

TERMS AND CONDITIONS FOR ISSUE AND USE OF THE BBKEXPRESS CARD

Definitions of Terms used :

- ◆ The "Bank" refers to BANK OF BAHRAIN & KUWAIT B.S.C.
- ◆ "ATM" means Automated Teller Machine.
- ◆ "Card" means the "BBKEXPRESS" ATM Card issued by the Bank.
- ◆ "ATM Cardholder" or "you" means the person who has been issued the ATM card to operate the nominated account.
- ◆ "Nominated account" refers to the BBK account nominated by you in writing to be accessed by the ATM card and PIN

Terms & Conditions of Use :

- ◆ The card will be issued on any personal account except for "Account operated by joint signatures."
- ◆ In the case of minor accounts, cards may be issued in the names of guardians.
- ◆ In the case of joint accounts, multiple cards will be issued selectively at the sole discretion of the Bank at a fee which will be decided from time to time.
- ◆ The card will always be the property of the Bank and can be disabled at the sole discretion of the Bank without any notice.
- ◆ The ATM Card is not transferable by the ATM Cardholder under any circumstances.
- ◆ The Card will be delivered to the cardholder at the address given by cardholder by courier/registered post.
- ◆ The ATM cardholder shall use the card at the ATM centre of the bank and/or other affiliated institutions as notified from time to time. The card issued by the Bank can also be used at ATMs installed by other Banks under the Shared Payment Network System (SPNS) known as 'Swadhan' for limited functions.
- ◆ The Bank will initially allocate a Personal Identification Number (PIN) to you, which can be changed by you if you like using the BBK ATM only,
- ◆ You must promptly notify the Bank if the card is lost/stolen. The liability for any transaction incurred on the ATM within 24 hours of written notice of the loss, rests with the cardholders
- ◆ The Bank will debit the nominated account with any cost incurred in issuing a replacement of the card in case of loss/theft.
- ◆ If the ATM cardholder decides to terminate the use of the ATM card, the cardholder should give the Bank 7 days prior written notice and return the card to the Bank and obtain a valid receipt thereof. For closure of the nominated account, the cardholder should give at least 7 days notice in writing and return the card.
- ◆ The Bank has the cardholders express authority to debit the nominated account online or offline for any withdrawals/transfers effected by the use of ATM card as per Bank's records, which will be conclusive and binding.
- ◆ Cardholders must maintain a minimum balance of Rs. 5000/- in the nominated account. They will not be entitled to overdraw the account. However if an overdraft is created, the Bank shall charge interest at its prevailing rates for such overdrafts.
- ◆ The Bank shall be entitled to terminate the ATM facility with immediate effect and disable the card upon the occurrence of any of the following events :-
 - a) Failure to adhere to or comply with the terms and conditions as set forth herein.
 - b) An event of default under any agreement or commitment entered into with the Bank.
 - c) The cardholder becoming bankrupt or insolvent.
 - d) Demise of the cardholder.
 - e) Failure to maintain minimum stipulated balance.

The cardholders account will be debited with the charges, as the Bank may from time to time consider reasonable provided prior notice of the same is given to the customer.

- ◆ All deposits made through the ATM (only the BBK ATM) will be subject to verification before the credit for such transactions is made to the account. Verification will be done under dual control in accordance with the Bank's procedures. Bank's decision will be final and binding on the customer and no correspondence will be entertained on this subject.
- ◆ Cheques deposited will be sent for collection only.
- ◆ The ATM machine may capture the card, if the cardholder does not respond within the specified time. The card may be returned to the cardholder at the sole discretion of the Bank
- ◆ The Bank will not be responsible for any loss after the transaction is complete on the ATM.
- ◆ The Bank will also not be responsible for any loss arising out of any transaction conducted at the ATM machine of any other Banks.
- ◆ If more than one person signs or agrees to the terms & conditions, the obligation of such a person will be joint and several.
- ◆ The Bank reserves the right to amend the terms and conditions from time to time upon notice to the cardholders.

Do's & dont's

- ◆ If you choose your own PIN, do not select a number that is easily identifiable.
- ◆ Do not disclose the PIN to anyone else. Do not write or indicate your PIN on your card or any other item you may carry or store your card in. If you do, the liability for any unauthorised use will be yours.
- ◆ If you loose the PIN, but remember it, immediately use the BBK ATM to change the PIN. If however the PIN is forgotten or the card is lost, you must immediately notify the Bank.
- ◆ If you believe that an error or an irregularity or an unauthorised transaction has occurred in your account, you should contact the Bank promptly.
- ◆ In case of any problem you may contact the ATM officer on any working day between 9.30 a.m. & 5.00 p.m. at 2823698/9.