



CNIW Fincorp – Card Service Terms

1. Introduction

1.1

Where you have been approved for card-related services, these Card Service Terms (“**Card Service Terms**”) apply in addition to the applicable Customer Terms and Conditions and govern the issue, management, and use of cards by you and any approved additional cardholders.

1.2

The provider and issuer of the card service shall be **CNIW Fincorp** or the relevant affiliated entity, licensed partner, or issuing provider designated by us from time to time.

1.3

You agree to pay all fees and charges applicable to the Card Service in accordance with the relevant fee schedule, pricing arrangement, or commercial agreement.

1.4

Unless otherwise defined in these Card Service Terms, capitalised terms shall have the meanings given to them in the applicable Customer Terms and Conditions.

1.5

By requesting, activating, accessing, or using a card, you confirm that you have read, understood, and accepted these Card Service Terms.

1.6

If you do not agree to these Card Service Terms, you must not apply for, activate, access, or use any card issued as part of the Services.

2. Applying for a Card

2.1

You or an Authorised User may request the issuance of a virtual card, tokenised card, or physical card (each a “**Card**”) for your use or for the use of an approved additional cardholder through the channels made available by CNIW Fincorp.



2.2

You agree to be bound by any request made by an Authorised User for the issuance, activation, management, or cancellation of a Card.

2.3

You must provide all required information relating to any additional cardholder in the format and through the method specified by ONIW Fincorp.

2.4

We reserve the right, at our sole discretion and subject to applicable law, to refuse to issue a Card to any person.

2.5

Cards may be issued in supported currencies, subject to availability and approval.

2.6

If we approve your request for a Card, we may:

- provide the card details through a secure platform or authorised channel in the case of a virtual or tokenised card; or
- deliver the physical card to the address you provide in the case of a physical card.

2.7

You must comply with all instructions, procedures, and controls communicated by us from time to time regarding the application for, activation of, and use of Cards.

3. Card Transactions

3.1

Each Card must be linked to your designated payment account or funding account (“**Funding Account**”).

3.2

Cards may only be used for transactions up to the value of the available balance in the Funding Account at the relevant time. No credit facility is provided unless expressly agreed in writing.



3.3

You are responsible for ensuring that the Funding Account has sufficient available funds to cover each Card transaction and any associated fees or charges. If insufficient funds are available, the transaction may be declined.

3.4

Where a Card transaction is made in a different currency from the Funding Account currency, currency conversion may apply in accordance with the applicable foreign exchange terms or pricing rules.

3.5

You are responsible for all Card transactions and all related fees and charges, including those arising from Cards issued to additional cardholders.

3.6

Cards may only be used for lawful business or authorised personal purposes, as permitted by your service arrangement with CNIW Fincorp.

3.7

All Cards remain the property of CNIW Fincorp or the relevant issuer or issuing partner, and we may require their return, deactivation, suspension, or destruction at any time.

3.8 Pre-authorisations

Certain merchants may request pre-authorisation of an estimated transaction amount. This amount may be temporarily reserved or blocked on the Funding Account and may reduce the available balance until the final transaction amount is confirmed or released. Any unused portion of the reserved amount will be made available once released by the merchant or payment network. Currency conversion may occur where applicable.

3.9 Refunds

Where a refund is processed for a Card transaction, the refunded amount may be credited back to the Funding Account in the applicable account currency, subject to any required currency conversion and applicable foreign exchange terms.

3.10 Authorisation and Suspension of Card Transactions

We may authorise, decline, restrict, or suspend Card transactions where reasonably necessary, including where:

- the Funding Account has insufficient funds;
- a transaction exceeds applicable limits;
- fraud, misuse, or a security concern is suspected;
- the Card appears to be used for an unlawful or prohibited purpose; or
- you have breached the Customer Terms or these Card Service Terms.

3.11

Where permitted by law, we will notify you of a declined transaction, restricted use, or card suspension and, where appropriate, provide the reason.

3.12

Where possible, notice will be given before a suspension takes effect, unless doing so would compromise security, investigations, or legal obligations.

3.13

We will remove a suspension or restriction as soon as reasonably practicable after the relevant reason no longer applies.

3.14

Before authorising a transaction, we may require identity verification, authentication, or additional confirmation steps.

3.15

We shall not be liable for any loss, damage, delay, or inconvenience arising from the refusal of a transaction, suspension of a Card, or application of security controls, except where liability cannot lawfully be excluded.

3.16 Card Transaction Limits

We may set limits on the number, value, frequency, category, or location of Card transactions, whether individually or in aggregate.

3.17

Third-party providers, payment networks, merchants, digital wallet providers, or local regulations may also impose additional restrictions or limits on Card use.



3.18

We may also limit the number of Cards issued, requested, activated, or kept active within any period.

4. No Responsibility for Goods and Services Purchased with Cards

4.1

CNIW Fincorp is not responsible for the quality, safety, legality, delivery, suitability, or any other aspect of goods or services purchased using a Card. Any dispute relating to such goods or services must be resolved directly with the relevant merchant or supplier.

4.2

We are not liable for any loss or inconvenience arising where a merchant refuses to accept a Card or where a transaction cannot be completed for merchant, network, or technical reasons outside our control.

5. Card Management

5.1 Cancelling or Suspending a Card

You or an Authorised User may request that a Card be cancelled, blocked, frozen, or temporarily suspended at any time through the methods made available by CNIW Fincorp.

5.2

You remain liable for all Card transactions made prior to the effective cancellation, block, or suspension of the Card.

5.3 Card Restrictions

You may request that restrictions be placed on a Card, including:

- limits on transaction amount or spending thresholds; and/or
- restrictions on merchant categories, transaction types, or permitted uses.

5.4

We will notify you if such restriction requests are approved and implemented.



5.5

You are responsible for informing any additional cardholder of the restrictions, permissions, and controls applicable to their Card.

6. Safety and Security

6.1

You acknowledge and agree that:

- only you or an Authorised User may use a Card issued in your name or under your authority; and
- only the approved additional cardholder may use a Card issued specifically to that person.

6.2

You must regularly monitor your Funding Account and transaction history to detect any unauthorised, suspicious, or incorrect Card transactions.

6.3

You must comply, and ensure that all additional cardholders comply, with all safety, security, and authentication requirements relating to Cards.

6.4

You must also comply with any additional security measures, fraud controls, or operational procedures we notify to you from time to time, and ensure that any additional cardholder does the same.

6.5

You acknowledge and agree that we may disclose relevant information to law enforcement authorities, regulators, payment networks, or fraud prevention agencies where we suspect unauthorised use, misuse, fraud, or criminal activity in connection with any Card.

7. Lost or Stolen Cards and Unauthorised Use

7.1

If you believe that a Card has been lost, stolen, compromised, or used without authority, you must notify us immediately using the channels provided by ONIW Fincorp.



7.2

You must cooperate fully with us in investigating any claim relating to the loss, theft, misuse, or unauthorised use of a Card.

7.3

If you suspect that an unauthorised person knows or has accessed any Card details, security credentials, or authentication information, you must stop using the Card immediately and notify us without delay.

8. Liability

8.1

Without limiting any provision of the applicable Customer Terms, you may be liable for unauthorised transactions to the extent that the loss arose because you, an Authorised User, or an additional cardholder:

- failed to keep Card details, devices, or security credentials secure; or
- delayed reporting the loss, theft, compromise, or misuse of the Card or related credentials.

8.2

For the avoidance of doubt, CNIW Fincorp shall not be liable for losses arising from fraud, wilful misconduct, gross negligence, or unreasonable delay in reporting the loss, theft, or misuse of a Card, Card details, or security credentials, to the extent permitted by law.

9. Chargebacks and Card Disputes

9.1

Where permitted by applicable network rules, we may seek to reverse or dispute certain Card transactions where you have a valid dispute with the merchant.

9.2

To preserve any rights you may have in relation to a disputed Card transaction, you should:

- notify us as soon as possible after the transaction date; and
- provide all information, documentation, and evidence reasonably requested by us.



9.3

If, following investigation, we determine that a reversal or chargeback is valid and permitted under applicable network rules, the disputed amount may be credited back to the Funding Account.

10. Expense Management and Bill Payments

10.1

Where such functionality is available, you may assign permissions to Authorised Users to:

- review or approve Card transactions made by cardholders; and/or
- review, approve, or manage invoices, expense submissions, or bill payments associated with the Card Service.

11. Definitions

For the purposes of these Card Service Terms:

“Additional Cardholder”

means a person to whom a Card has been issued at your request for access to or use of funds linked to your Funding Account, subject to the permissions and controls approved by CNIW Fincorp.

“Card”

means any physical card, virtual card, tokenised card, or other card-based payment instrument issued or enabled under these Card Service Terms.

“Card Details”

means the Card number, expiry date, security code, token information, or any other credentials associated with the Card.

“Card Transaction”

means any purchase, payment, withdrawal, authorisation, reservation, or other transaction carried out using a Card or its details.

“Customer Terms”

means the applicable CNIW Fincorp Customer Terms and Conditions governing the broader relationship between you and CNIW Fincorp.



“Funding Account”

means the payment account, wallet, or other approved balance-holding account linked to a Card for the purpose of funding Card transactions.

“Physical Card”

means a tangible card issued for use in person, at ATMs, or wherever supported by the relevant network.

“Virtual Card”

means a digital or electronically issued card made available through a secure platform, mobile wallet, or authorised digital channel.