

## Debit Card:

1. The Cardholder shall be responsible for any unlawful use of the card and for any negligence in its use, and shall bear full liability in this regard. The Bank reserves the absolute right to cancel the card without prior recourse to the Customer and to notify the competent security and judicial authorities accordingly.
2. The Cardholder acknowledges having full knowledge of the nature of card usage and the procedures required to be followed when using the card.
3. In the event of loss or damage of the card, or if any difficulties arise, the Bank must be notified immediately by contacting the customer service call center at (06 5007700).
4. The Cardholder may not use the card except within the approved limit assigned to it.
5. The Cardholder releases the Bank from any liability whatsoever arising from any request made by the Cardholder and authorizes the Bank to debit all fees resulting therefrom to the Cardholder's account with the Bank.
6. The Cardholder acknowledges releasing the Bank from any liability whatsoever arising from the refusal of any legal person to accept the card. The Bank shall not bear any responsibility for any defect or deficiency in the goods or services obtained by the Cardholder using the card, nor shall the Bank bear any responsibility for the type or nature of the services or goods purchased using the card.
7. The Cardholder acknowledges releasing the Bank from any liability whatsoever arising from the refusal of any legal person to accept the card. The Bank shall not bear any responsibility for any defect or deficiency in the goods or services obtained by the Cardholder using the card, nor shall the Bank bear any responsibility for the type or nature of the services or goods purchased using the card.
8. The Cardholder acknowledges that the Bank's books, entries, and records constitute conclusive evidence for establishing the amounts paid using the card, and the Cardholder waives the right to request an audit or review of the Bank's books and records.
9. The purpose of the card shall terminate upon withdrawal and/or use of the balance or upon the expiry date printed on the card. In the event that a balance remains on the card, the Customer shall be entitled to claim such balance after deducting the applicable commission.
10. The Customer acknowledges that the card includes a contactless payment feature and hereby agrees to the activation of such feature. The Customer further acknowledges that any use of the card through contactless methods shall be at the Customer's sole responsibility, without any liability on the part of the Bank, and shall be subject to the applicable terms and conditions issued pursuant to the instructions of the Central Bank and international payment companies.