

BRIDGE VISA CREDIT CARDS

TERMS AND CONDITIONS

1. SCOPE

These Terms and Conditions apply to all BRIDGE Bank's existing and new customers (Credit Cardholders) who wish to use the Credit Card service of BRIDGE Bank. Please note that any other terms and conditions related to the Credit 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 Credit Cardholder opened and maintained with BRIDGE Bank.
- 2.2 **"Account Balance"** refers to the available balance and/or balance of funds of the Credit Cardholder's Account(s) held with BRIDGE Bank.
- 2.3 **"Application"** means the prescribed application form for using of any Credit 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 Credit 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 Credit Card issued by BRIDGE Bank by submitting the Application to BRIDGE Bank.
- 2.5 **"Auto Direct Debit"** or **"Autopay"** means the request instructed by the Credit Cardholder in a purpose of authorizing the Bank to process the debit transaction of the Credit Card's due billing amount in the current and latest Credit's Card statement from the Credit Card Account and/or any Account(s) maintained with the Bank.
- 2.6 **"Billing"** or **"Statement"** or **"Credit Card Statements"** mean the summary of the transactions record and other credit's billing detail and its summarization issued to the Cardholder in the purpose of notifying and demanding for repayment where it lists all the periodically Credit's Card settled transactions, interest amounts, fee and charge, credit transactions, repayments, adjustments, total outstanding, minimum payment due, and so on which are generated by the Bank's credit card system. The Credit Card Statement can be viewed/downloaded by the Credit Card Holder via the BRIDGE Mobile App and/or email that is sent by the Bank on a monthly basis.
- 2.7 **"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.
- 2.8 **"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.
- 2.9 **"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.
- 2.10 **"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 UnionPay International (UPI).

- 2.11 **"Cash Advance"** or **"Cash Transaction"** or **"Cash Withdrawal"** means the disbursement of cash in any currency obtained by the Credit Cardholder using the BRIDGE Bank Credit Card and any financial transaction transacted through BRIDGE Mobile App where the credit limit is used as a source of fund.
- 2.12 **"Credit Limit"** or **"Credit Line"** means the maximum credit limit available to the Credit Cardholders which the Bank has granted from time to time at the Bank's sole discretion according to the Bank's internal credit policy where the Credit Cardholder can use to perform any financial transactions including Retail purchases or Cash transaction.
- 2.13 **"Credit Cardholder"** or **"Cardholder"** refers to an individual to whom the Credit Card is issued. The Cardholder can be Primary Credit Cardholder or Supplementary Credit Cardholder.
- 2.14 **"Credit Card Account"** refers to the account of the Cardholder opened and maintained with BRIDGE Bank linked to the Credit Card and to which BRIDGE Bank shall charge all sums which may be incurred by the Credit Cardholder from the use of the Credit Card including all interests, Fees and Charges payable in respect thereof.
- 2.15 **"Due Date"** refers to the date on which the Outstanding Balance on the Credit Card Account is due and which date is clearly stated in the Credit Card Statement. If the Due Date falls on Saturday, Sunday, holidays, or any nonoperating days of BRIDGE Bank, the Outstanding Balance shall be paid prior to the Due Date.
- 2.16 **"Grace period"** refers to the period that the Bank offer to the Credit Cardholder for making the repayment which the interest charge will be free for the used of Retail Purchases.
- 2.17 **"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.
- 2.18 **"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 Credit Card as a means of payment for goods and/or services purchased by and delivered to the Cardholder.
- 2.19 **"Outstanding Balance"** refers to the total balance that the Cardholder owes and shall be repaid to BRIDGE Bank on the Due Date, which balance comprises of all transaction amounts performed under the Credit Card, Fees and Charges, and interest accrued in connection with the usage of the Credit Card.
- 2.20 **"Interest"** or **"Interest Amount"** refers to the amount charged to the Credit Cardholder in connection with the Cash Advance or Cash Withdrawal equivalent amount calculated from the transaction date and the usage of Retail Amount which the repayment has not been made within the repayment's Grace Period set by BRIDGE Bank's policy.
- 2.21 **"Retail amount"** or **"Retail Purchase"** refers to the usage amount of the Credit Card which the Bank system has classified as retail in a purpose of allowing of the free interest charge if the repayment is made no later than qualified Credit Card repayment grace period such as POS and e-Commerce purchase.
- 2.22 **"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.
- 2.23 **"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.
- 2.24 **"Personal Information"** refers to the personal information provided by the Credit Cardholder to BRIDGE Bank, including but not limited to the Credit Cardholder full name, national identity number (NID or passport), date of birth, phone number, email, addresses, etc.
- 2.25 **"PIN"** or **"Password"** or **"Login PIN"** refers to the 6 digits numeric personal identification number of BRIDGE Mobile and Credit Card. It is set by the Credit Cardholder and used for verification to access BRIDGE Mobile Banking, and/or the authorization of any of the Credit Cardholder's transactions transacted through BRIDGE Mobile and Credit Card at any time.
- 2.26 **"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.

- 2.27 **"Primary Credit Cardholder"** refers to the Applicant who files an Application with a request to use the Credit Card and whose request was approved by BRIDGE Bank.
- 2.28 **"Quasi-Cash Withdrawal"** refers to any transaction that is similar or easily converted to cash and that is, at the sole discretion of Bridge Bank, deems as Cash Advance/Cash Transaction/Cash Withdrawal which includes without limitation to betting, casino gambling, lottery, cryptocurrencies, traveler's cheque etc.
- 2.29 **"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.
- 2.30 **"Secured Liability"** shall have the meaning as defined under the relevant Facility/Loan Agreement between the Credit Cardholder and the Bank.
- 2.31 **"Services"** refers to any services which may be provided by BRIDGE Bank to the Credit 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.
- 2.32 **"Supplementary Credit Cardholder"** refers to any person who is authorized by the Primary Credit Cardholder and agreed by BRIDGE Bank to use the Credit Card.
- 2.33 **"Transaction"** or **"Banking Transaction"** refers to any financial record or operation made or performed by the Credit Cardholder or any person purporting to be the Credit Cardholder, or any person purportedly acting on the Credit Cardholder behalf, with or without the Credit Cardholder's consent, including but not limited to 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.
- 2.34 **"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.
- 2.35 **"Credit Card Repayment via KHQR"** refers to a static KHQR code specification that is used to deployed and print onto the credit card statement. Hence, the credit cardholder can use BRIDGE Mobile App, Bakong Wallet or Bakong Member's Mobile App to scan the QR code for paying BIRDGE Credit Card.

3. ELIGIBILITY

- 3.1 The customer who meets with the following requirement is eligible to apply for the Credit Card from BRIDGE Bank:
- a) Cambodian or foreign nationals who are 18 years of age for a Primary Credit Card, and at least 16 years of age for a Supplementary Credit Card.
 - b) Has 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
 - c) has agreed to be bound by this Terms and Conditions by signing on the Credit Card Application or by clicking on the "Accept" button via any BRIDGE Digital Channel including, the Mobile App launched or Corporate Internet Banking; and/or
 - d) has created or provided security interest over any Account(s) or any movable or immovable property legally owned by the Applicant or any third-party subject to requirement of BRIDGE Bank.
- 3.2 The Credit 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 Credit Card to any accountholder who requested for the Credit Card, provided that all the joint accountholders are jointly and severally liable to the Bank for any use of the Credit Card hereunder. Should there be any change

to mode of account operating conditions, the account holder(s) shall return all the issued Credit 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 Credit 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.

3.5 **Security Interest:**

- 3.5.1 The Applicant may be required to create a security interest in certain amount of cash in the Account(s), or in any movable or immovable property legally owned by the Applicant or any third-party to secure the total Outstanding Balance ("**Collateral**"), unless otherwise agreed by BRIDGE Bank. In such a case, the Credit Cardholder agrees to execute valid and enforceable security relevant documents as required by BRIDGE Bank to ensure that BRIDGE Bank will have first priority security interest over the Collateral which can be asserted against any third party.
- 3.5.2 If the Applicant has any other secured facilities with BRIDGE Bank, regardless of whether or not the Applicant is required to execute further security document by the Bank, the Applicant irrevocably agree and authorize BRIDGE Bank to further create security interest over the existing Collateral to secure the total Outstanding Balance owes to BRIDGE Bank as result of using the Credit Card to be issued by BRIDGE Bank which shall be formed as integral part of the Secured Liability thereunder.
- 3.5.3 If required by BRIDGE Bank, the Credit Cardholder agrees to execute valid and enforceable security relevant documents to ensure that BRIDGE Bank shall have first priority security interest over the Collateral which can be asserted against any third party.

4. **ISSUANCE AND ACTIVATION**

- 4.1 The Credit 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 Credit Card, the first PIN will be sent via SMS to the Credit Cardholder's phone number after the Credit Card has been activated through BRIDGE ATM or BRIDGE Mobile App. After having obtained the PIN, the Credit 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 Credit 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, Credit 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, Credit Cardholder MUST, among other security measures:
- e) not disclose the PIN to anyone or allow any person to use your Credit Card;
 - f) not allow your PIN to be accessible by any other person;
 - g) enter your own PIN correctly;
 - h) note that if you enter your PIN incorrectly for 3 (three) times, your card will be locked.
- 4.2.4 The Credit 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 Credit Cardholder's phone number or replace it with the Credit Cardholder's new PIN.

4.3 **Not 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 Credit Card once it is ready by any mean at the Bank's arrangement or notice.

5.2 The Credit Card shall always remain the property of BRIDGE Bank and shall be surrendered to BRIDGE Bank immediately upon request.

5.3 The Credit Cardholder shall be fully responsible, at all time, under no circumstances and, whether with or without knowledge, for the use or allow the Credit 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 Credit Cardholder's Account or Transaction entered into by the Credit Cardholder (or a person other than the Credit Cardholder) using such Credit 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 Credit Card Account and/or any Account(s) of the Credit Cardholder and BRIDGE Bank shall not be, under any circumstance, be liable and/or obliged to inquire into, examine or determine whether the Credit 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 Credit Card and Credit Card's Account according to the Bank system procedure.

5.6 The Credit Cardholders may, at their own risk and discretion, add/save their BRIDGE Cards and Account number into any payment acceptance app. as a future payment option for him/herself. This Service is meant to allow the Cardholders 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 Credit Cardholders do not need to re-enter the full Card number again).

5.7 By using the card, the Credit Cardholder agrees to settle all the disputes directly with the Merchant or the acquirer if any where the Credit Card has been transacted without prior contacting the Bank for initiating financial transaction dispute and the Credit Cardholder are not entitled to set-off or counterclaim against the 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 Credit 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 Credit 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 Advance/Withdrawals or payments or Quasi-Cash Transaction made from Credit Card Account or BRIDGE Mobile App in any currency other than the currency of the relevant Credit Card Account(s) shall adhere to the exchange rate determined by BRIDGE Bank.
- 5.9.3 The Credit 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 Credit 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 Credit Card failure to adhere to the restriction mentioned under this clause.
- 5.9.5 The Credit Cardholder must not deposit counterfeit note(s). A transaction using counterfeit note(s) is subject to sole liability by the Credit 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 Credit Cardholder.
- 5.10.2 Credit 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 Credit 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 Credit Cardholders 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 Credit Cardholder or if BRIDGE Bank has not been able to identify the nature or any reasonable purposes of the refund. If the Credit Cardholder has any indebtedness in relation to the transaction usage of the Credit 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 Credit Cardholder shall fully be responsible and liable for it. However, the Credit 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 Credit Card:**
- Whenever the Credit Cardholder wishes to block or unblock the Credit Card, the Credit 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 Credit 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 Credit Cardholder or immediately if the Credit Cardholder do it via the BRIDGE Mobile App according to app available function, provided however, the Credit 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 time debit or periodically freeze on the transaction amount from the available balance of the relevant Credit 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 Credit Card transaction, whichever is earlier.

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

5.13 Restricted Act:

- 5.13.1 The Credit Cardholder shall not use the Credit Card for the other purposes besides legitimate banking transaction both financial and non-financial transaction. The Credit Cardholder shall perform transaction in accordance with the Terms and Conditions and shall not use the Credit Card for any purpose relating to any business prohibited by the Cambodian laws and regulations.
- 5.13.2 The Credit Cardholder shall not act fraudulently or maliciously with respect to the use of Credit Card or commit any act against prohibited rule governed by BRIDGE Bank or relevant card payment network. Failure of which, the Credit Cardholder shall be solely responsible for any legal actions and consequences thereof.
- 5.13.3 The Credit Cardholder agrees and understands that the Credit Card serves you in the purpose of allowing and offering the Credit Cardholder as one of the ways to perform banking transaction and provide the Credit Cardholder the convenience experience of banking transaction. Therefore, the Credit Cardholder agree not to take any advantages from this offer at any time during the use of the Credit Card.
- 5.13.4 The Credit Cardholder agree that BRIDGE Bank reserves the right to debit back all financial loss arising from all the Credit 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 Credit Cardholder shall always, regardless of any circumstance, be responsible and accountable for any unauthorized use of the Credit Card that has the access to the Credit Card information and its PIN or without PIN.
- 6.2 The issued Credit Card shall only be used by its Credit Cardholder and shall not be leased, transferred, lent or resold. If the Credit Card is not kept or used properly or is lent/transferred to others, the Credit Cardholder may suffer risk from financial loss.
- 6.3 All financial transactions involve a certain amount of risk. The Credit 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 Credit Card information and/or PIN;
 - b) Never share your Credit 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 Credit Card number anywhere but try to memorize it properly;
 - d) Ensure that your Card's PIN remains 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 obligate to continually look at ways to minimize any unauthorized Transactions on the Credit Card of the Credit Cardholder. BRIDGE Bank may use various techniques from time to time, including contacting the Credit Cardholder after an unusual Transaction or series of Transactions to confirm that the Credit Cardholder did in fact authorize the Transaction(s).
- 6.5 The use of Credit Card may be suspended if BRIDGE Bank and its staff detect or suspect that there are unusual activities to the Credit Card
- 6.6 The Credit 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 anyone knows it;
 - b) The BRIDGE Mobile and Cards Security Credential of the Credit Cardholder is taken over by anyone;
 - c) There is a suspect or an unauthorized transaction is made to the Credit Card.

7. CREDIT LIMIT

- 7.1 The maximum Credit Limit will be granted to each Credit Card Account(s) subject to assessment and approval from BRIDGE Bank. The notice on the Credit Limit of the respective Credit Card will be duly served on the respective Credit Cardholder. This Credit Limit shall be shared by among the Credit Card of Principle and Supplementary Credit Cardholder (if any).

7.2 Over Limit:

- 7.2.1 The Credit Cardholder shall use the Credit Card only up to the Credit Limit so as not to exceed the Credit Limit and in case the Credit Card holder breaches the Credit Limit, BRIDGE Bank may, at its absolute discretion, reserve the right, without prior notice, to:

- (a) decline any transaction which exceeds the Credit Limit;
- (b) suspend the use of the Credit Card by the Credit 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 exceeds the Credit Limit shall not be deemed as the approval/authorization by BRIDGE Bank on the increase of the Credit Limit. BRIDGE Bank may, at its sole discretion, demand immediate payment of any amount in excess of the Credit Limit. The use of the Credit 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 Credit Card Limit:

The Credit Cardholder agrees and acknowledges that the Credit Limit may be increased or decreased at the sole discretion of BRIDGE Bank whether applied for by the Credit Cardholder or due to the history of the Credit Card Account and that such decision of BRIDGE Bank to increase or decrease the Credit Card Limit shall not subject to any prior written nor verbal confirmation by the Credit Cardholder. BRIDGE Bank will, as soon as practicable, provide a written notice of such increase or decrease to the Credit Cardholder.

8. FEE AND CHARGES

- 8.1 In addition to the Interest which will be charge by BRIDGE Bank as provided hereunder, the Credit Card holder shall pay all fees and charges (*including without limitation to any applicable service fee of the Credit Card, Transaction fee.. etc*) associated with the use of Credit Card pursuant to BRIDGE Bank Credit 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 Credit 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 Credit Card Account.
- 8.2 The Credit Cardholder irrevocably agree and authorize BRIDGE Bank to automatically debit from the Credit Card Account at any time in respect of any sum amount due and owe to the Bank by the Credit Cardholder whether in respect of a Card transactions, Fees and Charges, or otherwise and notwithstanding that the Credit Card Account would be overdrawn as a result.
- 8.3 Without prejudice to any other rights of the Bank, if the Credit 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 Credit Cardholder at the Bank and completely or partially terminate or suspend all or part of banking services available to the Credit 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, Financed Document between the Bank and the Credit Cardholder (if any) and applicable laws and regulations.
- 8.4 The Credit 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 Credit Card Account(s) or any Account(s) of the Credit Cardholder hereunder.

9. VALIDITY, RENEWAL, SUSPENSION, AND TERMINATION OF THE CREDIT CARD

9.1 Validity and Renewal:

- 9.1.1 The Credit Card will be valid from the date of its issuance until its expiry date shown on the Credit Card and may be renewed following the request of the Credit Cardholder subject to the approval of BRIDGE Bank at its sole discretion.
- 9.1.2 BRIDGE Bank may, at its sole discretion, amend the Card number and/or expiry date when issuing a renewal or replacement Card to the Credit Cardholder. The Credit Cardholder is solely responsible for communicating this change to any party with whom the Credit Cardholder may have payment arrangements. BRIDGE Bank will not be responsible for any consequences or damage to the Credit Cardholder arising from declined transactions, whether under the former Card number or otherwise.

9.2 Termination:

- 9.2.1 **Termination by Credit Card Holder:** The Credit Card may be terminated by the Credit Card holder only upon written notification of the Credit Cardholder and subject to the full payment of Outstanding Balance to date on the Credit Card Account as well as other payment obligations. Upon such notice of termination, no further transaction on the Account may be made by any Credit Cardholder. The termination of the Credit Card shall be effective on or before the fourteen (14) Business Days upon all conditions provided under this clause have been satisfactorily completed.
- 9.2.2 **Termination by BRIDGE Bank:** BRIDGE Bank may, in its discretion and without prior notice to the Credit Cardholder, suspend or terminate the Credit Card issuance and use at any time and for whatever reason.

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

- a) The Principle Cardholder and/or Supplementary Credit Cardholder shall not use and/or permit anyone to use the Credit Card for any reason whatsoever after these events including any suspension thereof and/or upon the Credit Cardholder ceasing to be the BRIDGE Bank's customer. Continued use of the Credit Card thereafter shall be considered as a fraudulent act by the Cardholder;
- b) The Credit Cardholder shall repay to BRIDGE Bank the total Outstanding Balance of the Credit Card Account in full including, without limitation to, all transaction amounts made under the Credit Card and not yet repaid back to BRIDGE Bank, all unpaid Fees and Charges, all unpaid Interest, and other associated costs and expenses which will become immediately due and payable without notice or demand by BRIDGE Bank.
- c) If the Credit Card is secured by any Security, such Security shall continue to be held for a minimum of ninety (90) days from the termination date. Notwithstanding the foregoing, the Security may continue to be held by BRIDGE Bank until all the Outstanding Balance is fully paid to BRIDGE Bank; and
- d) The Credit 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. REPAYMENT FOR CREDIT CARD USAGE

- 10.1 The Credit Cardholder must pay all Outstanding Balance on or before the Due Date through any method or channels enable by BRIDGE Bank or the Credit Card holder may choose the repayment method by Auto Direct Debit/Autopay from any Account(s) maintain in BRIDGE Bank. If the Due Date falls on Saturday, Sunday or Public Holiday, the payment shall be made prior to the Due Date.
- 10.2 The Auto Direct Debit/Autopay will be processed according to the setup schedule by BRIDGE Bank. If the Auto Direct Debit/Autopay is failed to process, a repeated process will be executed. Failure to process the Auto Direct Debit/Autopay due to insufficient fund of the relevant Account(s) or whatsoever reason that is not solely attributable to BRIDGE Bank shall be subject to Interest charge and late payment fee.
- 10.3 If the payment by Credit Cardholder is made via cheque or other non-cash deposit to the designated Account(s), the credited amount will only be made available until the funds are cleared. In the event the cheque or other non-cash deposit is dishonored for whatever reason, BRIDGE Bank will debit the designated Account(s) by the value of the dishonor (if the deposit has previously been credited to the designated Account(s)) and charge a dishonor fee.
- 10.4 To secure the repayment obligation of the Credit Cardholder, the Credit Cardholder irrevocably agrees and authorizes BRIDGE Bank to automatically debit any amount due from the designated Account(s) of the Credit Cardholder and in case the fund available in the designated Account(s) is insufficient or no fund is available, Credit Cardholder agrees and authorize the Bank to directly debit from any Account(s) of the Credit Cardholder held with BRIDGE Bank at sole discretion of BRIDGE Bank.
- 10.5 Minimum payment is set by the Bank to provide a flexible option of repayment to the Credit Cardholder for paying the Outstanding Balance.
- 10.6 Application of Payment or Repayment Priority Order:
Payments made to the account shall be applied in the following order:
 - i. All outstanding Fee and Charges;

- ii. Interest of the Outstanding Balance;
- iii. Principal outstanding amount of Cash Advance; and
- iv. Principal outstanding amount of Retail Purchase.

11. INTEREST

- 11.1 **Interest Rate:** The Interest rate used to calculate the Interest charges on the use of Credit Card can be referred to in the Credit Card product brochure or via any channel of BRIDGE Bank including but not limited to the BRIDGE Bank's website, official social media, branch offices etc. BRIDGE Bank reserves the right to amend the interest rate from time to time at its discretion and the Cardholder may be notified of such changes through public announcement or direct notice, whichever BRIDGE Bank deems fit.
- 11.2 **Interest Calculation:** The Interest charge will be applied immediately according the Interest rate and charge policy set by the Bank on to any cash or cash equivalent transaction amount where the transaction amount is debited from the Credit Limit of the Credit Card regardless using Credit Card or Debit card or BRIDGE Mobile App and Outstanding Balance incur from any Retail Purchases amounts which the repayment has not been made within Credit Card repayment's Grace Period.
- 11.3 For avoidance of doubt, no interest payment will be provided to the Credit Cardholder by the Bank for the use of Credit Card or for any amount that has been overpaid by the Credit Card Holder. However, the Credit Cardholder may receive an interest payment based on the account product's features in respect to the account type that is linked with the Credit Card.

12. DEFAULT AND REMEDIES

- 12.1 **Event of Default:** The following circumstance(s), act(s) or omission(s) by the Credit Cardholder shall constitute an **"Event of Default"**:
- i. Failure to settle the Outstanding Balance on the Due Date by the Credit Cardholder;
 - ii. Failure to provide any information as required by BRIDGE Bank or relevant authority in relation to the Credit Card and its use by the Credit Cardholder;
 - iii. The Credit Cardholder make any false, inaccurate, or misleading statements in any Application or credit update;
 - iv. Failure to keep any promise or to perform any of his/her obligations as agreed hereunder or as agreed in any related documents;
 - v. The Credit Cardholder uses the Credit Card against the applicable laws or for illegal purpose or any law is brought into effect and/or any order from competent authority which purports to render or render ineffective or invalid any provision of these Terms and Conditions or which would prevent the Credit Cardholders from performing any of their respective obligations;
 - vi. Any bankruptcy proceeding has been filed whether by the Credit Cardholder himself or by third party against the Credit Cardholder, or the Credit Cardholder become involved in any insolvency or if the Credit Cardholder is prosecuted under any law, serves any custodial sentence, becomes insane or dies;
 - vii. If anyone attempts to take any of the Credit Cardholder funds held by BRIDGE Bank via legal process or if the Credit Cardholder have a judgment or tax implication filed against him/her;
 - viii. As determined by the Bank, the Credit Cardholder's financial position has changed adversely and affects the Credit Cardholder's ability to meet the repayments as they fall due;
 - ix. Absence of the Credit Cardholder without detailed information provided to BRIDGE Bank;
 - x. If BRIDGE Bank is notified by the National Bank of Cambodia or by any persons or authority as required by the National Bank of Cambodia or otherwise receives notice that the Credit

Cardholder has been classified in the "black list" which is established pursuant to regulations relating to anti-money laundering and combating terrorism, and circulated by the National Bank of Cambodia or by any persons or authority as required by the National Bank of Cambodia; or

- xi. If the Credit Card is secured by any security given by the Credit Cardholder hereunder or under any other Facility of the Credit Cardholder with the Bank, the following shall also constitute an Event of Default if:
 - (a) if the Bank is of the opinion that the value of a Collateral has depreciated to an extent that might affect the Credit Cardholder's ability to repay all amount due of the Credit Card or other Facilities if the Collateral must be sold to realize repayment in the event of the Credit Cardholder's default;
 - (b) all or a material part of the property or assets of the Credit Cardholder or any Security Party thereof are condemned, seized or otherwise expropriated or retained by any person acting or purporting to act under the authority of the Royal Government of Cambodia, or the Credit Cardholders or Security Party has been prevented from exercising normal managerial control over all or any material part of its property or assets;
 - (c) If in the Bank's sole opinion, the Collateral is in danger of seizure, distress, inadequate or in jeopardy.

12.2 **Cross Default:** If the Credit Cardholder has more than one Account with BRIDGE Bank, a default on one account shall automatically be considered as a default on all of the other Account(s) including without limitation to Loan Account(s). Whichever is the case, in the event of a Credit Cardholder default, BRIDGE Bank reserves the right to terminate all of the Credit Cardholder's Account(s) held with BRIDGE Bank.

12.3 Remedies:

In the event an Event of Default occurs, then, BRIDGE Bank may, at its sole discretion, use one or more remedies as specified below:

- i. Suspend or terminate the use of the Credit Card by the Credit Cardholder;
- ii. The Outstanding Balance may immediately become due and payable;
- iii. Apply late payment fee, over-limit fees, and/or other fees as determined by BRIDGE Bank;
- iv. Automatically debit from any of all Account(s) of the Credit Cardholder held with BRIDGE Bank for the due Outstanding Balance and other amount due (if any);
- v. If the Credit Cardholder fails to pay the Outstanding Balance within 90 (ninety) calendar days commencing from the date on which BRIDGE Bank notifies the Credit Cardholder of his/her default, the Bank may take any or all of the following remedies:
 - **Secured by Cash:** If the Credit Card facility is secured by a fixed deposit account as a security, the Credit Cardholder irrevocably authorizes and provides BRIDGE Bank the right and discretion to directly deduct the Outstanding Balance together with any other amount due, applicable fees and charges from such fixed deposit account of the Credit Cardholder maintained with BRIDGE Bank without any further confirmation or approval from the Credit Cardholder; 061544940
 - **Secured by Movable/Immovable Property:** If the Credit Card facility is secured by any movable or immovable property as Collateral (whether new or existing collateral under other Facility between the Credit Cardholder and BRIDGE Bank) to secure the payment of due Outstanding Balance together with any other amount due, applicable fees and charges, the Credit Cardholder irrevocably authorizes BRIDGE Bank to take any remedy available under any relevant Finance Document and/or proceed a claim

against that Collateral to the extent as permitted by the applicable law without any further confirmation or approval from the Credit Cardholder and regardless of whether or not the other Facility is defaulted;

- **Secured by Corporate Guarantee:** If the Credit Card facility is secured by corporate guarantee for the payment of due Outstanding Balance together with any other amount due, applicable fees and charges, BRIDGE Bank reserves the right to take necessary legal action to recover repayment of the Outstanding Balance against such corporate guarantor without any further confirmation or approval of the Credit Cardholder and/or such corporate guarantor;
- BRIDGE Bank has the right to enforce its right to claim for all Outstanding Balance together with any other amount due and all applicable fees and charges including, but not limited to, the debt collection and commencement of any possible legal action to the extent as permitted by the relevant applicable laws. The Credit Cardholder agrees to indemnify BRIDGE Bank against any reasonable enforcement expenses and costs including legal costs and litigation expenses under this Credit Card Terms and Conditions reasonably incurred by BRIDGE Bank in the collection of that debt in the event of default by the Credit Cardholder;
- Keep record of the Credit Cardholder's default in its list and may disclose it to the extent as permitted by the applicable law;
- Any other remedies available under this Terms and Conditions, other applicable terms and conditions, relevant Finance Documents and/or applicable laws and regulations.

13. LOYALTY AND CASHBACK PROGRAM

- 13.1 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.
- 13.2 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.
- 13.3 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 Advance, Cash Withdrawal, Cash/Quasi-Cash Transaction, 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.
- 13.4 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 13.1 and 13.3 hereof. This adjustment may be reflected in the same credit card statement or a subsequent credit card 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.
- 13.5 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.

- 13.6 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.
- 13.7 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, 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.

14. CREDIT CARDHOLDER ACKNOWLEDGEMENT

By accepting this Terms and Conditions, the Credit Cardholder hereby:

- a) acknowledge that the Credit Card will be linked and used to activate their BRIDGE Mobile Application which all the Credit Card information and all accounts number shall be displayed in the BRIDGE Mobile App of the Credit Cardholder;
- b) acknowledge that by accepting the relevant terms and conditions when performing an online payment and/or add/save the Credit Card number in any e-commerce platform/application shall constitute that the Credit 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 Credit Card and/or Account information for future transaction where all risks and consequences arising out of or in connection with the foregoing shall be solely borne by the Credit 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 Credit 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 Credit Cardholder Account(s) and/or transaction during its financial accounting reconciliation at any time without providing prior notice to the Credit 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 Credit 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 Credit Card Account currency when it is different. The Credit Cardholder acknowledge 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 Credit Card Account(s) will be the current balance as at the time the Credit Cardholder makes the enquiry using Credit 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) acknowledge that BRIDGE Bank may from time to time, at its discretion, tie-up with various agencies to offer features on the Credit 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;

- h) undertake to provide, at all time, all information and documents to BRIDGE Bank upon request or required by competent authorities;
- i) undertake to 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 Credit Card is true, complete, accurate, and up to date.
- j) 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 payments 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.

15. LIABILITY

15.1 Liability of Credit Cardholder:

The Credit 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 Credit Card whether or not such use is authorized by or known to the Credit Cardholder.

As soon as the Credit Cardholder is aware of the Credit Card has been lost, stolen, or used without their permission, the Credit Cardholder must inform BRIDGE Bank right away (as outlined in Clause 19.1) and follow BRIDGE Bank instructions to stop using the Credit Card. The Credit Cardholder shall be solely responsible for any unauthorized/unlawful withdrawals or transactions that take place before the Credit Cardholder notifies BRIDGE Bank of the loss, theft, or unauthorized use.

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

15.2 Disclaimer and Exclusion of Liability:

BRIDGE Bank makes no representations, warranties, or conditions of any kind, express or implied, with respect to the Credit 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 Credit 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 Credit 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.

16. INDEMNITY

To the extent permitted by law, the Credit 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 Credit Card or breach of any provision of or act negligently or fraudulently in connection with the this Credit Card Terms and Conditions by the Credit Cardholder.

17. NOTIFICATION AND ALERT

- 17.1 By using the Credit Card, the Credit 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 Credit Cardholder. BRIDGE Bank shall not be liable for any losses or damages incurred to or suffered by the Credit Cardholder if there is any person fully or partially seeing, viewing, or accessing the content of those messages.
- 17.2 The Credit 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 Credit Cardholder.

18. ANTI-MONEY LAUNDERING/COMBATING OF FINANCING OF TERRORISM /SANCTIONS

- 18.1 The Credit Cardholder agree that BRIDGE Bank may delay, block, or refuse to process any transaction with or without prompt advice of its refusal to the Credit 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.
- 18.2 The Credit 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.
- 18.3 The Credit 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.
- 18.4 The Credit 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.

19. OTHER PROVISIONS

- 19.1 **Inquiry, Errors, Questions, and Complaints**

- 19.1.1 Please contact BRIDGE's contact center 098 202 999 or 1800 202 999 for any immediate support, inquiry, or any discrepancy or an error has occurred in any transaction or complaints.
- 19.1.2 The Credit 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.
- 19.2 **Amendment and Notice:**
- 19.2.1 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, 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.
- 19.2.2 The Credit Cardholder agrees and accepts that BRIDGE Bank may also use the methods outlined above as a means of providing the Credit Cardholder with other notices.
- 19.3 **Intellectual Property:**
- All intellectual property used in connection with the provision of the Credit Card service is under the sole ownership of BRIDGE Bank. Without BRIDGE Bank prior written consent, information provided to the Credit Cardholder as part of the Credit 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.
- 19.4 **Customer Declaration:**
- 19.4.1 The Credit Cardholder declares that all information provided to BRIDGE Bank is correct, true, and the up to date. The Credit Cardholder further confirm that they have read, understood, and agreed to be bound by the Terms and Conditions governing the use of the Credit Card including the General Terms and Conditions of BRIDGE Bank.
- 19.4.2 The Credit Cardholder must notify BRIDGE Bank immediately if there is any change their personal details which were previously provided to BRIDGE Bank. BRIDGE Bank will not be responsible or liable for any errors or losses suffered by the Credit Cardholder associated with the changes where such changes have not been notified to BRIDGE Bank.
- 19.5 **Privacy and Consent to Disclosure of Information:**
- 19.5.1 The Credit 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 Credit Cardholder with Credit Card Services.
- 19.5.2 The Credit 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.

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

- 19.6.1 The Terms and Conditions shall be governed and construed in accordance with the laws of the Kingdom of Cambodia.
- 19.6.2 **Credit Cardholder Dispute with BRIDGE Bank:** Any dispute or claim arising out of or relating to the Terms and Conditions or use of the Credit Card service and the Credit 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.
- 19.6.3 **Credit Cardholder Dispute with Third Party:** Please note that BRIDGE Bank shall bear no responsibility for any of the Credit Cardholder disputes arising with any third parties in connection with the transaction performed by the Credit Cardholder using the Credit Card and/or any of their Account(s).
- 19.6.4 If there is any issue concerning the Account(s) balance and transaction of the Credit Card or on their billing statement, the Credit Cardholder shall inform BRIDGE Bank within 07 calendar days commencing from the transaction date. The Credit Cardholder acknowledges that BRIDGE Bank reserves the right to not solve the issue at BRIDGE Bank's sole discretion if the Credit Cardholder fails to notify BRIDGE Bank within the specified timeframe.
- 19.6.5 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.

---END OF DOCUMENT---