

## **Baiduri Finance Auto Direct Card Cardholder Agreement**

Please read this Agreement thoroughly. By retaining, signing or or using the Baiduri Finance Auto Direct Card, you are accepting the terms and conditions of this Agreement and will be legally bound by them. Your use of the Baiduri Finance Auto Direct Card is governed by this Agreement.

### **DEFINITIONS**

1.1 When the following words are used in this Agreement, they have the meanings as respectively set out below:

**“Acceptance”** Use of the card constitutes acceptance of the terms and conditions listed herein. This card is not transferable and BFB reserves the right to change the terms and conditions at its discretion.

**“Collection”** When a Hire Purchase (HP) loan application is approved, Baiduri Finance Berhad (BFB) may send the cardholder a card, as well as any renewal or replacement thereof, by ordinary post at the cardholder's sole risk. BFB shall not be liable to the cardholder for any loss or damage suffered by the cardholder if the card is not received.

**“Usage”** The card is not a credit card. There is no PIN required for the use of this card. This card is a property of BFB. The cardholder must immediately return the card to BFB upon BFB's request, which may be made at any time at the sole and absolute discretion of BFB.

**“HP Payment Conditions”** The cardholder shall make all payments using this card in accordance with the HP Agreement. This card cannot be used to for early settlement of the HP loan.

**“Validity Period”** The cardholder may only use the card during the validity periods indicated on the card's face. The cardholder may use the card to make HP payment transactions during the card's validity period and must ensure that no one else uses the card.

**“Lost/Stolen Card”** Cards that have been lost or stolen must be reported to the Baiduri Finance Helpdesk at 244 9666 Ext. 3. For replacement, a BND25.00 administration fee will be charged to the cardholder's HP account.

**“Cancellation”** Card cancellation will be accepted. If the hirer decides to request a new card, a BND25 administration fee will be applied.

1.2 (a) Unless the context otherwise requires, words referring to the singular number shall include the plural number and vice versa; and reference to a person includes reference to a sole proprietor, partnership firm and company.

(b) Headings in this Agreement for ease of reference and this Agreement are not to be interpreted by reference to the headings.

**Baiduri Finance Auto Direct Card  
Cardholder Agreement**