

## **Changes to our *Credit Card Terms & Conditions***

The bank reviews and refreshes its terms and conditions from time to time, these changes, which take effect from 17 March 2025, are summarised below.

### **Summary of changes to our *Credit Card Terms & Conditions***

#### ***Definitions (Condition 1):***

- We have confirmed that all communications will be written in English.

#### ***The Card Account (Condition 7):***

- We have clarified when a monthly statement will be issued, how it will be made available to you, and the information that will be provided in the statement.

#### ***Reporting Your Card as Lost or Stolen (Condition 17.1):***

- We have updated the bank's email address for reporting lost or stolen cards.

#### ***Governing Law (Condition 31):***

- We have updated information on how your agreement with the bank is governed and constructed in accordance with English law.

## **What do you need to do?**

Nothing is changing immediately, so you have time to consider the contents of this letter and the changes we are making. If you do not agree to the changes, we are required to let you know that you have the right to end your agreement with us and close your affected account(s) without charge. We very much hope this is not the case, but if you wish to take this course of action, please contact your relationship manager. Please note that if we do not hear from you, we will assume you have accepted the changes.

If you would like more information on the forthcoming changes, please do not hesitate to get in touch with your relationship manager.