



Rights, liabilities and obligations of the Principal Cardholders and Supplementary Cardholders

- ❖ The Bank may in its absolute discretion issue a Supplementary Card to a person nominated by the Principal Cardholder. The issue of the Supplementary Card(s) shall be subject to such Terms and Conditions which the Bank may deem necessary. (Refer Credit Card Agreement between Credit Cardholder and Hatton National Bank PLC : Clause 5)
- ❖ The Principal Cardholder / Supplementary Cardholder can use Credit Card up to their credit limit wherever it is accepted to buy goods and / or services (“purchases”) authorized by the bank.
- ❖ The Principal Cardholder / Supplementary Cardholder can obtain cash advances from financial institutions that accept Credit Cards. By using Credit Card, together with the Personal Identification Number (“PIN”), Principal Cardholder / Supplementary Cardholder can also obtain cash advances at any automated teller machine (“ATM”) displaying the Plus⁺ symbol if the Credit Card is a Visa Card or the Cirrus[®] symbol, if the Credit Card is a MasterCard[®] Card.
- ❖ When Principal Cardholder / Supplementary Cardholder receive the Credit Card, must sign it immediately and take every reasonable precaution to keep it safe. Hatton National Bank PLC will not be liable if a merchant, a business or an ATM does not accept the Credit Card for any reason.
- ❖ The Credit Limit assigned to the Primary Cardholder is inclusive of the Credit Limit of the Supplementary Cardholder and the Primary Cardholder and the Supplementary Cardholder shall not permit the total of the Charges incurred through their respective Cards to exceed the said Credit Limit.
- ❖ The validity of the Supplementary Card is dependent on the validity of the Primary Card. The termination of the Supplementary Card or Supplementary Cardholder’s Agreement with the Hatton National Bank PLC for whatever reason shall not terminate the Primary Card or the Primary Cardholder’s Agreement with the Bank.
- ❖ The Principal Cardholder shall indemnify the Hatton National Bank PLC against all losses, damages, liabilities, costs and expenses whether legal or otherwise incurred by the Hatton National Bank PLC by reason of any legal disability or incapacity of the Supplementary Cardholder or any breach of these Terms and Conditions by the Supplementary Cardholder.
- ❖ The Principal Cardholder should pay the minimum amount or the full outstanding amount on or before the due date, which is mentioned in the Cardholder statement which is sent by Hatton National Bank PLC monthly.
- ❖ The Principal Cardholder / Supplementary Cardholder should keep the Hatton National Bank PLC informed of following,
 - Lost / stolen Credit Cards.
 - Change of address / contact numbers.
 - Identified unauthorized transactions in the Credit Card Statement.

Please note that this document is issued for the card holder’s convenience and does not replace the terms and conditions of the Cardholder Agreement with Hatton National Bank PLC.