



**Office use only**

Authorized by: ..... System entered Date : ..... Approved by :.....

Branch Stamp : ..... .....

**Terms and Conditions**

1. The SFLP (Singer Finance (Lanka) PLC), debit card shall at all times remain the property of Singer Finance (Lanka) PLC and shall be returned to the SFLP unconditionally and immediately upon the company's request.
2. SFLP debit card is for my/our own personal use only. It is not transferable. It shall not be used for any purpose other than for transactions designated by the SFLP
3. At no time and under no circumstances to disclose to any person the personal identification number (PIN) allotted to me/us to facilitate the use of the card in the ATM.
4. I/We shall accept full responsibility for all transactions processed or effected by the use of the SFLP debit card/s howsoever effected.
5. If the account is a joint account, I/we shall be jointly and severally liable for all transactions arising from the use of the SFLP Debit Card/s
6. I/We shall accept the company's records and statements of all transactions processed by the SFLP debit card/s as conclusive and binding on me/us for all purposes.
7. Not to use or attempt to use the card after any notification of its cancelation or withdrawal has been given to me/us by SFLP or any person acting on behalf of SFLP.
8. To acknowledge that the amount stated on the ATM screen or printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the state of my/our account with SFLP
9. All card transactions effected in currencies other than Sri Lankan rupees will be debited to the card account after conversion in to Sri Lankan rupees at a rate of exchange determined by the exchange rate adopted by visa card international on the date of conversion, plus an additional percentage levied by SFLP and any transaction fee(s) charged by visa card international to the account any id applicable which fees may be shared with SFLP.
10. If the SFLP debit card/s obtained by me/us is/are stolen or lost, I/we shall notify the company immediately and I/we shall also give a written confirmation to the company. I/we shall not hold the company liable for any loss incurred by the use of the SFLP debit card/s which is/are lost, stolen or used without me/our authority.
11. The use of the SFLP debt card shall be subject to the company's prevailing rules, regulations and any terms and conditions governing all services, facilities and transactions covered by the SFLP debit card or otherwise.
12. The company shall have the full discretion to cancel, withdraw or renew the SFLP debit card without any prior notice or any reasons given to me/us. In the event that I/we decide to terminate the use of the SFLP debit card, I/we shall give the company not less than 7 days prior notice in writing and forthwith return the SFLP debit card and obtain a valid receipt thereof.
13. All replacements and renewals of the SFLP debit card shall be subject to the terms and conditions which are in force.
14. The company will not be responsible for the card not being honored for any reason what so ever.
15. At no time to use of attempt to use the card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.
16. Not to use this card to make payment for purchases or real estate or financial assets overseas.
17. SFLP reserves the right to levy a fee for card processing, balance inquiry, mini statement and transactions
18. To indemnify SFLP against any claim made by the user against activity of a virus/bug resulted in attacking point of sale (POS) business counters affecting confidential data inclusive of card number and password of the user
19. I/we agree not to use the SFLP debit card/s overseas to purchase goods in Commercial quantities and for transfer of capital out of Sri Lanka. I/we agree to be liable for all charges arising from the card/s issued to me/us and indemnify the company from any losses if incurred.

.....  
Signature-Primary Holder

.....  
Signature-Joint Holder

.....  
Date :