



HSBC Premier Credit Card

Important: Before you use an HSBC Premier Credit Card (the "Card"), please read carefully the Cardholder Agreement printed below. By using the Card and/or signing the Acknowledgement Receipt the Cardholder is accepting the Terms & Conditions set out below and will be bound by them as follows:

The Card is issued by HSBC (the "Bank") in the country (the "Country") where the Bank is located as specified below:
United Arab Emirates – P.O. Box 500368, Dubai, UAE.
Tel: Toll-free within UAE (24 hours) 800 4320
From outside UAE (call collect) +971 4 2241000

The Card must be signed by the person to whom it is issued (the "Cardholder") immediately upon receipt and the Cardholder should immediately sign and return the "Acknowledgement Receipt" delivered with the Card.

1. Issuing of Cards

1.1

The Credit Card is issued by HSBC (the "Bank") in the country (the "Country") where the Bank is located as specified below:

United Arab Emirates – P.O. Box 500368, Dubai, UAE.

Tel: Toll-free within UAE (24 hours) **800 4320**

From outside UAE (call collect) **+971 4 2241000**

1.2

The Credit Card must be signed by the person to whom it is issued (the "Cardholder") immediately upon receipt and the Cardholder should immediately sign and return the "Acknowledgement Receipt" delivered with the Credit Card.

1.3

Use of the Credit Card is restricted to the Cardholder and subject to these Terms & Conditions, the Credit Card remains valid until its date of expiry mentioned on the Credit Card.

1.4

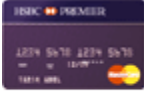
The Cardholder will not permit any other person to use the Credit Card and will at all times safeguard the Credit Card and any Personal Identification Number (the "PIN") issued, and keep it under his/her personal control.

1.5

The Bank will maintain an account in the name of the Cardholder in respect of the Credit Card (the "Card Account") to which the value of purchases of goods and services, cash advances, fees and charges effected by the use of the Credit Card ("Card Transactions"), any other liabilities of the Cardholder arising under these Terms & Conditions and any loss incurred by the Bank arising from the use of the Credit Card or Credit Card number shall be charged. A statement of amounts so charged will be sent to the Cardholder at his/her last known address and any such statement shall be deemed to have been received by the Cardholder 4 days after despatch by the Bank.

1.6

The Bank may issue Supplementary Credit Card(s) to any person nominated as a Supplementary Cardholder by the Cardholder. The Terms & Conditions of this Agreement shall apply to the use of any Supplementary Credit Card(s) and the term the "Credit Card" shall whenever applicable include such Supplementary Credit Card(s). The Cardholder shall be bound by and be liable for the use of any Supplementary Credit Card(s). The Supplementary Cardholder is not permitted the use of an ATM to operate the Nominated Account referred to in paragraph 2.4 (a) of these Terms & Conditions, unless the Supplementary Cardholder is an authorised signatory on the said Nominated Account. In addition to its other rights and powers under this Agreement, the Bank may cancel any Supplementary Credit Card(s) at any time, and seek the return of Supplementary Credit Card(s) issued to the Supplementary Cardholder. The Cardholder and Supplementary Cardholder(s) will be jointly and severally liable for all Credit Card Transactions effected by any Supplementary Credit Card(s).



2. Operating your Account

2.1

The Cardholder will be responsible for all credit or other facilities granted by the Bank in respect of the Credit Card and for all related charges hereunder, notwithstanding the termination of this Agreement.

2.2

The Cardholder must sign Sales Slip, Cash Advance Slip or Mail Order Coupon whenever the Credit Card is used by the Cardholder and should preserve a copy of the same. Copies of the Sales or Cash Advance Slips may be provided at the sole discretion of the Bank subject to an additional charge. Provision of sales slip copies may take a minimum of 45 days subsequent to the Cardholder's written request to the Bank. The Cardholder's failure to sign any Sales Slip, Cash Advance Slip or Mail Order Coupon will not relieve the Cardholder from liability to the Bank in respect thereof.

2.3

The value of all Credit Card Transactions will be charged to the Credit Card Account in currency of the Country or US Dollar (collectively referred to as the "Billing Currency") as advised by the Bank. Credit Card Transactions which are effected in currencies other than the Billing Currency will be debited to the Credit Card Account after conversion into the Billing Currency at a rate of exchange to be determined by the Bank from time to time.

2.4

If the Cardholder is authorised by the Bank to use the Credit Card at an ATM belonging to the Bank or any member or associate member of the HSBC Group of companies or any Member Bank of Visa International, or any other ATM as advised to the Cardholder from time to time, the following additional Terms & Conditions shall apply:

- a) The Cardholder shall accept full responsibility for all transactions processed by the use of the Credit Card at any ATM that accepts it, (the Bank's record of transactions processed being conclusive and binding for all purposes) and hereby authorises the Bank to debit the Cardholder's current or savings account as specified in the Credit Card application (the "Nominated Account") or the Credit Card Account with the amount of any withdrawal or transfer effected by the use of the Credit Card with or without the Cardholder's knowledge or authority.
- b) The Bank's record of transactions processed by the use of the Credit Card at an ATM shall be conclusive and binding for all purposes.
- c) The Cardholder shall not be entitled to overdraw the Nominated Account or Credit Card Account with the Bank.
- d) The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction/failure of the Credit Card or ATM arising out of the Cardholder's mistake, the temporary insufficiency of funds in such machines or otherwise howsoever.
- e) Any cheque deposited at an ATM shall only be credited to the Nominated Account or Credit Card Account after clearing by the Bank (which shall be conclusive and binding as against the Cardholder) and any statement issued on making a deposit shall only represent what the Cardholder purports to have deposited and shall in no way bind the Bank.
- f) Any cash deposit at an ATM shall only be regarded as having been received by the Bank upon verification and crediting the same to the Nominated Account or Credit Card Account.

2.5

The Cardholder must notify the Bank's Card Services Department in the Country at the Bank's address appearing at the beginning of these Terms & Conditions, in writing as soon as possible of any changes in the Cardholder's employment/office/home address and telephone numbers.

2.6

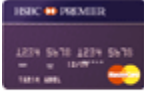
The Bank shall not be liable for the refusal of any merchant establishment to accept or honour the Credit Card, nor shall the Bank be responsible in any way for the goods or services supplied to the Cardholder. Any complaint by a Cardholder may be resolved by the Cardholder with the merchant establishment. The Bank shall have no responsibility in this respect. No claim by the Cardholder against the merchant establishment may be the subject of a claim against the Bank. The Bank will credit the Cardholder's Credit Card Account with the amount of any refund only upon receipt of a properly issued credit voucher from the merchant establishment.

2.7

The Cardholder may be covered for personal insurance. Where the Cardholder is so covered, the cardholder specifically acknowledges that the insurance company will be solely liable in case of death, disability, injury or loss and will not hold the Bank responsible whether for compensation, processing of claims or otherwise or in any manner whatsoever.

2.8

Subject to the relevant policy terms, the Cardholder may be entitled to the benefit of any other insurance policies which the Bank may from time to time enter into for the benefit of Cardholders. The Bank may vary, suspend or withdraw such benefit at its discretion and the insurer providing any policy will be solely liable and responsible for the processing and payment of any claims.

**HSBC Premier Credit Card**

2.9

The Cardholder shall not be entitled to the benefit of any insurance while in breach of any part of these Terms & Conditions, nor in respect of any claim received by the Bank after the cancellation of the Credit Card.

2.10

The Cardholders must not use the Credit Card for any unlawful purposes, including the purchase of goods or services prohibited by the law in UAE.

3. AIR MILES

3.1

The following persons shall be eligible to earn Air Miles:

- a) Cardholders of personal Credit Cards issued by the Bank in the UAE.
- b) Such other persons as the Company and the Bank may from time to time agree.

3.2.

The following persons shall not be eligible for Air Miles:

- a) Cardholders who hold Private Label cards issued by the Bank.
- b) Any Cardholder of a personal Credit Card with any payment overdue or who is otherwise in breach of the Card Terms and Conditions.

3.3

Following the Start Date, Air Miles shall be credited at such rate as the Bank and Company may decide from time to time. The current rate is 1 Air Mile for each AED 1 debited to the Credit Card Account in relation to Eligible Transactions completed after the Start Date, rounded in accordance with the Bank's procedures. Air Miles earned when the Card transaction takes place. Air Miles will be credited by the Bank to the Cardholder's account with the Company on a monthly basis when the Statement is sent to the Cardholder. If the Cardholder is in breach of his payment obligations then the Bank may suspend the credit of the Air Miles until the Cardholder has remedied the breach.

3.4

Eligible transactions shall include:

- a) The amount debited to the Credit Card Account, expressed in AED where the purchase is in another currency, and calculated at the Bank's then prevailing rate of exchange, for the purchase of eligible goods and services.
- b) Utility Bill payments.
- c) Such other transactions as the Company and the Bank may agree to admit for eligibility from time to time.

3.5

The following transactions will not be eligible for the award of Air Miles:

- a) All Cash advances
- b) The purchase of travellers cheques.
- c) Finance and other fees or charges.
- d) Credit Card repayments
- e) Any balance transferred to the Credit Card Account

3.6

Where the Cardholder successfully disputes any transaction for which Air Miles have been awarded, those Air Miles shall be debited. Where the relevant Credit Card Account has been closed, the debited Air Miles may be debited from any other Air Miles held by the Cardholder.

3.7

Air Miles accruing for Eligible Transactions by a Supplementary Cardholder shall be credited to the Cardholder's Air Miles.

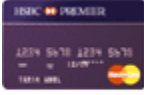
3.8

The Bank may at its discretion and after notification to the Cardholder change the types of transactions which are Eligible Transactions.

3.9

Air Miles may be redeemed against vouchers and merchandise from time to time contained in the rewards catalogue issued by the Company. The Company may amend the products and services offered in the rewards catalogue without prior notice. Products and services offered are subject to availability.

3.10



HSBC Premier Credit Card

Air Miles are not transferable to any other person. Where a Cardholder has more than one eligible Credit Card, the Cardholder may aggregate the Air Miles earned in relation to each Credit Card.

3.11

Air Miles cannot be exchanged for cash, credit or used for the payment of any fees or charges payable to the Bank.

3.12

The Company is solely responsible for the redemption of Air Miles and the Bank has no liability or responsibility to the Cardholder or any other person.

3.13

The Bank gives no warranty or guarantee as to the quality, condition or suitability of any goods or services provided on redemption.

3.14

The Bank shall not be liable or responsible to the Cardholder or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided in redemption of Air Miles or as a result of any product or service being unavailable.

3.15

The Company shall be solely liable to the Cardholder for the redemption of Air Miles and the Bank gives no guarantee and has no liability to any Cardholder or any other person for any failure to redeem Air Miles by the Company or any other person.

3.16

The Bank may, by giving notice to Cardholders by such method as it shall decide, vary these Terms & Conditions, modify, suspend or withdraw the AIR MILES program.

3.17

The Cardholder agrees that the Bank may provide details concerning the Cardholder including details of the value and nature of any transactions completed using a Credit Card or Supplementary Card to the Company.

3.18

The provision of Air Miles and the redemption of Air Miles shall also be subject to the AIR MILES Terms & Conditions. These Terms & Conditions shall apply where there is any inconsistency with the AIR MILES Terms & Conditions.

4. Payment of Utility Bills

4.1

The Bank may at its discretion accept instructions for the payment of utility bills given in any manner the Bank agrees from time to time, including by telephone or facsimile message.

4.2

The Bank may treat any instructions to pay a utility bill given by a person stating that they are the Cardholder as genuine.

4.3

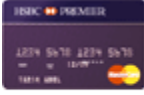
Instructions given for the payment of utility bills should be given at least 3 working days before the due date for payment of those bills.

4.4

The Bank shall take no liability or responsibility for any loss or damage, including any disruption of the provision of services or utilities or reconnection charges, in the event that any utility bill is not paid for any reason.

4.5

All transactions should be for the Cardholder's personal consumption, and no business or trade related transactions should be completed using the Card. The Bank may charge such additional fees and charges as the Bank at its sole discretion decides are necessary to compensate the Bank for any additional loss, cost or expenses incurred as a result of the misuse of the card for business trade related transactions. The Bank may debit such additional fees and charges to the card account.



5. Unauthorised Transactions

5.1

The loss or theft of a Credit Card must be reported to the Bank's Card Services Department or the Global Service Assistance Centre. A Police Report must also be made of the lost/stolen Credit Card and a copy sent to the Bank if there is suspected misuse. The Cardholder will be responsible for all Credit Card Transactions effected before notice of the loss or theft has been received by the Bank's Card Services Department.

5.2

After receipt by the Bank of notification of loss or theft of a Credit Card to the Bank's Card Services Department, the Cardholder will have no further liability provided that the Cardholder has acted in good faith and with all reasonable care and diligence in safeguarding the Credit Card and in promptly reporting its loss to the Bank. The decision as to the bonafides of the Cardholder in this regard will rest with the Bank and the Bank reserves the right to cancel the Credit Card and/or any Supplementary Credit Card(s). In case the Cardholder recovers the Credit Card, he/she shall report the matter to the Bank and the Police and immediately hand over the recovered Credit Card to the Bank's Card Services Department in the Country, for destruction. The Cardholder must not make any attempt to use the Credit Card.

5.3

Notwithstanding anything to the contrary herein contained, the Cardholder will be liable for all losses to the Bank arising from the use of the Credit Card by any person obtaining possession of it with the Cardholder's consent.

5.4

The Bank may in its absolute discretion agree to issue a replacement Credit Card for any lost or stolen Credit Card which shall be issued on the same Terms & Conditions as the original Credit Card or as may be amended from time to time. The Bank reserves the right to charge a replacement/ handling fee to the Cardholder's Credit Card Account at a rate to be determined by the Bank and notified to the Cardholder.

6. Credit Limit

6.1

The Bank will assign a credit limit to the Credit Card Account which must not be exceeded without prior agreement. The Bank reserves the right to amend the credit limit assigned from time to time, at its discretion.

6.2

If a Cardholder exceeds the assigned credit limit without prior agreement the Bank may at its discretion cancel the Credit Card immediately without notice to the Cardholder and all outstanding amounts will thereupon become immediately due and payable.

6.3

A fee will be charged to the Credit Card Account by the Bank if a Cardholder exceeds the assigned Credit Limit, at a rate to be determined by the Bank and notified to the Cardholder from time to time.

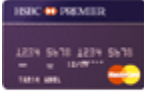
7. Fees

7.1

The Cardholder agrees to pay a non-refundable annual fee for the Credit Card and for any Supplementary Credit Card(s) at a rate to be determined by the Bank and notified to the Cardholder from time to time.

7.2

A handling fee will be charged by the Bank on each cash withdrawal or advance and charged to the Cardholder's Credit Card Account, at a rate to be determined by the Bank and notified to the Cardholder from time to time.



8. Payment and Finance Charges

8.1

A Credit Card Account statement will be sent to the Cardholder at the end of each period (the "Billing Period") to be determined by the Bank and notified to the Cardholder from time to time, with details of the total amount outstanding on the Card Account (the "Amount Outstanding") and the minimum payment due computed at a rate to be determined by the Bank and notified to the Cardholder from time to time (the "Minimum Amount Due") and the date by which the payment must be made to the Bank (the "Payment Due Date"). The Minimum Amount Due also includes any unpaid Minimum Amount Due from the previous Billing Period(s).

8.2

Although finance charges will not be levied if the payment of the whole of the Amount Outstanding is received and cleared by the Bank on or before the Payment Due Date, a finance charge will be levied on cash advances at a rate to be determined by the Bank and notified to the Cardholder from time to time, from the transaction date of each cash advance on the Card Account and until it is fully paid. All cheques received by the Bank shall be subject to clearing and funds will only be credited to the Cardholder's Credit Card Account after clearance.

8.3

If the Cardholder fails to pay the Bank in cleared funds the whole of the Amount Outstanding by the Payment Due Date, the outstanding balance will attract a finance charge calculated on the average daily balance from the date of each Card Transaction, at a rate to be determined by the Bank and notified to the Cardholder from time to time. The finance charge is debited on the last day of the Billing Period.

8.4

Without prejudice to the payment of the finance charge referred to in preceding paragraph (c), if the Cardholder fails to pay the Minimum Amount Due in cleared funds by the Payment Due Date a late payment fee will be charged at rate to be determined by the Bank and notified to the Cardholder from time to time.

8.5

Where payment is made by cheque the Cardholder should allow 5 business days for the cheque to clear.

8.6

The Cardholder may issue a direct debit standing instruction on an account with the Bank (the Nominated Account) to settle the Amount Outstanding on the Payment Due Date. For direct debit standing instruction the following additional Terms & Conditions shall apply:

- i. The Cardholder agrees that the Bank reserves the right to determine the priority of any such standing instruction against cheques presented to the Nominated Account or any other arrangements made with the Bank.
- ii. The Cardholder understands that any amendments and cancellations to any such standing instruction should reach the Bank at least one week before the next Payment Due Date.

8.7

If any standing instruction, cheque or any other instrument of the Cardholder is not honoured, or there are insufficient cleared funds to meet such payment the Bank at its sole discretion may charge the Cardholder finance charge thereon calculated in accordance with preceding paragraph (c), and may process any such standing instruction whenever there are sufficient cleared funds to the credit of the Nominated Account after the original date on which such debit was intended.

8.8

If the Cardholder disagrees with any charge indicated in the monthly statement, the same should be communicated to the Bank within 30 days of the statement date, failing which the Cardholder shall not be entitled to query the charge

8.9

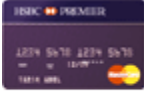
Any Payments made by a Cardholder will be applied by the Bank in or towards payment of Cardholder's liabilities to the Bank under these Terms & Conditions in such order as the Bank may decide.

8.10

The Bank reserves the right to amend the finance charge and other charges from time to time, at its discretion. Publication of charges by such means as the Bank may consider appropriate will constitute effective notice to the Cardholder. Use of Credit Card after the date upon which any change to these Terms & Conditions is to have effect (as may be specified in the Bank's notice) will constitute acceptance without reservation by the Cardholder of such change.

8.11

Details of the finance charges and other charges applicable to the Credit Card and its use are available on request at any of the Bank's branches in the Country or a copy may be obtained directly from the Bank's Card Services Department in the Country.

**HSBC Premier Credit Card**

8.12

The Cardholder acknowledges that the Bank may exercise its rights under Clause 9 in the event that the Cardholder fails to pay the Minimum Amount Due by the Payment Due Date.

9. Canceling this Agreement

9.1

The Bank may terminate this Agreement with the Cardholder at any time by canceling the Card with or without prior notice and with or without assigning any reason, or refusing to renew the Credit Card. The Cardholder may terminate the Agreement at any time by written notice to the Bank accompanied by the return of the Credit Card and of any Supplementary Credit Cards.

9.2

The whole of the Amount Outstanding on the Cardholder's Credit Card Account together with any outstanding amount incurred by the use of the Credit Card and/or Supplementary Credit Card(s) but not already paid or charged to the Cardholder's Credit Card Account shall become due and payable to the Bank on the termination of this Agreement. In case of a deceased Cardholder or Supplementary Cardholder his/her estate will be responsible for settling any outstanding balances and other amounts due in respect of Credit Card Transactions and shall keep the Bank indemnified from all costs (including legal fees) and expenses incurred in recovering such outstanding balances.

9.3

In the event of a Cardholder's bankruptcy or death all outstanding amounts are immediately due and payable and the holder(s) of any Supplementary Credit Card(s) will immediately cease the use of such Credit Card(s) and return it or them to the Bank and pay any amount that may be outstanding under these Terms & Conditions.

9.4

The Credit Card remains the property of the Bank at all times and shall be returned to the Bank upon request, together with any Supplementary Credit Card(s) for which the Cardholder is liable.

9.5

Where this Agreement relates to the use of a Supplementary Credit Card, the Cardholder or the Supplementary Cardholder may terminate this Agreement (in so far as it relates to the use of the Supplementary Credit Card) by written notice to the Bank accompanied by the return of the Supplementary Credit Card. In both circumstances, the Agreement will remain in force until full payment of Credit Card Transactions and all amounts due under these Terms & Conditions effected by the use of the Supplementary Credit Card has been received by the Bank. Unless and until such termination takes place the Bank shall provide a renewal Supplementary Credit Card to the Cardholder from time to time.

9.6

If, for any reason, the Cardholder fails to comply with the Terms & Conditions of this Agreement, the Bank may terminate this Cardholder Agreement and proceed to recover all amounts outstanding thereunder. The Cardholder shall be responsible for all costs, charges and expenses incurred by the Bank including legal fees on a full indemnity basis.

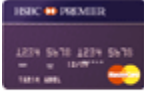
10. HSBC Flexible Installment Plan ("FIP")

10.1

To take advantage of the Flexi Instalment Plan, a Cardholder, after making an Eligible Purchase, must fax a FIP Request Form to the Bank. The FIP Request Form must be received by the Bank before the next Credit Card Statement date. The Bank may, at its absolute discretion, agree to the Cardholder's request.

10.2

If the Bank is willing to agree to the Cardholder's request for a FIP and the FIP Term, the Bank shall inform the Cardholder of the FIP Interest Rate, the FIP Monthly Payments and the Total FIP Charge. If the Cardholder agrees to the terms of the FIP offered by the Bank, the Bank will convert the relevant Credit Card Transaction into a FIP. Once agreed, the FIP Term cannot be changed. The Credit Card statement will set out the FIP Monthly Payment due and the remaining balance of FIP Monthly Payments.

**HSBC Premier Credit Card****10.3**

The amount of credit available on the Credit Card Account shall be reduced by the aggregate amount of any Total FIP Charge(s) outstanding in relation to that Credit Card Account.

10.4

The first FIP Monthly Payment will be added to the Amount Outstanding and the Minimum Amount Due on the Credit Card Account and be paid by the Cardholder in accordance with Clause 8 above starting from the Statement of Account immediately following the date on which the FIP is agreed and every month thereafter until all Total FIP Charge(s) have been repaid in full.

10.5

If the Cardholder does not make a payment equal to or more than the Minimum Amount Due on or before the Payment Due Date, for two consecutive Billing Periods then the Bank may at its sole discretion cancel any outstanding FIPs and add an amount equal to the outstanding Total FIP Charge(s) to the Amount Outstanding which will be payable in accordance with Clause 9. The Bank may at its discretion also charge a cancellation fee to the Cardholder.

10.6

If the Cardholder seeks to close the Credit Card Account prior to the end of any outstanding FIP Term, the outstanding Total FIP Charge(s) will be added to the Amount Outstanding which will be payable in accordance with Clause 9. The Bank may, at its discretion charge a fee.

10.7

The provisions of Clause 2.6 shall apply to any Eligible Purchases subsequently converted into a FIP.

10.8

The Bank may at any time and without any prior notice or liability to the Cardholder, vary or terminate the FIP. However, any such variation or termination shall not affect FIPs agreed prior to the date of such variation or termination.

11. General**11.1**

Whenever required by the Bank, the Cardholder shall furnish data concerning his/her financial position to the Bank. The Cardholder further authorises the Bank to verify the information furnished. If the data is not furnished when called for, the Bank at its discretion, may refuse renewal of the Credit Card or cancel the Credit Card forthwith.

11.2

The Cardholder irrevocably agrees that the Bank may at its discretion and for any purpose (including fraud prevention, audit, the provision of services and debt collection) share any information, details or data relating to the Cardholder or the Cardholder's transactions with any member or associate member of the HSBC Group of Companies, any competent government or regulatory body or any third party service provider.

11.3

Cardholder telephone calls may be recorded and retained by the Bank.

11.4

The Cardholder hereby authorises the Bank to, without notice, combine or consolidate the Amount Outstanding on the Cardholder's Card Account with any other account which the Cardholder maintains with the Bank and set-off or transfer any monies standing to the credit of the Cardholder's other accounts in or towards satisfaction of the Cardholder's liability to the Bank under these Terms & Conditions.

11.5

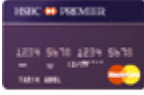
This Agreement supersedes any similar agreement with the Bank in connection with the issue or use of Credit Card(s), such agreement being hereby cancelled.

11.6

The Bank shall not be liable for any loss suffered by the Cardholder if the Bank is prevented from or delayed in providing the Cardholder with any banking or other service due to strikes, industrial action, failure of power, supplies or equipment, or causes beyond or outside its control.

11.7

The Cardholder will continue to be liable for finance charge and other charges if for any reasons set out in clause 11.6 the Bank is unable to produce or send the Cardholder a statement of account.

**HSBC Premier Credit Card****11.8**

The Bank shall have the right at its absolute discretion to transfer, assign and sell in any manner, in whole or in part any Cardholder's Amount Outstanding. The Cardholder hereby authorizes the Bank to appoint Collection Agents for recovery of outstanding amounts. The Cardholder shall pay all the costs of collection of dues, legal expenses and outstanding amounts with interest, should it become necessary to refer the matter to a collection agency or to a legal recourse to enforce payment.

11.9

The Bank may, in its absolute discretion, offer additional services or products to the Cardholder at no additional cost to the Cardholder. Details of any such additional services will be notified to the Cardholder in any way the Bank deems appropriate including, but not limited to, the welcome pack, at any branch of the Bank or on the Bank's website. The Bank may amend or withdraw any such additional service at any time by giving 30 days written notice to the Cardholder.