

Robinsons Bank DOS Credit Card Terms and Conditions

These additional Terms and Conditions govern the use of the Robinsons Bank DOS Credit Card and shall complement the Robinsons Bank Credit Card Terms and Conditions. By using the Card, the Cardholder agrees to be bound by these Terms and Conditions.

1. Definitions

- (I) "Bank" means Robinsons Bank, its successors and its assignee.
- (II) "Card" means, as appropriate, a VISA and/or MasterCard credit card, issued by the Bank and includes the Primary Card and any Supplementary Card. When the context requires, the term shall also mean the numbers indicated on the Card. In this document, this refers to Robinsons Bank Dos Credit Card.
- (III) "Card Account" means the credit card account opened by the Bank for the purpose of entering all credits received and debits incurred by the Cardholder under these Terms and Conditions.
- (IV) "Cardholder" means an individual to whom a Card bearing that individual's name is issued by the Bank and includes the Primary Cardholder and when the context requires, any Supplementary Cardholder.
- (V) "Product" refers to the Robinsons Bank DOS Credit Card.
- (VI) "Purchase" means purchase of any goods or services for personal consumption, including purchase made online or over the internet by the use of the Card, and may, at the Banks absolute discretion and without prior notice, include any Card transaction as determined by the Bank.

2. Product Usage

- (I) All cardholder purchases, both local and international, shall be divided into two (2) equal installments.
- (II) These installments shall then be billed in two (2) succeeding billing cycles: The first amount shall be included in the cycle immediately after the purchase was made; the second amount shall be included in the cycle immediately thereafter.
- (III) Purchases done under the Card Installment Plan (Clause 6 of Robinsons Bank Credit Card Terms and Conditions) will no longer be divided in two as stated above. These purchases shall be governed by Clauses 6 and 7 of Robinsons Bank Credit Card Terms and Conditions.

3. General Conditions

- (I) The Bank may at any time vary, modify or amend these additional Terms and Conditions for the Card as it may, in its absolute discretion, think fit, and the Cardholder shall be bound by such variations and amendments.
- (II) Without prejudice to any of the Bank's rights and remedies, the Bank is entitled, at any time, in its absolute discretion and without giving any reason or notice, to terminate the Product.

- (III) The Bank shall not be liable if it is unable to perform its obligations under these Terms and Conditions due, directly or indirectly, to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the Bank, its officers, employees, representatives and/or agents, or any third party. The Bank shall not be responsible for any delay in the transmission to the Bank of evidence of retail purchases by the participating merchants or any other third party.
- (IV) The Bank shall be entitled without liability to the Cardholder or any third party to extend any processing time for the posting of transaction and payment.
- (V) The Bank's decision on all matters relating to the Product shall be final and binding on the Cardholder.
- (VI) The Terms and Conditions Governing the Issuance and Use of Robinsons Bank Credit Cards shall apply to the Card and in the event of any conflict or discrepancy between the Terms and Conditions Governing the Issuance and Use of Robinsons Credit Cards and the terms set out herein, the terms set out herein shall prevail insofar as the Installment program is concerned.
- (VII) The Bank shall have the right at its sole and absolute discretion to vary, modify or amend the Product as stipulated in these Terms and Conditions, and such modifications and amendments shall be effective on such date or dates as shall be determined solely by the Bank.
- (VIII) The Bank shall have the sole right to vary, delete or add to any of these Terms and Conditions from time to time. These Terms and Conditions may be modified, added, deleted or varied by the Bank by way of posting on the Website, or in any other manner deemed suitable by the Bank. The Cardholder agrees to access the Website at regular time intervals to view these Terms and Conditions and to ensure that they are kept up-to-date with any changes or variations to these Terms and Conditions. The Cardholder agrees that their continued usage of the Card shall constitute their acceptance of these Terms and Conditions (as modified and varied from time to time).
- (IX) The Bank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- (X) To the fullest extent permitted by law, in no event will the Bank or any of its officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence, or otherwise in connection thereof, even if the Bank has been advised of the possibility of such damages in advance.