

TERMS AND CONDITIONS

In consideration of Commercial Bank of Ceylon Ltd.(Bank) pursuant to my/our request, making available to me/us Automated Teller Machine (ATM) Facilities and issuing to me/us a CAT CARD (Card), I/We agree to be bound by the following terms and conditions.

1. **At no time and under no circumstances to disclose to any person the Personal Identification Number/s (PIN NO/S) allotted to me/us.**
2. To immediately notify the Bank of the loss or theft of the Card
3. At all times to regard the Card as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
4. At no time to use or attempt to use the Card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.
5. To restrict use of the Card exclusively to the person named overleaf as it is not transferable.
6. Not to use or attempt to use the Card after any notification of its cancellation or withdrawal has been given to me/us by the Bank or by any person acting on behalf of the Bank.
7. To accept full responsibility for all transactions processed from the use of the Card except any transactions occurring after the Bank shall have confirmed to me/us that it has received notice of loss or theft of the Card or of unauthorised acquisition of the Personal Identification Number.
8. Subject to (7) above to accept the Bank's record of withdrawals and/or transfers as conclusive and binding for all purposes and to authorise the Bank to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.
9. To acknowledge that the amount stated on the ATM Screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the state of my/our account with the Bank.
10. Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising, caused by any malfunction or failure of the Card or the ATM or the insufficiency of funds in the ATM.
11. Notwithstanding and without prejudice to the generality of the provisions of (10) above the use of the Card shall be at my/our sole risk and I/We assume any and all risks incidental to or arising out of the use of the Card.
12. The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
13. To return the Card for cancellation should it be no longer required or should my/our account with the Bank for any reason be closed.
14. That the Bank shall be at liberty to terminate the facility at any time without notice to me/us by cancelling or refusing to renew the Card.
15. Cash and/or cheques deposited by use of the Card will only be credited to my/our account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what I/We purport to have deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelope shall be conclusive. Cheques will be accepted for Collection only and the Proceeds will not be available for drawing until the cheques are cleared and realised.
16. Joint Account Holders are inter alia jointly & severally bound by these terms and conditions and are liable for all transactions processed by the use of the Card.
17. All rules and regulations governing the operation of Current, Savings or any other Account shall be applicable to Card transactions relating to such accounts.
18. I/We undertake not to use this Card to make payment for purchases of Real Estate or Financial Assets overseas.
19. The Bank reserves the right to vary these terms and conditions.

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