

CONDITIONS OF USE OF CARD

The Card has been issued by FBC Building Society, hereafter referred to as the Society, on the following terms and conditions:

1. The card remains the property of the Society and must be surrendered on demand.
2. The card is not transferable and must only be used by the Cardholder. All transactions made through the use of the card are deemed to have been initiated by the Cardholder.
3. A Cardholder must exercise due care to prevent the loss of the card and must not disclose the PIN (Personal identification Number) to any one in any circumstances.
4. The card must not be kept together with the physical PIN.
5. If the client reasonably suspects that the card has been lost, stolen or misappropriated, or that the PIN has become known to other persons, the Cardholder must immediately in writing notify the Society of the loss, disclosure or theft. The Cardholder shall remain liable for any transactions done by any unauthorized user prior to receipt by the Society of such notification of loss, theft, disclosure or misappropriation.
6. The Society may at any time withdraw or restrict the Cardholder's use of the card.
7. The Cardholder may cancel the card at any time by written notice to the Society.
8. Any delay on the part of the Society in exercising any of its rights in this agreement shall not be taken as a waiver of such rights.
9. If a Cardholder loses or damage his/her card, or requires a substitute, the Society may, at its discretion issue a replacement card at a fee.
10. The Society may vary this agreement at any time and the Cardholder will be notified of the changes. The notified variation shall be binding on the Cardholder.

Further information is available on request.