security provider of the account;
- g) the merchants that accept the card;
- h) the members of the Card Scheme where the cardholder or the card interact with;
- i) any BRIDGE Bank's payment partners who involved in the transaction authorization of the cards.
- j) any person for marketing or promoting any services or products whether by BRIDGE Bank or any third party;
- k) any person to whom disclosure is permitted or required by any statutory provision by-laws;
- l) Credit Bureau Cambodia (CBC), of which BRIDGE Bank is member or subscriber or credit reference agent;
- m) any governmental agencies and authorities in the Kingdom of Cambodia and/or elsewhere.

**17.6 Governing Law, Dispute Resolution and Jurisdiction:**

- 17.6.1 The Terms and Conditions shall be governed and construed in accordance with the laws of the Kingdom of Cambodia.

- 17.6.2 **Cardholder Dispute with BRIDGE Bank:** Any dispute or claim arising out of or relating to the Terms and Conditions or use of the Debit Card service and the Cardholder's relationship with BRIDGE Bank will be resolved by BRIDGE's Contact Center in compliance with the

Customer Suggestion and Complaint Management Policy or another equivalent to the BRIDGE Bank's standard operating procedures. If the dispute is not resolved within this period, the dispute shall be referred to the exclusive jurisdiction of Cambodian court.

- 17.6.3 **Cardholder Dispute with Third Party:** Please note that BRIDGE Bank shall bear no responsibility for any of the Cardholder disputes arising with any third parties in connection with the transaction performed by the Cardholder using the Debit Card and/or any of their Account(s).
- 17.6.4 If there is any issue concerning the Account(s) balance and transaction of the Debit Card or on their billing statement, the Cardholder shall inform BRIDGE Bank within 07 calendar days commencing from the transaction date. The Cardholder acknowledges that BRIDGE Bank reserves the right to not solve the issue at BRIDGE Bank's sole discretion if the Cardholder fails to notify BRIDGE Bank within the specified timeframe.
- 17.6.5 Such dispute against the transaction transacted with partner's channel of BRIDGE Bank or processed through card scheme's payment network, the dispute shall be remedy in accordance with the dispute resolution of BRIDGE Bank and the relevant card schemes.