

ANNOUNCEMENT - CARDHOLDER LIABILITY FOR UNAUTHORISED TRANSACTION

Effective 1st January 2017, all credit card and prepaid card transactions must be made using the Chip & PIN card as signature cards will no longer be accepted.

Revision on liability for unauthorised transaction:

Cardholders shall be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently, or
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card/ prepaid card, or
- voluntarily disclosed your PIN to another person, or recorded your PIN on the credit card/prepaid card, or on anything kept in close proximity with your credit card/prepaid card.

Cardholders shall be liable for any unauthorised transactions which require signature verification or with a contactless card, if you have:

- acted fraudulently, or
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card/prepaid card, or
- left your credit card/prepaid card or item containing your credit card/prepaid card unattended in places visible and accessible to others; or
- voluntarily allowed another person to use your credit card/prepaid card.

Revision of cardholders responsibilities:

Cardholders responsibilities include but are not limited to the following:

- abide by the Terms and Conditions for the use of the credit card/prepaid card;
- take reasonable steps to keep the credit card/prepaid card and PIN secure at all times, including the cardholders place of residence. Cardholders shall NOT:
 - disclose the credit card/prepaid card details or PIN to any other person;
 - write down the PIN on the credit card/prepaid card, or on anything kept in close proximity with the card;
 - use a PIN selected from the cardholders birth date, identity card, passport, driving licence or contact numbers; and
 - allow any other person to use the credit card/prepaid card and PIN.
- notify AEON Credit as soon as reasonably practicable after having discovered that the credit card/prepaid card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- notify AEON Credit immediately upon receiving a short message service (SMS) transaction alert if the transaction was unauthorised;
- notify AEON Credit immediately of any change in the cardholders contact number;
- use the credit card/prepaid card responsibly, including not using the credit card/prepaid card for unlawful activity; and
- check the account statement and report any discrepancy without undue delay.

Please be informed that other remaining terms and condition all existing Terms and Conditions will be updated to incorporate these new guideline.

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