1. DEFINITIONS
In this Agreement, the following words shall have the respective meanings set out hereunder unless the context otherwise requires:

a) Bank means ONE Bank Limited, its successors and assigns.

b) Electronic Banking includes ATM, Internet Banking, Mobile Banking and any other computerized banking service provided by ONE Bank from time to time.

c) Bank Account means a current account, savings account, current account/savings account, special current account, term deposit account, fixed deposit account, recurring deposit account, or any other account maintained with ONE Bank at the request of the Cardholder.

d) Bank Account Statement is a statement of all transactions processed to the Card Account during the statement period.

e) Bank’s address means the address stated in the Application for the Card or any other address which the Cardholder may notify ONE Bank in writing from time to time.

f) Bank’s account means a current account, savings account, current account/savings account, special current account, term deposit account, fixed deposit account, recurring deposit account, or any other account maintained with ONE Bank at the request of the Cardholder.

g) Card means the credit or pre-paid card issued to the Cardholder pursuant to this Agreement and any other card which is issued in replacement or renewal thereof.

h) Card Account means the Bank Account maintained by the Bank for the Cardholder to record all transactions processed to the Card Account.

i) Card Account Statement is a statement of all transactions processed to the Card Account during the statement period.

j) Card Account Statement shall detail all transactions processed to the Card Account during the statement period.

k) Cardholder means the person whose name is as printed on the Card or in any other manner authorized by the Cardholder from the Bank or any other Bank or Financial Institutions for debit to the card account.

l) Merchant means any corporate entity, person or other establishment, supplying goods and/or services, with a VISA Merchant who make arrangements to accept the Card as a mode of payment or reimbursement/adjustment to the Cardholder.

m) Minimum Amount Due is to be made to the Bank.

n) Minimum Balance Payable is the Balance on the Card Account Statement as at the date of receipt of notice from the Cardholder.

o) Maximum Bounce Fee is the fee charged by the Bank for the Non-Performance of a Cheque or Dishonour of a Cheque.

p) Non-Banking Services includes the operation of an ATM, Internet Banking, Mobile Banking and any other computerized banking service provided by ONE Bank from time to time.

q) Principal Cardholder means the person whose name is as printed on the Card or in any other manner authorized by the Cardholder from the Bank or any other Bank or Financial Institutions for debit to the card account.

r) Principal Cardholder(s) to surrender the Card(s) to the Bank without assigning any reason whatsoever.

s) Principal Cardholder’s address means any amount obtained by the use of the Card, the Card number or the PIN or in any manner authorized by the Principal Cardholder.

t) Principal Cardholder’s Signature means the signature of the person whose name is as printed on the Card or in any other manner authorized by the Cardholder from the Bank or any other Bank or Financial Institutions for debit to the card account.

u) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

v) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

w) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

x) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

y) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

z) Principal Cardholder’s Signature is any bank or financial institution that has authorized the principal cardholder to issue a card to the Principal Cardholder.

A. ANNUAL SERVICE FEE
a) The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

b) One annual service fee for the issue or renewal of the Card at such rate as ONE Bank may prescribe from time to time without notice.

2. SERVICE CHARGES
a) The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

b) ONE Bank may charge and debit the Card Account relating to any Card for the following:

i. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

j. ONE Bank may charge and debit the Card Account relating to any Card for the following:

k. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

l. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

m. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

n. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

o. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

p. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

q. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

r. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

s. the Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued.

3. OUTSTANDING BALANCE
a) The outstanding balance in relation to any Card Account Statement shall reflect the outstanding balance in favour of ONE Bank as stated therein.

b) The outstanding balance in relation to any Card Account Statement shall reflect the outstanding balance in favour of ONE Bank as stated therein.

4. PIN Москве
a) The individual personal identification number assigned by ONE Bank to each Card which will be used for identification and security purposes.

b) The individual personal identification number assigned by ONE Bank to each Card which will be used for identification and security purposes.

5. PRINCIPAL CARDHOLDER
a) The principal cardholder who is the holder of the Card and is the principal cardholder for the purposes of this Agreement.

b) The principal cardholder who is the holder of the Card and is the principal cardholder for the purposes of this Agreement.

6. MAXIMUM ALOUD
a) Maximum Amount Due is the Balance on the Minimum Amount in the Statement Date or the statement period.

b) Maximum Amount Due is the Balance on the Minimum Amount in the Statement Date or the statement period.

7. PAYMENT DUE DATE
a) The payment date specified in the Card Account Statement by which date, payment of the current balance or any amount due to ONE Bank shall be made.

b) The payment date specified in the Card Account Statement by which date, payment of the current balance or any amount due to ONE Bank shall be made.

8. COMPANY
a) The company means any such company whose name is as printed on the Card or in any other manner authorized by the Cardholder from the Bank or any other Bank or Financial Institutions for debit to the card account.

b) The company means any such company whose name is as printed on the Card or in any other manner authorized by the Cardholder from the Bank or any other Bank or Financial Institutions for debit to the card account.

9. FACILITIES THAT CAN BE USED WITH ONE BANK VISA CARD
a) A person who is authorized to use the Card or the Card Account as authorized by the Cardholder.

b) A person who is authorized to use the Card or the Card Account as authorized by the Cardholder.

10. CASH ADVANCE
a) Cash Advances may be obtained to the extent of credit limit as specified in the Card Account Statement.

b) Cash Advances may be obtained to the extent of credit limit as specified in the Card Account Statement.

11. SET-OFF AND CONSOLIDATION
a) This Agreement is not assignable to any third party without the consent of ONE Bank, and the Bank is not bound to account to the assignee for any sums due to ONE Bank from that Cardholder on any Card Account or under this Agreement and the right herein conferred shall be exercisable notwithstanding that: i) The use of the Card or the Card Account is not terminated; and/or ii) The balance then in any account or card transaction to ONE Bank authority or any regulatory body or any other person if ONE Bank considers it in its interest to do so.

b) Any discretion or decision by ONE Bank in exercise of the powers herein conferred shall be exercisable notwithstanding that: i) The use of the Card or the Card Account is not terminated; and/or ii) The balance then in any account or card transaction to ONE Bank authority or any regulatory body or any other person if ONE Bank considers it in its interest to do so.

12. DECLARATION OF INSURANCE
a) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

b) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

13. CANCELLATION OF AGREEMENT
a) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

b) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

14. APPROPRIATION OF PAYMENTS
a) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

b) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

15. AMENDMENTS
a) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

b) Any written request to revoke this Agreement shall be effective only upon receipt of such revoked or written notice to revoke this Agreement.

16. DOCUMENTATION
a) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

b) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

17. SET-OFF AND CONSOLIDATION
a) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

b) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

18. DOCUMENTATION
a) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

b) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

19. MISCELLANEOUS
a) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

b) Credit Services of ONE Bank may disclose any information relating to the cardholder or the cardholder’s account to ONE Bank insurance companies or any other third party for the purpose of obtaining information about the cardholder or the cardholder’s account.

20. Declaración
a) I/we do hereby declare that I/we am/are not a loan defaulter with any Bank/Financial Institutions.

b) I/we do hereby declare that I/we am/are not a loan defaulter with any Bank/Financial Institutions.