

Bank of China Debit Card Application Form

中国银行借记卡申请表

After filling-in this form, please submit it to our Branch/Sub-branch or your opening bank
 填妥此表后, 请将此表递交至所在分行或开户行

To: Bank of China Limited Phnom Penh Branch

Date _____

致: 中国银行金边分行

日期 _____

Please read the **Debit Card Terms and Conditions of BOC Phnom Penh Branch** carefully, and fill-in this form with your true information.

请认真阅读《中国银行股份有限公司金边分行借记卡章程》, 并在此表中填写个人真实信息。

Note: 1. please mark where appropriate and complete this form in BLOCK LETTERS.

2. All accounts are subject to relevant laws and regulations of local regulators.

注意: 1、文字部分请采用正楷填写。选择部分, 请在对应选项后的中标注。

2、所有账户均遵循本地监管相关法规及规定。

Apply Content: Open a new Card Renew card Report the loss of the Card Reset password Cancel card

申请内容: 开户 正常换卡 挂失换卡 重置密码 销卡

Applicant's Information 申请人资料			
Family Name 姓	First Name(s) 名	Name in English 英文名/拼音	
Mr./ Mrs./Ms /Miss/Others 先生/太太/女士/小姐/其他	Date of Birth 出生日期	Year 年	Month 月 Day 日
ID. Type 证件类型: <input type="checkbox"/> ID Card 身份证 <input type="checkbox"/> Passport 护照 <input type="checkbox"/> Others 其他		ID. No.: 证件号码	
Address 地址			Postcode 邮编
Mobile Number 移动电话	Phone Number 固定电话	E-mail 电子邮箱	
(For Card Renewal) Old Card No.: (若换卡) 旧卡号:			
Marital Status 婚姻状况 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 离异 <input type="checkbox"/> Others 其他	Educational Background 教育程度 <input type="checkbox"/> High school 高中 <input type="checkbox"/> College 大专 <input type="checkbox"/> Bachelor Degree 本科 <input type="checkbox"/> Master Degree 研究生 <input type="checkbox"/> Others 其他		
Occupation 从事行业	<input type="checkbox"/> Government 政府机关 <input type="checkbox"/> Real Estate 房地产 <input type="checkbox"/> Finance 金融 <input type="checkbox"/> Insurance 保险 <input type="checkbox"/> Manufacturing 制造 <input type="checkbox"/> Electronics 电子 <input type="checkbox"/> Post 邮电 <input type="checkbox"/> Telecommunications 通讯 <input type="checkbox"/> Health Care 健康医疗 <input type="checkbox"/> Education 教育 <input type="checkbox"/> Advertising 广告 <input type="checkbox"/> Consulting 咨询 <input type="checkbox"/> Tourism 旅游 <input type="checkbox"/> Hotel 住宿 <input type="checkbox"/> Costume 服装 <input type="checkbox"/> Freelance 自有职业 <input type="checkbox"/> Trade 外贸 <input type="checkbox"/> Art 艺术 <input type="checkbox"/> Entertainment 娱乐 <input type="checkbox"/> Sports 体育 <input type="checkbox"/> Agriculture 农业 <input type="checkbox"/> Automotive 汽车 <input type="checkbox"/> Social Services 社会服务 <input type="checkbox"/> Others 其他		
Annual Income 本年收入		Family Income 家庭收入	
Housing Situation 住房状况	<input type="checkbox"/> Rent 租赁 <input type="checkbox"/> Company offers 公司宿舍 <input type="checkbox"/> With mortgages 有按揭的商品房 <input type="checkbox"/> Without mortgages 无按揭的商品房 <input type="checkbox"/> Private 自建私房 <input type="checkbox"/> Others 其他		
How did you know us 通过何种渠道了解到我们的产品	<input type="checkbox"/> Internet 网络 <input type="checkbox"/> Billboard 广告 <input type="checkbox"/> Newspaper and Magazine 报刊杂志 <input type="checkbox"/> TV 电视 <input type="checkbox"/> Radio 电台 <input type="checkbox"/> BOC staff 中行员工 <input type="checkbox"/> Friends 朋友 <input type="checkbox"/> Others 其他		
USD Account 美元账户号码	Account Type 账户类型 <input type="checkbox"/> Saving 活期 <input type="checkbox"/> Current 支票		
RMB Account 人民币账户号码	Account Type 账户类型 <input type="checkbox"/> Saving 活期 <input type="checkbox"/> Current 支票		
Remark: Our Card only for ATM use temporarily, do you agree to authorize transactions in counter upon verification of your account number through the Card without being presented with your deposit book? <input type="checkbox"/> Agree <input type="checkbox"/> Disagree 备注: 本卡暂限 ATM 取款使用。您是否同意授权中国银行金边分行在柜台通过卡号核实账号后无折取款? <input type="checkbox"/> 同意 <input type="checkbox"/> 不同意			

1. I hereby acknowledge I have read well and agree to be bound by The Debit Card Terms and Conditions of Bank of China Limited Phnom Penh Branch attached hereto (T&C) and agree to be absolutely bound by the T&C. If there is any dispute, I am willing to undertake corresponding liabilities. As for any issues unclearly addressed herein, I agree to subject to the rules and regulations of National Bank of Cambodia.

本人已详细阅读此表后附的《中国银行股份有限公司金边分行借记卡章程》(简称《章程》), 同意贵行《章程》



中有关规定，绝对接受贵行《章程》的约束，如今后出现一切纠纷，本人愿意承担相关责任。对于其他未尽事宜，本人同意按照柬埔寨中央银行的相关规定办理。

2. I undertake to use the Debit Card in accordance with the T&C strictly. I acknowledge that the Bank has provided with me such a copy of current valid T&C for personal perusal and records. I agree to be absolutely bound by any revisions, changes or amendments made by the Bank on the T&C from time to time thereafter.
本人承诺严格按照《章程》的规定使用借记卡。本人确认贵行已提供一份现行有效的《章程》予本人保存。本人同意绝对接受贵行在什么时候对《章程》所作的任何修订的约束。
3. I confirm that I have read/understood and agreed to the content contained in this application form, the T&C (including the modifications made by the Bank from time to time) and other application forms and documents which are provided to the Bank by myself and in relation with the Debit Card shall be read and construed together and shall be regarded as the single complete agreement concerning my usage of this Debit Card.
本人确认已阅读、明白并接受本申请表的所有内容。本申请表应与《章程》(包括贵行对其在什么时候所作的任何修订)及本人提交贵行的有关借记卡事宜的其他申请资料一并阅读及理解，并应视为对于本人使用借记卡相关规定的一份完整协议。
4. I agree that when using the Debit Card the account terms and conditions applicable to the account related to the Debit Card shall also be abode by.
本人同意在使用借记卡时遵循借记卡适用的账户管理及细则规定。
5. I warrant that the information in this application form are all true and correct, and in case of any substantial changes on the personal information provided in this application form (including but not limited to any changes in address), I will notify the bank immediately. If I do not observe my commitment made herein, I shall be liable for any and all damages, consequences and liabilities caused.
本人保证本申请表中披露的各项信息均真实准确。如本申请表提供的个人信息有任何实质性变更(包括但不限于更改住址)，本人将立即通知贵行；如本人未能遵守本约定，任何损失、后果及责任均由本人自行承担。
6. The same words herein shall bear the same meaning as ascribed thereto in the T&C.
本申请表中的名词应与《章程》对该等名词之定义具备同样的意思和解释。

Applicant's signature 申请人签名

Terms and Conditions for
Bank of China Limited Phnom Penh Branch Debit Card
中国银行股份有限公司金边分行借记卡章程

This T&C governs the use by you of the Debit Card issued by Bank of China Limited Phnom Penh Branch (the “**Bank**”) and your personal identification number (PIN).

您对中国银行股份有限公司金边分行（以下称“**本行**”）借记卡及密码的使用须遵循本章程。

Definition of the Words (名词解释)

“**You**”, “**your**” and “**Cardholder**” mean the account holder(s) named in the Account Opening Application while “**we**”, “**us**” and “**our**” mean Bank of China Limited Phnom Penh Branch.

“**您**”, “**您的**”和“**持卡人**”指开户资料所示的账户持有人, “**我们**”, “**我们的**”指中国银行股份有限公司金边分行。

“**Account**” means the bank account you opened and maintained with the Bank, and is linked for access with your Debit Card for conducting banking transactions.

“**账户**”指您在本行所开立的, 与您的借记卡相关联用于办理银行业务的银行账户。

“**Card**” means the Debit Card issued by the Bank at your request, with the Bank’s name or logo on it, that we permit you to use for conducting banking transactions. In this T&C, any reference to “**Card**” shall include “**Card number**”, unless otherwise specified.

“**卡**”指本行应您申请为您开立的, 印有本行名称及标识的, 可用于办理银行业务的借记卡。除非另有说明, 本章程中提及“**卡**”包含“**卡号**”的含义。

“**Limit**” means the daily approved withdrawal limit for cash withdrawals at an ATM or debit transactions at any Point-of-Sales terminal;

“**限额**”指每张卡在每台自动提款机每天可提取现金的最大金额, 或每张卡在每台刷卡设备上每天可转账支付的最大金额。

“**PIN**” means your personal identification number (whether provided to you by the Bank or selected by you), which is used, together with your Card or alternate mutually agreed upon form of identification.

“**密码**”指您个人识别码 (由本行为您设定或由您选定), 该密码须与您的卡或银行与您共同同意的身份证明文件共同使用。

“**RMB**” means the lawful currency of the People’s Republic of China.

“**人民币**”指中华人民共和国的合法货币。

“**Services**” means the provision of services to Cardholders by the Bank in relation to a Transaction.

“**服务**”指本行对持卡人进行的交易所提供的服务。

“**T&C**” means this Terms and Conditions for Bank of China Limited Phnom Penh Branch.

“**章程**”指本《中国银行股份有限公司金边分行借记卡章程》。

“**Terminal**” means any Card-activated machine, terminal or device at which the Transaction may be performed.

“**终端**”指可支持用卡交易的各种机器、终端或设备。

“**Transaction**” includes

“**交易**”包括

- a. Transactions with respect to your Account, including deposits and withdrawals or payments (including, but not limited to direct payment/point of sale transactions); as well as Account information, and other transactions with respect to your Account that we may permit.

您的账户所发生的交易, 包括存取款或对外支付 (包括但不限于直接支付或终端POS机交易), 账户信息, 以及我们允许的关于您的帐户的其他交易。

- b. Such other transactions, services or information that we may make available.

本行可能提供的其他交易、服务或信息。

“**USD**” means the lawful currency dollar of the United States of America.

“**美元**”指美利坚合众国的法定货币。

Use of the Card

使用渠道

The Card can be used in any access channels which we may enable you to use by means of your Card and PIN, including:

此卡可以您的卡与密码共同使用的方式用于以下经本行许可的相关渠道：

- a. Automated banking machines which we approve for use;
本行认可的自助银行设备
- b. Point-of-sale/debit card terminals at locations which permit you to use your Card to make direct payment transactions on your Account;
可支持刷卡交易并从您的账户直接扣款对外支付的经过我行授权的终端POS机或借记卡终端设备；
- c. Any other channels and networks which we may enable you to use by means of your Card and PIN.
其他经我行授权的可支持您使用此卡和密码的渠道和网络。

Applicability of this T&C

章程适用性

The Cardholder shall apply to us by completing an application form for using the Service. We have the sole discretion to accept or deny such application as may be submitted by you. This T&C, the Account Opening Terms and Conditions and other policies or Terms and Conditions related to your account may be stipulated by us from time to time.

持卡人在使用本服务前须向本行提交申请表。本行有全权决定是否接受该申请。本行有权不时对本章程、开户章程及其他与您账户相关的制度或章程进行修订。

Notwithstanding anything contained herein, all terms and conditions set by us regarding the Account will continue to be applicable to you. The terms and conditions of this T&C will be in addition to and not subordinated to the terms and conditions relating to any of your Account(s).

除了本章程的内容以外，您对开立在本行的账户的使用仍须继续遵循本行对于账户的其他所有规定。本章程独立于且其效力不低于本行对于您的账户的其他条款与条件。

Use of Services

服务须知

- a. Your use of the Card shall be the conclusive evidence that you have received, understood and agreed to this T&C. You shall use the Card in accordance with our directions in this T&C, or as otherwise communicated to you from time to time.
一旦您开始使用此卡，即表示您已经获得、理解并同意本章程的所有内容。您应依据本章程指引或在本行指导下使用该卡。
- b. You authorize us to accept without any further verification, and you agree to be responsible for, all instructions for the Transactions, when accompanied by your Card and PIN.
凡使用您的卡连同密码所进行的交易，均视同该交易已得到您的授权，您愿意为该交易负责，本行无须进一步核实交易真实性。
- c. Your Card will be subject to a daily Limit for the cash withdrawal Transaction or debit Transaction at Point-of-Sale terminals. This limit is approved by us. The currently applicable daily withdraw limit is USD1000 or RMB10000. The currently applicable daily purchase limit is USD100000 or RMB700000.
您的卡在自动提款机提取现金或在刷卡设备转账支付时，每天不得超过一定限额。该限额由本行设定。您当前适用的取现限额为1000美元或10000元人民币，消费限额为100000美元或700000元人民币。
- d. The use of your Card or PIN by you, or by any person with or without your knowledge or consent, in connection with a Transaction, binds you legally and makes you responsible to the same extent and effect as if you had given signed, written instructions to us. This section is subject to any applicable limitation of your liability under the provisions in this T&C, under the heading “Your Liability”.
对于您本人使用此卡或密码，或任何人在未经您知情或许可的情况人所进行的交易，对您均具有法律约束力，均视同您出具书面指令授权本行受理该交易。此条规定受本章程中“您的责任”章节约束。
- e. We may verify communications, or the source of the communications, before we accept them, but we are not obligated to do so.
在本行受理交易时，本行有权但并非义务通过通信网络或通信数据源去核实交易行为。
- f. Your use of the Card is subject to the following:
您对此卡的使用受限于如下规定：
 - Access will be provided to the Account that we may permit from time to time;
此卡将与我们不时接受的您的账户相关联；



- Permitted Transactions will include those Transaction(s) that we may approve from time to time;
可进行的交易包括我们不时许可的交易类型;
- You may access your Account with your Card at any Terminal that we approve for use from time to time OR at any other permitted Transaction device that we approve;
您可在本行不时批准的的任何终端或我们允许的其他交易设备上通过您的卡连接到您的账户;
- You may use the Card at devices not operated by us, via other computer networks, as approved by us from time to time. The other network may charge your account a network and/or convenience fee for such Transaction. You are responsible for these charges; and, we have no liability whatsoever for these charges;
您可在本行正常状况下许可的非本行设备或电脑网络等渠道使用此卡。该等其他网络可能会就该交易向您的帐户收取相应的网络使用费或手续费，所有相关费用将由您自理，本行概不负责。
- You will not use the Card for illegal, fraudulent or defamatory purposes;
此卡不得用于非法、欺诈或陷害他人等行为。
- You authorize us to accept and honor each permitted Transaction and we may charge a fee for the Service or such Transaction, according to the most current List of Charges disclosed to you at the time of opening the Account or as advised to you by means of the communication channel of your preference or as posted at our retail branches as a notice to the public;
本行有权对您授权本行受理的交易收取处理费或服务费。相关收费标准参照您开户时获悉的本行最新收费标准、通过您选择的通讯渠道知悉或公布在本行及分支机构营业场所的收费标准。
- We may impose limits on the Transaction and may change these limits from time to time; and, we shall inform you of any of these changes in accordance with the terms of the Account Opening Terms and Conditions.
本行有权在任何时候对卡的交易采取或变更各种限制性措施，并根据开户章程的规定通知您。
- You are not authorized to use the Card to take the Account balance below the minimum credit balance allowed on the Account or to create an overdraft position on the Account.
此卡余额不得低于账户最低存款余额，且不得透支。

Timing of the Transactions

交易执行

- a. The Transaction may take up to one business day to be reflected in your Account.
交易通常在一个工作日以内记账。
- b. We may decline or delay acting on any Transaction for any reason; for example, if the instruction is incomplete, ambiguous or cannot be carried out due to insufficient funds or otherwise, or if we have doubt on their authenticity or their lawfulness.
本行有权因任何原因拒绝或延后执行交易，例如，在指令不完整、存在歧义或因账户余额不足等原因导致未能执行，或本行对交易的真实性或合法性存疑时。

Other T&C and Laws May Apply

其他相关章程或法律

- a. This T&C does not replace any other T&C relating to your Account.
本章程不得替代与您账户有关的其他章程或规定。

Other Currency Transactions

其他币种交易

- a. A Transaction in a currency different from the currency of the deposit in your Account, if available, will be converted to the currency of the deposit of your Account at an exchange rate determined by us. The conversion will be taken at the exchange rate in effect at the time we post the transaction to your account and the conversion rate may not be the same as the rate that was in effect on the transaction date.
若交易币种不同于与您借记卡关联的存款账户币种，在本行可支持的情况下，该交易将根据本行指定汇率自动折算成存款账户币种进行资金扣划。该折算汇率将采用交易记账日当天的汇率，且该汇率与交易日当天的汇率可能不一致。

Confidentiality of PIN and Card Number

密码和卡号的保管

- a. Each PIN is for your exclusive use. You must keep your PIN and Card number confidential. They must only be used in connection with services that we permit.
密码仅可本人使用。请妥善保管密码和卡号，并仅可用于本行许可的交易。
- b. Written records of your PIN is strongly discouraged for security reasons. If you really need to keep such records, you must keep them separate from your Card at all times.
出于安全考虑，本行不推荐您保留任何关于密码的书面记录。若您确需保留相关记录，请确保将相关记录与您的借记卡分开保管。
- c. When selecting your own PIN, you should avoid using number combinations that can easily be guessed such as your birth date, address, telephone number or other such information easily obtainable by third parties.
当您设置自己的密码时，应避免采用某些特殊数字组合，比如您的出生日期、地址、电话号码或其他易于被第三方获知的信息。
- d. When inputting the PIN into bank machines, point-of-sale/debit card terminals, you must take reasonable precautions, such as ensuring that no one is watching you and using your body and/or hand as a shield, to conceal the PIN from others.
当在银行设备、其他刷卡终端上输入密码时，请务必采用合理的保密措施，比如确保避开他人视线，以及用手遮挡或侧身遮挡，以免泄密。
- e. We encourage you to be cautious of web sites, online services, callers or other parties that pretend to be the Bank that ask for this information.
请警惕他人通过网络、电话或其他途径假扮本行人员向您索取密码的行为。

Your Responsibility for Lost or Stolen Card/Failure to Keep PIN Confidential

卡/密码遗失或被盗抢或未将密码保密时您的责任

- a. You must immediately notify us by telephone (at (855) 23 988 886) or in person upon learning of the loss, suspected loss, theft or misuse of your Card, that the PIN was disclosed to, or obtained by, anyone else or may be known by anyone else, or that unauthorized use of the Card may be occurring.
在您怀疑或确认您的卡遗失/被盗取/被盗用，或者密码被他人获知，或者可能被用于非经您授权的交易时，你必须立即通过客服电话【(855) 23 988 886】通知或亲临通知本行。
- b. If the initial notification is done by telephone, you must appear in person within 24 hours in the Bank to complete the due report procedures to suspend your concerned Card.
在电话通知后的24小时内，您本人须亲临本行对相关借记卡办理冻结手续。

Your Liability

您的责任

- a. You are responsible for the full amount of all authorized Transaction resulting from the use of your Card and/or the PIN by any person. Please take note that careless handling of your Card and/or PIN may result in serious financial loss to you.
凡使用您的密码和卡，及使用您的密码所进行的一切交易所涉及的全部金额，均由您负责。本行温馨提醒您，卡或密码保管不当，均可能对您造成严重财产损失。
- b. Illegal or improper use of your Account may make you liable for fees and charges as determined by us and we may suspend your Account and your Card if necessary.
本行有权要求您承担因非法或不当使用您的账户而产生的相关费用或支出，并有权在必要情况下冻结您的账户和卡。
- c. You are not liable for any unauthorised use of the Card due to circumstances beyond your control. These situations are those that you could not have prevented and did not knowingly contribute to the unauthorized use. Such circumstances include errors, technical problems or system malfunctions. However, **you will be liable for the following circumstances:**

对因不可抗的客观因素而产生的，您无法阻止或并非有意而为的交易，您无须负责，比如，技术问题或系统出错等。但以下情况下产生的交易，你仍须负责：

- We are not notified in due procedures of any circumstance set in section “Your Responsibility for Lost



or Stolen Card/Failure to Keep PIN Confidential”.

本行未收到您根据本章程“卡/密码遗失或被盗抢或未将密码保密时时您的责任”章节中规定的程序向本行发出的通知。

- You will be liable to all Transaction(s) incurred up to the time that (1) we have been notified about the loss, theft, suspected loss or misuse of your Card; (2) the PIN was disclosed and/or obtained by anyone else or may be known by anyone else; (3) unauthorized use of the Card may be happening, as applicable.
 您须对在以下时点之前发生的交易负责：（1）本行收到您通知确认或怀疑卡遗失/被盗取/被盗用；（2）本行收到您通知密码被他人获知；（3）本行收到您通知您的卡可能被用于非经您授权的交易。
- You fail to keep your PIN confidential under the section “Confidentiality of PIN and Card Number”.
 您未根据本章程“密码和卡号的保管”章节中相关规定保管您的密码。
- You fail to cooperate with us in the investigation of any unauthorized use of your Card.
 您未配合本行调查涉及您的卡的非授权交易。
- You knowingly contribute to its unauthorized use;
 您在知悉的情况下促致了该未经授权之交易。
- You willingly or with negligence disclose the PIN;
 您出于本人意愿或疏忽导致密码泄露。
- You did not keep your PIN separated from your Card.
 您未将密码和卡分开保管。
- In those cases, your liability for each day will be limited to the Limit as set for your Card.
 您对你的卡在上述情况下每天所发生的交易金额负责，但每天的金額不超过您的卡已设定的每天最高取款或转账金额。

Limitation of Our Liability

免责条款

- a. We will not be responsible or liable for any delay, damage, loss or inconvenience you or any other person may incur if you are unable to access the Services in the event of any malfunction for any reason whatsoever, or if we do not receive your instructions for any reason whatsoever, or if there is any delay in the processing of any Transaction, or if we decline to act on your instructions, for any reason.
 对于因以下情况给您或其他任何第三方所造成的延误、损害、损失或不便，本行不承担责任：（1）交易因任何原因所产生的故障而未能进行；（2）本行因任何原因未收到您的指令；（3）交易因任何原因而延迟；（4）本行因任何原因拒绝执行您的指令。
- b. We will not be responsible or liable for the release of any information about you before you notify us of the theft or loss of your Card, or if the confidentiality of your Card number or PIN is compromised.
 在您通知本行您的卡片遗失/被盗，或您的卡号/密码被泄露之前，若您本人相关信息被泄露，本行不承担责任。
- c. We will not be responsible or liable for any loss or damages you may incur in using any software or assistance from third parties which we may make available to you.
 对于您在使用任何软件或从第三方获得帮助的过程中所可能遭受的任何损失或损害，本行不承担责任。
- d. **You agree that the Bank will have no obligation to confirm the actual identity or authority of any user of the PIN and the Card. Our understanding is that you are the only user of the PIN and the card.**
 您知悉并同意，本行不负责核实并确认任何使用您的卡片及密码的用户的真实身份及合法性。根据本行规定，借记卡和密码只能由您本人使用，您是唯一用户。
- e. We will not be liable to you or any third party if a merchant does not accept the Card at any time.
 如果商户拒绝刷卡消费，本行对您或任何第三方均不承担责任。
- f. We will not be responsible for the quality or non-receipt of goods and service, obtained by the use of the Card.
 对于刷卡消费所购的物品或服务的获得及质量，本行不承担责任。
- g. Your rights to compensation or rights to set-off should be directly settled between you and the merchants. When a merchant makes a refund to you, we will credit the refunded amount to the Account, when properly issued credit voucher or other appropriate verification or authorization of such refund is received by us.
 您的索偿或抵消权应直接向商户行使。在商户退款的情况下，本行将在收到刷卡单或其他有效凭证的前提下

下，将该笔退款计入您的账户。

Charges for Services

收费说明

- a. We may charge fees for Services and Transactions, according to our Bank's disclosure forms. You authorize us to debit your Account for these fees. Up-to-date information on fees and charges is available at all our branches.
本行有权根据本行公布的项目对相关服务和交易收取费用。您同意并授权我行直接从您账户中收取相关费用。最新收费标准在我行各分支机构均可获得。

Return of Card and Non-Transferability of Card

卡片回收及不可转让性

- a. The Card is the property of Bank of China Limited Phnom Penh Branch and it is non-transferable.
此卡是中国银行股份有限公司金边分行的财产，不可转让。
- b. You must return it to us immediately upon our request or when you close your Account.
销户时请将卡片退还本行。本行在任何时候均有权要求您立刻退还卡片。

Setting Limits or Changing this T&C

限制性条款的设置及变更

- a. We may set or change the limits on the use of your Card at any time.
本行在任何时候均有权对您的用卡行为增加或变更限制性条款。
- b. We may change or end this T&C, and/or the service terms, or services at any time. You agree to changes made when proper notice is given at our retail branches or in any other appropriate manner which we may determine from time to time, otherwise your notice of termination of the use of the Card shall be promptly given to us.
本行在任何时候均有权变更或终止本章程、服务时限或服务。只要本行通过本行各机构或其他适当形式公布相关变更或终止。在本行收到您停止使用此卡的通知之前，本行视同您同意并接受相关变更或终止，
- c. This T&C is drafted and shall be interpreted by the Bank. If you have any doubt, please require an immediate clarification from our staff before filling up the application form. Any change to the T&C shall be effective upon written approval of the CEO of the Bank.
本章程由本行负责制订并解释。若您有任何疑问，请在填写申请表前咨询本行员工。对于本章程的任何修订须经过本行CEO书面同意后方可生效。

Records and Dispute Resolution

记录及纠纷解决

- a. Our records will be conclusive evidence of your communications and Transactions. We may tape and record your communications with us.
本行的记录将作为您沟通及交易的决定性证据。对于您与本行的沟通过程，本行有权录音。
- b. Any transaction record you receive, or any transaction confirmation number supplied, is meant only to help you with your record keeping. We will be pleased to review our records if you disagree with their accuracy, provided that you notice such disagreement to us within 60 days from the Transaction date.
您收到的任何交易记录，或任何交易确认号，仅供您本人留存所用。如果您对相关记录存在异议，请在交易发生日起60天内提出查询申请，本行竭诚为您查核。

Governing Laws

管辖法律

- a. This T&C and Transactions are governed by the applicable laws of the Kingdom of Cambodia.
本章程及交易受柬埔寨王国有关法律管辖。

Privacy Policy

隐私条款

- a. You acknowledge having received, read and understood our Privacy Policy. By using the Card and the PIN in a Transaction, you agree to be bound by the terms and conditions of the Privacy Policy.
您确认已经获得、阅读并理解本行隐私政策。一旦您开始使用此卡及密码，视同您同意接受本行隐私政策

的约束。

Notice

通知

- a. The Bank may provide any notice or communication required or to be given under this T&C by post, telephone, email, fax, web site posting or any other physical or electronic means, or by press release, advertisement or other media notices.

对于本章程所规定的相关通知或公告，本行可能采用邮寄、电话、电子邮件、传真、网站公告等物理或电子渠道，或报纸、广告等公共媒体渠道进行发布。

- b. Unless specified otherwise in this T&C, if notice is provide by post, the intended recipient will deem to have received the notice on the date that is five working days after the notice is mailed. In all other cases, the intended recipient will deem to have received the notice on the date the notice was sent.

如果采用邮寄的方式，除非本章程另有说明，本行默认收件人在寄送日之后的五个工作日内收到邮件。如果采用其他方式，本行默认收件人在通知发出日当天收到通知。

Assignment

签署

You agree that this T&C is binding on you and your respective successors. You agree that you may not assign this T&C.

您及您的继承者同意接受本章程约束。您同意您将不可将转让本章程项下的任何权利义务。

Consented by:

同意并认可：

/s/ _____

Name of Applicant: 申请人

Date: 日期