

Rights, liabilities and obligations of the Principal Cardholders and Supplementary Cardholders

- The Bank at its sole discretion may provide the facility of a supplementary Card to the family members of the Cardholder on such terms and conditions as decided by the Bank from time to time. The holder(s) of any supplementary Card(s) on the account and the Cardholder authorizing its issuance is jointly and severally liable for all charges incurred by the use of Card(s). The facility of a supplementary Card will be dependent on the continuation of the basic Cardholder.
- Both primary and supplementary cardholder will share the same limit assigned to the card account.
- Both the primary and supplementary cardholder will be jointly and severally liable for all transactions processed by the use of cards.
- Primary cardholder may withdraw the supplementary card facility by sending a written intimation to the bank together with the supplementary card cut in half.
- Any dispute among the primary and supplementary cardholder should not affect the undertakings, liabilities and obligations of the primary and supplementary cardholder.
- All transactions and any charges accrued by the supplementary cardholder will be valid and treated as binding upon the primary cardholder and are the liability of the primary cardholder
- The validity of the supplementary card depends on the validity of the primary card. In the event the primary card is terminated by the bank or is closed based on request from the primary cardholder, the supplementary card will also be closed. However, the closure of a supplementary card will have no effect on the primary card operation.
- Unless in breach of terms and conditions, the Bank will automatically renew the validity of all supplementary cards together with the primary card.