

UNITED OVERSEAS BANK LIMITED DEBIT CARD AGREEMENT

1. DEFINITIONS

1.1 In this Agreement, unless the context otherwise requires:

"Account" means each and any of the Cardmember's accounts with the Bank which he has designated for the settlement of Card Transactions;

"Agreement" means this agreement as may be varied from time to time;

"Application" means the Bank's prescribed application form for a Card to be issued upon these terms and conditions;

"ATM" means an automated teller machine or card operated machine which accepts the Card including but not limited to machines belonging to the Bank or to Visa Global ATM network or the PLUS SYSTEM ATM network;

"ATM Card" means a card issued to current and savings account holders of the Bank for use at an ATM and/or to effect a NETS Transaction;

"ATM Card Transaction" means a transaction effected by the use of an ATM Card or the Card in accordance with Clause 6;

"Bank" means United Overseas Bank Group;

"Card" means a UOB Visa Electron card or a UOB Visa Debit card or any other debit card issued by the Bank pursuant to this Agreement and a replacement or renewal thereof;

"Cardmember" in relation to a Card, means the person to whom a Card is issued by the Bank and his personal representatives;

"Card Limit" means the lower of the Debit Limit or the amount in the Account available for the Cardmember's use;

"Card Transaction" means any payment made or any amount charged for any goods, services and/or other benefits by, through or from the use of the Card or the Card number appearing on the Card itself or the PIN or in any other manner, including but not limited to online, offline or mail, telephone or facsimile orders or reservations (as may be determined and communicated by the Bank), regardless of whether a sales draft or other voucher or form is signed by the Cardmember and whether authorisation has been sought from or given by the Bank and whether with or without the Cardmember's knowledge or authority;

"Daily Limit" means the maximum permissible limit prescribed by the Bank in respect of Total Transactions effected in a day;

"Debit Limit" means the Daily Limit, the POS Monthly Limit and any other maximum permissible limits prescribed by the Bank in connection with the use of the Card, and whether with reference to time periods, types of transaction, types of accounts or with reference to any other factors that the Bank may deem fit or a combination of one or more of the aforesaid factors;

"NETS Transaction" means a transaction effected by the use of an ATM Card or the Card to effect electronic funds transfer over the electronic funds transfer system known as NETS at point of sale terminals or at any other card operated machine or device;

"Participant" means a person who participates in the Privilege Scheme;

"Participating Outlet" means a store, shop, stall or showroom engaged in the marketing, supply, sale and/or provision of any goods and/or services of the Participant;

"PIN" means the personal identification number issued to a Cardmember;

"POS Monthly Limit" means the maximum permissible limit prescribed by the Bank for the use of the Card as a debit card at merchants' points of sale terminals (but excluding the use of the Card to effect a NETS Transaction) in a calendar month;

"POS Record" means a record issued by the Bank reflecting the Cardmember's use of the Card as a debit card at merchants' points of sale terminals (but excluding the use of the Card to effect a NETS Transaction) and the bonus points awarded by the Bank in respect of such use;

"Privilege Scheme" means a system or scheme whereby Cardmembers may use their Cards to enjoy rebates and discounts on goods and services offered by the Participants;

"Statement" means a statement of account issued by the Bank reflecting the Total Transactions;

"Total Transactions" means the sum total of the Cardmember's Card Transaction and ATM Card Transaction. For the sole purpose of determining the Total Transactions, the use of the Card as an ATM Card in accordance with Clause 6 shall be deemed to be a Card Transaction; and

"Total Amount on Hold" means the sum total of the amount in the Account put on hold by the Bank as a result of any Card Transaction, in accordance with Clause 4.1.

1.2 Words importing the singular include the plural and vice versa.

1.3 Words referring to the masculine also refer to the feminine and neuter gender.

1.4 Reference to a person includes reference to a sole proprietor, partnership or company.

1.5 Reference to a Clause is to a clause of this Agreement.

1.6 The headings to the Clauses are for reference only and are not to be taken into consideration in the interpretation of this Agreement.

2. THE CARD

2.1 Unless the Cardmember requests to collect the Card personally the Bank will send the Card by ordinary post to the Cardmember at the Cardmember's risk.

2.2 The Cardmember must sign the Card immediately after receiving the Card.

2.3 By signing on or using the Card, the Cardmember is deemed to have read, understood and accepted each and every term of this Agreement.

2.4 The Cardmember, and no one else, may use the Card to effect Card Transactions during the validity period printed on the Card subject to the terms and conditions of this Agreement.

2.5 The Card remains the property of the Bank at all times. At the Bank's request which may be made at any time, the Cardmember must immediately return the Card cut in half to the Bank.

2.6 The Bank is entitled to charge and debit to the Account an annual fee for the issue and renewal of the Card.

2.7 The Cardmember shall, under no circumstances and whether with or without the Cardmember's knowledge, use the Card to effect any Card Transaction which would contravene the laws of any jurisdiction.

3. CARD LIMIT

3.1 The Bank may set a Card Limit with respect to the use of the Card and may vary the Card Limit without notice.

3.2 Notwithstanding any Card Limit that may be prescribed, the Bank may in its absolute discretion approve any proposed Card Transaction and/or ATM Card Transaction and allow the Card Limit to be exceeded, even in the absence of any request from the Cardmember, provided always that the Cardmember must forthwith pay such amount in excess of the Card Limit.

3.3 Where the Bank in its absolute discretion, allows any amount in the Account to be overdrawn for whatsoever reason, the Cardmember shall pay on demand such amount overdrawn with interests, as may be prescribed by the Bank from time to time in its absolute discretion, on the same amount overdrawn.

- 3.4 In calculating whether the Card Limit has been exceeded, the Bank may take into account the amount of any Card Transaction and/or ATM Card Transaction not yet debited to the Account and of any authorisation given by the Bank to a third party in respect of a prospective Card Transaction and/or ATM Card Transaction.
- 3.5 The Cardmember must not use the Card such that the Cardmember exceeds any limits imposed on the Card by the Bank from time to time.

4. HOLD ON ACCOUNT

- 4.1 The Bank may debit or place a hold on the Account for the amount of a Card Transaction either on the day it is presented to the Bank for payment (including without limitation a presentation by electronic means) or on the day the Bank receives notice of the Card Transaction, whichever is earlier. If a merchant or establishment requests for an authorisation of a Card Transaction, the Bank may place a hold on the Account for the amount of the Card Transaction. If the amount of the Card Transaction is posted to the Account before the hold expires, the balance available to the Cardmember in the Account is reduced by the amount of the Card Transaction. The Cardmember may not stop payment on a Card Transaction. For the avoidance of doubt, the amount placed on hold in respect of any Card Transaction shall not be treated as conclusive of the amount of the Card Transaction that would eventually be debited to the Account and in particular, for Card Transaction denominated in a currency other than Singapore dollars, it shall not be deemed that the Bank has converted the Card Transaction amount into Singapore dollars on the day that the amount was placed on hold, it being hereby expressly agreed that the Bank shall be at liberty to convert such amount to Singapore dollars at such time and at such rate of exchange as the Bank may determine in accordance with its usual practice.
- 4.2 The Bank shall have absolute discretion to place such amounts as are referred to in Clause 4.1 on hold for such periods as it deems fit. Upon the expiry of such periods as it determines, the Bank shall debit such amounts on hold to the Account if the Card Transactions in connection of which the amounts were placed on hold were presented to the Bank for payment and the Bank shall credit such amounts placed on hold back to the Account if the Card Transactions in connection of which the amounts were placed on hold were not presented to the Bank for payment, provided always that the Bank shall have the discretion to continue to place such amounts on hold if it is of the opinion that such Card Transactions would be presented for payment within a reasonable time. For the avoidance of doubt, the Bank's right to debit the Account in respect of any Card Transaction shall not be limited to the amount that was placed on hold in connection with that Card Transaction, it being hereby expressly agreed that the Bank shall be entitled to debit the Account for the full amount of the Card Transaction and if the amount of any Card Transaction is denominated in a currency other than Singapore dollars, the Bank shall convert the amount to Singapore dollars at such time and such rate of exchange as the Bank may determine in accordance with its usual practice. It is hereby further agreed that

the Bank shall have the right to increase at any time the amount that it would hold in respect of any Card Transaction which is denominated in a currency other than Singapore dollars if the Bank is of the view that the amount initially held when converted into that foreign currency would not be sufficient to satisfy payment of that Card Transaction in full.

- 4.3 The Cardmember shall not use any of the Total Amount on Hold, notwithstanding any other terms and conditions governing the Account.
- 4.4 The Bank will send a Statement and a POS Record to the Cardmember on a monthly or other periodic basis but the Bank reserves the right not to send any Statement or POS Record for any period during which the Account is inactive. For the avoidance of doubt, it is hereby agreed that the Statement shall be evidence of the state of account between the Cardmember and the Bank and the terms and conditions for the operation of the Account shall apply in respect thereof (including but not limited to the terms governing the Cardmember's duty to verify the Statement and the conclusive evidence clause (if any) and that the POS Record is meant solely for the Cardmember's information and shall not be treated as a statement of account between the Bank and the Cardmember.
- 4.5 The Bank will only credit the Account with refunds made by any merchant or establishment in relation to any Card Transaction after the Bank receives a properly issued credit voucher.
- 4.6 The amount of any Card Transaction, if denominated in a currency other than Singapore dollars, will be converted to Singapore dollars at such time and rate of exchange as may be determined by the Bank in accordance with its usual practice, before being debited to or placed on hold in the Account.
- 4.7 The Cardmember must notify the Bank promptly in writing of:
- (a) any intention to reside outside Singapore for more than six months;
 - (b) any change of address of the Cardmember; and
 - (c) any other change in the Cardmember's particulars or any other information as may be requested by the Bank from time to time.

5. BANK'S DISCRETION

- 5.1 The Bank is entitled, at any time in its absolute discretion and without giving prior notice or reason, to refuse to approve any proposed Card Transaction notwithstanding that the Card Limit would not be exceeded, if the amount of such Card Transaction was debited thereto.
- 5.2 The Bank is entitled, in its absolute discretion without prior notice and without giving

any reason, to:

- (a) suspend the Cardmember's right to use the Card entirely or in respect of specific facilities; and/or
- (b) refuse to re-issue, renew or replace the Card, without, in any case, affecting the obligations of the Cardmember under this Agreement which will continue in force and there will be no refund of any annual fees or other fees paid if the right to use the Card is so suspended by the Bank or if the Card is not so renewed or replaced.

5.3 Without prejudice to other provisions of this Agreement, the Bank reserves the right, at any time, in its absolute discretion and without prior notice and without giving any reason, to introduce, amend, vary, restrict or withdraw all or any of the benefits, services, facilities and privileges in respect of or in connection with the use of the Card and/or this Agreement.

6. PIN AND USE AT ATMS AND TO EFFECT NETS TRANSACTIONS

6.1 If a PIN is issued to the Cardmember to allow the Cardmember to use the Card at any ATM or to effect a NETS Transaction, the following additional terms apply:

- (a) the PIN may be collected by the Cardmember or sent by post to the Cardmember at the Cardmember's sole risk;
- (b) the Cardmember must not disclose the PIN and must take all care to prevent the PIN from becoming known, to any other person;
- (c) the Cardmember is liable for all transactions effected by the use of the Card at an ATM or to effect a NETS Transaction whether with or without the Cardmember's knowledge or authority;
- (d) without prejudice to the generality of Clause 14.5, where the Card or the PIN issued to the Cardmember is used to effect transactions or to obtain facilities, benefits or services which could also be effected or obtained by the use of an ATM Card at any ATM, electronic funds transfer over the payment system known as NETS at points of sale terminals and any other card operated machine or device, the Card is deemed to be an ATM Card for such purposes and the transaction, an ATM Card Transaction and the terms and conditions in respect of the use of the ATM Card then prevailing will govern all such transactions, facilities or services so effected or obtained;
- (e) the amount of any ATM Card Transaction, if denominated in a currency other than Singapore dollars, will be converted to Singapore dollars at such time and rate of exchange determined by the Bank in accordance with its usual practice, before being debited to the Account; and

(f) the Bank is entitled, in its absolute discretion, to change, de-activate or revoke the use of the PIN at any time without giving any reason whatsoever and without prior notice to the Cardmember.

7. JOINT ACCOUNT

- 7.1 Where the Account is in joint names, the Bank may issue the Card to anyone who can operate the Account alone.
- 7.2 The Bank may put a hold on the Account and/or debit the Account in accordance with Clause 4, even if the joint Account instructions are varied or terminated, until all Cards issued by the Bank under this Agreement have been validly terminated in accordance with Clause 9.
- 7.3 All the joint Account holders are jointly and severally liable to the Bank for any use of the Card under this Agreement.

8. LOSS OR THEFT OF CARD / DISCLOSURE OF PIN

- 8.1 The Cardmember must safeguard the Card and must ensure the PIN is not disclosed to any person.
- 8.2 If the Card is lost, stolen or not received or if the PIN is disclosed, the Cardmember must:
- (a) immediately notify and give the Bank written notice thereof; and
 - (b) assist in the recovery thereof; and
 - (c) furnish to the Bank at its request, a statutory declaration in such form as the Bank may request, a police report and any other information as the Bank and/or the police may require.
- 8.3 The Cardmember is liable for all Card Transactions including those made from the unauthorised use of the Card provided that if Clauses 8.1 and 8.2 are duly complied with, the Cardmember's liability for unauthorised Card Transactions effected after the Bank's receipt of written confirmation of such loss, theft or non-receipt or disclosure will be limited to S\$100.00 in respect of each Card.
- 8.4 (a) If the lost or stolen Card is recovered, the Cardmember must immediately return the Card to the Bank cut in half without using it.
- (b) The Cardmember must not use the PIN after reporting to the Bank that the PIN has been disclosed.

8.5 The Bank may, in its absolute discretion, issue a replacement Card or a new PIN upon such terms and conditions as the Bank may deem fit, and the Bank reserves the right to charge a handling fee.

9. TERMINATION

9.1 The Cardmember may terminate the use of his Card by giving the Bank written notice of termination and returning to the Bank the Card cut in half, whereupon the use of the Card will be terminated.

9.2 The Bank may at any time in its absolute discretion without notice and without giving any reason terminate the use of the Card. Without prejudice to the generality of the foregoing, the Bank may terminate the use of the Card, upon the occurrence of any one or more of the following events:

(a) the bankruptcy, insolvency, death or incapacity of the Cardmember; and/or

(b) any breach by the Cardmember of this Agreement; and/or

(c) any change in the financial condition of the Cardmember.

9.3 If the use of the Card is terminated by the Bank for any reason, the Cardmember must forthwith return the Card to the Bank cut in half.

9.4 There will be no refund of any annual or other fees payable upon the termination of the Account for any reason.

9.5 The Cardmember's obligations under this Agreement will continue notwithstanding the termination of the use of the Card or closure of the Account by any party for any reason.

10. EXCLUSION OF LIABILITY

10.1 (a) The Bank is not responsible for goods or services supplied by any merchant, establishment, the Participant or Participating Outlet or the quality or performance of any goods and services pursuant to or in relation to any Card Transaction. Cardmembers are to seek redress directly from such merchant, establishment, the Participant or Participating Outlet in respect of such goods or services.

(b) The liability of the Cardmember owing to the Bank is not affected by any dispute or counterclaim or right of set-off which the Cardmember may have against such merchant, establishment, the Participant or Participating Outlet. In particular, the Bank shall be entitled to debit the Account in respect of any Card Transaction

notwithstanding the nondelivery or non-performance of or any defect in any goods or services obtained pursuant to that Card Transaction.

10.2 The Bank is not liable in any way if any merchant, establishment, the Participant or Participating Outlet refuses to accept or honour the Card for any reason.

10.3 The Bank is not liable if it is unable to perform its obligations under this Agreement due, directly or indirectly, to the failure of any machine, system of authorisation, data processing or communication system or transmission link or any industrial dispute, war, Act of God or anything outside the control of the Bank, its servants or agents.

10.4 The Bank is not liable in any way for any injury to the credit, character and reputation of the Cardmember in and about any repossession of the Card or any request for its return.

10.5 The Bank is not liable in any way to the Cardmember for any inconvenience, loss, damage or embarrassment of any nature due to or arising from any damage to or loss of or inability to retrieve any data or information that may be stored in any microchip or circuit howsoever caused.

10.6 The Bank is not liable in any way to the Cardmember for any inconvenience, loss, damage or embarrassment of any nature due to or arising from any failure in the performance or function or breakdown or disruption of any of the Bank's computers (whether hardware or software), machinery, equipment, products and/or systems (whether electronic, telecommunicative or otherwise) maintained by, used for, by the Bank or in connection with the Bank's business or otherwise whatsoever, including but not limited to the failure or inability of such computers, machinery, equipment, products and systems or any one or more of them to accept, recognise, store, process and/or transmit dates or data with respect to dates.

10.7 Without prejudice to the generality of the provisions of this Clause 10, the Bank is not liable in any way to the Cardmember for any other loss, damage, cost or expense of any nature arising out of or in connection with the use of the Card and/or this Agreement.

10.8 Without prejudice to the generality of the provisions of this Clause 10, the Bank is not liable in any way to the Cardmember for any inconvenience, loss, damage or embarrassment of any nature due to or arising from:

(a) any delay in the release of any amount placed on hold on the Account;

(b) any failure by the Bank to honour cheques drawn or follow payment instructions (including but not limited to GIRO or other standing payment instructions) given by the Cardmember due to insufficient available balance in the Account which but for the amount placed on hold or the delay in releasing the hold,

would have a sufficient available balance to honour such cheques or follow such payment instructions;

(c) any hold placed on the Account upon receipt of a request for authorisation of a Card Transaction or notice of a Card Transaction or a request for payment was presented to the Bank (including but not limited to a presentment by electronic means) notwithstanding that such requests or notices were unauthorised or forged or that the Card Transaction was not carried out or was rescinded.

10.9 A Cardmember may not assign his rights under this Agreement.

11. VARIATION OF THIS AGREEMENT

11.1 The Bank may vary the terms of this Agreement at any time in such manner as the Bank may select and such changes may be notified to the Cardmember by the Bank either in writing or by publication thereof or by any other means or manner as the Bank may select and such changes so notified will be binding on the Cardmember, effective from the date specified by the Bank.

11.2 If the Cardmember does not accept any such changes, the Cardmember may, within 7 days after the Bank has given such notice, terminate the use of the Card in accordance with Clause 9.

11.3 If the Cardmember retains or uses the Card after the Bank has given notice of any changes in this Agreement, the Cardmember is deemed to have accepted and agreed to such changes without reservation.

12. CONSENT TO DISCLOSURE OF INFORMATION

12.1 The Cardmember agrees that the Bank is entitled, in its absolute discretion, at any time and without notice or liability, to disclose to:

(a) any Participant or merchant or establishment which accepts the Card; and

(b) any member of VISA International Service Association; and

(c) any of the Bank's branches (wheresoever situate), its agents, servants, correspondents, independent contractors and/or associates; and

(d) any bank or financial institution; and

(e) any party involved in facilitating, effecting or processing the Card Transactions; and

(f) any other person the Bank considers it in its interest to make such disclosure,

(and each of the foregoing persons similarly may disclose to the Bank and to each other)

full particulars of the Account or any Card Transaction and any other information in relation to the Cardmember or the use of the Card where such disclosure is required by law or where the Bank deems appropriate, necessary or desirable in connection with its provision of services and the enforcement of any rights and/or performance of any obligation in respect of or in connection with the Account and/or this Agreement or whenever the Bank considers it in its interest to make such disclosure.

12.2 The Cardmember agrees that the signing of the Application by the Cardmember shall constitute the written permission of that Cardmember for any such disclosure for the purposes of Section 47(4)(a) of the Banking Act (Chapter 19) or for any other disclosure imposed by law.

13.1 Where a Card is issued to a Cardmember pursuant to a Privilege Scheme, this Clause 13, in addition and without prejudice to the other terms and conditions of this Agreement, applies.

13.2 (a) Subject to this Clause 13, the Privilege Scheme will be made available to the Cardmember throughout the validity of the Card including any renewal thereof from time to time.

(b) Upon the expiration of the Card or earlier termination or cancellation thereof, the Privilege Scheme and all benefits and privileges conferred under the Privilege Scheme will no longer be available to the Cardmember.

13.3 The Cardmember may utilise the Card for the payment of goods and/or services for his personal consumption at any of the Participating Outlets upon the following conditions:

(a) by the Cardmember informing the Participating Outlet of his intention to use the Card for the payment of goods and/or services in advance, and in any event, not later than the time of the purchase or the placing of the order for the same, whichever is the earlier; and

(b) by the Cardmember personally presenting the Card for the payment of such goods and/or services; and

(c) by the Cardmember signing the payment vouchers, invoices or such other documents as may be requested or required by the Participating Outlet in respect of the goods and/or services so purchased or ordered by the Cardmember; and

(d) the Card being valid on its face and bearing the signature of the Cardmember; and

(e) there being no mutilation, destruction, damage or reported loss or theft in respect of such Card; and

(f) in the event of any reservation made by the Cardmember at any of the Participating Outlet, by quoting the Card number and the Cardmember's name at the time of making such reservation.

13.4 The Participant and/or the Bank reserve the right at any time and from time to time at their absolute discretion, without prior notice and without giving any reason:

(a) to amend, modify, revise or vary the Privilege Scheme; and/or

(b) to restrict or increase benefits and privileges conferred under the Privilege Scheme; and/or

(c) to vary, amend, delete, add to or substitute any of the terms and conditions relating to the use of the Card in connection with the Privilege Scheme; and/or

(d) to suspend, cancel or withdraw any and/or all benefits and privileges conferred by the use of the Card under the Privilege Scheme; and/or

(e) to restrict, suspend or terminate the participation of any Participating Outlet under the Privilege Scheme.

13.5 The Cardmember hereby acknowledges that any Participating Outlet may at any time and from time to time without prior notice restrict, exclude, modify or suspend the benefits and/or privileges accorded to Cardmembers under the Privilege Scheme at that particular Participating Outlet.

14. GENERAL

14.1 The Bank shall be entitled (but not obliged), at its sole discretion, to rely and act on any communication, requests or instructions which the Bank in its sole opinion believes emanate from the Cardmember (whether orally or in writing and whether in person or over the telephone or by facsimile or other means of telecommunication and whether genuine or with or without the Cardmember's consent or authority), and any action taken by the Bank pursuant thereto shall bind the Cardmember and the Bank shall not be liable to the Cardmember for any loss or damage incurred or suffered by it as a result of such action. The Bank shall not be under any duty to verify the identity of any person communicating purportedly as or on behalf of the Cardmember.

14.2 The Cardmember must indemnify and keep the Bank fully indemnified against all claims, demands, action, proceedings, losses, damages, costs and expenses of any nature (including legal costs on an indemnity basis) suffered, incurred or

sustained by the Bank, directly or indirectly, by reason of or in connection with this Agreement, including without limitation:

(a) any use or misuse of the Card including without limitation all Card Transactions regardless of whether or not authorisation has been sought and/or given; and/or

(b) breach of any provision of this Agreement on the part of the Cardmember; and/or

(c) the enforcement or protection of the Bank's rights and remedies against the Cardmember under this Agreement; and/or

(d) an insufficiency of available funds in the Account to meet a request for payment of any Card Transaction or settlement of any other liability hereunder. In this respect, the Bank may in its discretion allow the Account to be overdrawn and charge such payment or settlement to the Account together with any interest thereof as the Bank may deem fit; and/or

(e) any change in any law, regulation or official directive which may have an effect on the Account and/or this Agreement.

14.3 The Bank may in its absolute discretion at any time and without prior demand or notice combine or consolidate any and all account(s) maintained by the Cardmember with the Bank and/or set-off or transfer any sum standing to the credit of any or all such account(s) in or towards the discharge or payment of any and all sums due to the Bank from that Cardmember on any other account including the Account designated hereunder or under this Agreement and the Bank shall be entitled to exercise this right notwithstanding that the balance due to the Bank on any account is not overdue and/or the use of the Card or the Account has not been closed or terminated.

14.4 If any one or more of the provisions of this Agreement or any part thereof is declared to be illegal, invalid or unenforceable under any applicable law, it will not affect the legality, validity or enforceability of the remainder of this Agreement in such jurisdiction or the legality, validity or enforceability of this Agreement in any other jurisdiction.

14.5 This Agreement covers the use of the Card issued by the Bank, which is additional to those governing the operation of the Account and any other agreements that the Cardmember has with the Bank. In the event of inconsistency, this Agreement shall prevail with respect to the use of the Card.

14.6 The remedies under this Agreement are cumulative and are not exclusive of the remedies provided by law.

14.7 No forbearance or failure or delay by the Bank in exercising any right, power or

remedy is to be deemed to be a waiver or partial waiver thereof on the part of the Bank; and no waiver by the Bank of any breach of this Agreement on the part of the Cardmember is to be considered as a waiver of any subsequent breach of the same or any other provision of this Agreement.

14.8 All Statements, notices, requests, instructions, demands and other communication under this Agreement may be served by personal delivery, ordinary post, facsimile transmission, electronic mail and/or through the Internet or any other electronic medium chosen by the Bank to the Cardmember's last known address (whether within or outside Singapore and whether such address is a Post Office Box or is a place of residence or business), facsimile number, electronic mail address or other contact number or address as may be provided or disclosed to the Bank or its solicitors and/or published in such manner as the Bank may select. All such communication is deemed to have been effectively served on and received by the Cardmember on:

(a) the date of delivery if delivered by hand; and

(b) on the date of transmission if by facsimile transmission, electronic mail or through the Internet or any other electronic medium chosen by the Bank; and

(c) on the day immediately after the date of posting if sent by post; and

(d) on the date of publication if published.

14.9 The Bank may serve any writ of summons, statement of claim or other legal process or document in respect of any action or proceedings under this Agreement required by any relevant law, including without limitation, the rules of court or other statutory provisions, to be served on the Cardmember by personal service, by leaving the same at, and/or sending the same by ordinary post, to the last known address (whether within or outside Singapore and whether such address is a Post Office Box or is a place of residence or business) as may be provided or disclosed to the Bank or its solicitors. Such legal process or document is deemed to have been duly served on the Cardmember:

(a) on the date of delivery, if sent by hand; and

(b) on the date immediately following the date of posting, if sent by post. Service of such legal process is deemed to be good and effective service of such legal process on the Cardmember and nothing in this Agreement shall affect the Bank's right to serve legal process in any other manner permitted by law.

14.10 This Agreement is governed by Singapore law. The Cardmember hereby submits irrevocably to the non-exclusive jurisdiction of the Courts of Singapore.