Terms and Conditions

- 1. The DFCC Automated Bill Settlement Facility is valid on all primary and secondary DFCC Credit Cards issued by DFCC Bank PLC(the "Bank").
- 2. At the time of registration to the Facility, the Card should be on active status and the Bank has right to decline any request made by a Cardholder to process a transaction(s) under this Facility at its discretion.
- 3. In the event of a card replacement or upgrade, the Cardholder will remain registered for the Facility until the requisition for termination is provided in writing.
- 4. Neither the Bank nor any service provider will be held liable for any disconnection / discontinuation of service(s) effected due to failure by the Cardholder to make due payments to any service(s) provider prior to the registration confirmation of the Cardholder for the Facility.
- 5. The Bank reserves the right not to process any payments(s) under the Facility in respect of any Cardholder in the event of non-availability of funds or delinquency of the Cardholder or where the DFCC Credit Card of the Cardholder (the "Card")cannot otherwise be honored in accordance with the Terms & Conditions of the Bank governing cards. In such an event the Bank reserves the right to immediately discontinue the Facility.
- 6. Cardholder will be receiving a message (SMS) on each transaction (for registered SMS Alerts Cardholders). Once the Cardholder receives a transaction failure message due to non-availability of funds in respective Credit Card Account, it will be the Cardholders responsibility to make the due settlement(s) on due date(s).
- 7. The Bank may at its sole and absolute discretion continue to make the payments to service provider(s) at any time to prevent disconnection/discontinuation(s) of the service(s) due to exceeding the credit limit of the service bill/account.

- 8. Neither the Bank nor any services provider(s) will be held liable for any disconnection/discontinuation of service(s) effected due to exceeding the credit limit of the service bill/account prior to the due date.
- 9. The Bank shall not be liable for any delays or failures by any service provider(s).
- 10. The Bank accepts no liability for the quality of good(s) and service(s) provided by the service provider(s) concerned.
- 11. The offer is bound by the standard Terms & Conditions of the respective service provided by the service provider(s) and the Bank.
- 12. Any request by a Cardholder for cancellation of the Facility must be made to the Bank in writing and shall only become effective on the Bank's confirmation of cancellation to the Cardholder via SMS/E-mail.
- 13. The Bank reserves the right to modify any of the rules, Terms & Conditions applicable to this Facility at any time, without prior notice.
- 14. In the event of any dispute arising, the decision of service providers or DECC Bank Card Centre shall be final.