

**FORM 02/00355/2022/QĐ-TTT**  
**TERMS AND CONDITIONS**  
**FOR ISSUANCE AND USE OF VRB DEBIT CARD**

*(Effective since 15/04/2022 on)*

**GENERAL AWARENESS**

Content of these below Terms and Condition enclosed with Request on VRB debit card issuance (hereinafter referred as “Request”) constitute a Contract of card issuance and usage among VRB and cardholders (hereinafter referred as “Contract”). By signing the Request as an evidence for participating this Contract, cardholders and VRB have already bound themselves to comply with the Terms and Conditions governing the card issuance and usage.

VRB accepts Cardholder to make transactions within the scope of limit as agreement between the both parties in accordance with Terms and Conditions of the Contract.

Cardholders are responsible for reviewing and read thoroughly the contents of Terms and Conditions before using cards.

**Article 1. Definitions**

1. **ATM:** is the Automated Teller Machine which cardholder can use their cards to perform some transactions such as: cash deposit, adding, withdrawal; fund transfer; goods and services bill payment, account inquires, PIN change, card transactions inquiries or other services.

2. **VRB** is Vietnam- Russia Joint Venture Bank.

3. **Card Issuing Branch (IB):** is Branches/Transaction Offices of VRB that process card issuing operations.

4. **Card holder** is the individual that VRB issues card to use, including primary and supplementary card holders.

5. **Primary card holder** is the person named in the card registration form, sign card issuance and usage contract with VRB.

6. **Supplementary card holder** is the individual permitted by the primary cardholder to use card and main cardholder commit in writing to obey all obligation arising related to the card usage under the agreement on using card between the primary and supplementary cardholder.

7. **Cash advance spot (CAP):** is unit that card holder can advance cash according to the law and signed contract with the Bank.

8. **Request on card issuance:** is the document filled by cardholder for detail information of cardholder in order to make request on VRB card issuance, in which includes all information of cardholder.

9. **Acquiring Merchant (merchant):** is the organization or individual accepting the payment of goods and services by card under Card acquiring contract signed with bank.

10. **Using limit:** is the maximum amount the card holder that allowed to use as prescribed on VRB's regulation correspondent with each card type and transaction type.

11. **Overdraft limit** is the maximum amount that VRB approves for customers for overdraft in a specific period in accordance with VRB in each period and with the law.

12. **Contract of debit card issuance and usage:** including the Request on VRB debit card issuance, Terms and Conditions for VRB debit card issuance and usage and amended, supplemented documents in each period.

13. **Issuing Bank** is VRB

14. **Acquiring Bank** is the member of Card Organization processing card acquiring operations.

15. **PIN (Personal Identification Number)** is a personal number to authenticate cardholders when making transactions.

16. **Payment account** with overdraft feature is a payment account in Vietnam Dong of an individual customer that has the overdraft feature installed to grant an overdraft limit. This account is opened as soon as the customer needs to transact with VRB or when the customer needs to pay salary.

17. **Overdraft** is a form of VRB for customers to spend an amount in excess of the amount on their payment account with overdraft function opened at VRB.

18. **Individual card** is the card issued for individual.

19. **Debit card (Card)** is a card issued by VRB that allows the cardholder to make card transactions within the amount and overdraft limit (if any) on the cardholder's payment account opened at VRB.

20. **Card organization** are the domestic and abroad associations, card issuing banks and Acquirer Company that VRB is a member or participate in cooperation.

## **Article 2. Scope and limit of using card**

### **1. Scope of using card**

Cards are used to pay for goods and services at merchants, on the Internet/mobile applications and/or perform cash withdrawals, transfers, bill payments, money deposit and withdrawal from e-wallets and/or other transactions in accordance with VRB's regulations at ATMs and/or other transaction channels in accordance with VRB's regulations, in accordance with legal regulations announced by VRB on the official website or other appropriate communication channels from time to time.

### **2. Limit of using card**

a. Cardholder can use the Card within the prescribed usage limit, including: withdrawal limit (domestic/overseas), purchase limit for goods and services, online payment limit and other limits specified by VRB in VRB's credit card product documents. Card usage limit is published on VRB's website.

b. In case the customer wishes to change the card's transaction limit, the customer should contact VRB to request the change according to VRB's regulations from time to time.

c. Card limit types will be regulated by VRB from time to time according to each service package and/or card prefix that customers register to use.

d. In case a debit card is attached to an overdraft account, the grant/use of overdraft limit, limit change, debt payment method, applicable interest rate and other offers (if any) will comply with regulations VRB's regulations on overdraft service from time to time

e. In case the customer wishes to get back the unused amount on the card, it will be handled according to the regulations on account usage and/or overdraft account of VRB from time to time.

### **Article 3. Rights and responsibilities of card holder**

#### **1. Rights of card holder**

a. Using card to make payment for goods and services at Merchant outlets and cash advance transactions at valid CAPs and ATMs domestically or/and internationally. Particularly for supplementary cardholders under 15 years of age, the card cannot be used to withdraw cash, only used for payment for the correct purposes as determined according to the written agreement between VRB and the main cardholder.

b. Authorize VRB to keep the issued card. During card using process, cardholders have the rights to request VRB to:

- Block card status (when card is stolen, lost, fraudulent or doubted to be fraudulent);
- Replace, reissue card (when card is stolen, lost, fraudulent or doubted to be fraudulent, erroneous);
- Reissue PIN (forgot/lost PIN);
- Reactivate card status;
- Extend card (when card is expired);
- Change personal information;
- Temporarily stop using card;
- Stop using card;
- Other requests as agreement of VRB and cardholders.

c. Do complaints for transactions which card holder is construed to be not rational at any Issuing branch of VRB. Card holder must do 1<sup>st</sup> complaints within 70 days from the transaction date for international debit card, and within 60 days from the transaction date for local debit card.

d. Receive statement of account linked to card (if requested).

#### **2. Responsibilities of card holder**

Besides other responsibilities regulated at other terms of this Term and conditions, the customer is responsible for:

a. Provide sufficiently, correctly the necessary documents and information as required by VRB when requesting on card issuance and during the use of VRB debit card. Immediately notify VRB in writing of changes in information provided when requesting card issuance or other information required by VRB.

b. Directly go to branches of VRB to receive card. In case card holder cannot go to VRB branches, card holder can authorize other person to receive card. Authorization form is made in writing directly at VRB or must be notarized and made under VRB's regulation. In case of authorization on card receipt/PIN/card activation, cardholder must take all the risks which may occur, except for the cases of VRB faults.

c. Within 60 days since the date of card issuance, the cardholder is responsible for coming to take cards and confirming to activate card. After this time, inactivated card will be destroyed and cardholder must be in charge of issuing fee and/or other fees since the card issuing date as VRB regulation in each period.

d. Be responsible for managing card and securing PIN. Cardholder is not allowed to franchise card or give card to others to use, not to reveal the PIN to anyone.

e. Sign in the signature box at the back of card right after receiving card. Each time card holder use card to withdraw money at CAP or pay for goods and services, card holder must sign the bill with the same registered signature, except for transactions made by mail order/telephone order (MOTO), e-commerce which can allow no signature of card holder and must be allowed by VRB.

f. Directly go to the Branch of VRB when requesting on stopping and/or canceling/keeping the implementation of transactions made by mail order/telephone order (MOTO), e-commerce. Card holder only can do these transactions with permission of VRB and take full responsibilities arising from making the above transactions.

g. Cardholder is responsible for informing to VRB by the fastest way in case card is stolen, lost, and fraudulent or doubted to be fraudulent on phone number: 1800 6656 or +8424 39429365.. or other contact of VRB Call Center in each period or any VRB nearest branches/transaction offices. Card holder must provide exact information under VRB's request for VRB to block card status and directly come to VRB Branch to fill in Announcement on lost card within 01 working day from the date of losing card (if informed to VRB by other method), at the same time pay all fees as VRB regulations. Time for VRB to block card status is maximum 02 hours since receiving information that card is stolen, lost, and fraudulent or doubted to be fraudulent from customers or members of Card organizations. Card holder is responsible for all transactions made by card before the Bank receives information on stolen, lost, and fraudulent or doubted to be fraudulent cards.

h. Acknowledge all receipt, documents related to card transactions recorded and provided by Banks system. Card holder is responsible for paying all transactions with signature and/or using PIN, and other transactions if the Bank provides evidences proving transactions done by card holder without card holder's signature. For card transactions in currencies which are not VND, VRB will convert to VND basing on rate of Card organizations or rate of VRB at the conversion date, and plus percentage promulgated by VRB and any transaction fee(s) that VRB must pay Card organizations (if any).

- i. Do not use the card to pay for short sales at merchants (without the purchase and sale of goods and provision of services) for the purpose of cash withdrawal; at the same time do not use the card to pay for payments related to prize-winning games, gambling, betting, foreign exchange business, securities, virtual currency, electronic money... and/or transactions other illegal according to the provisions of current law.
- j. Refund immediately and unconditionally for VRB as VRB request regarding the redundant withdrawal amount, beyond limit withdrawal/payment, amount credited with mistakes into cardholder account, claim transactions at ATM and Merchant which has been advanced for cardholder and other mistaken transactions that cardholders cannot prove legal ownership. Agree that VRB can auto debit, temporarily block and deduct money on current/credit/savings account opened at VRB for these amount collection without informing to client.
- k. Primary card holder is responsible for card use of supplementary card holders.
- l. The cardholder is fully responsible in case the ATM has paid, if the cardholder does not receive the money after 30 seconds, the ATM will withdraw it.
- m. Take full responsibilities for risks (if any) relating to card transactions via Internet.
- n. Inform VRB in writing within 05 days when there are changes in information declared in Request on card issuance. Card holder is fully responsible for any problem arising due to the delay in providing information.
- o. In case of extending card, VRB shall send an email/a letter or by any other suitable methods of Request on confirming the extension of card to cardholder. Cardholder must reply to confirm the extension during the time informed by VRB.
- p. Cardholder has to pay VRB complaint fee in case cardholder makes incorrect or inaccurate complaints about transactions.
- q. All requests of card holder arising in the time of using card must be made in writing at issuing branches as VRB's regulations. In each case, VRB can accept and implement requests via telex, fax, telephone; and VRB is not responsible for damages of card holder due to the implementation via telex, fax or telephone.
- r. After card reissuance, if cardholder finds the lost, stolen card, cardholder is responsible for returning card to VRB and does not use that card.
- s. In case of blocking card status, card holder must inform VRB. In case card holder is abroad, card holder can inform to members of international card organization.
- t. Cardholder agrees that all request on disputes resolution on card services, he/she is in charge of implementing request (if any) in writing within 70 days since the transaction date or since the date that rights and responsibilities of cardholder are violated in one of these method: (i) via phone operator (records, operating 24/24 hours per 7/7 days in week) or in writing at VRB transaction offices. In case the client send request on claim retrieval via phone operator, the customer is responsible for sending request as VRB form within 01 working day for the official base to handle the dispute. After the above time, VRB still supports to resolve the dispute, however, the result depends on the goodwill of related parties and customers must be liable for all the loss arisen due to late dispute. VRB shall refuse all claims if VRB does not receive the dispute retrieval of client within 70 days since the transaction date.

- u. Paying the amount of the disputed card transaction and arising fees according to the regulations of the international TCT when the dispute is submitted to International Arbitration and International Arbitration to decide the Cardholder loses the case.
- v. Cardholder does not perform these prohibited activities:
  - Making, using, transferring and circulating fake cards
  - Perform fraudulent transaction; short trading at merchants (without the purchase and sale of goods and provision of services).
  - Stealing, colluding to steal card information; providing cardholder information and card transaction not following the law.
  - Infiltrating or attempting to illegally infiltrate, destroy the program or database of the system of card issuance, payment, card switching, electronic clearing of card transactions.
  - Use the card to make transactions for the purposes of money laundering, terrorist financing, fraud, fraud and other illegal acts.
  - Buy, sell, rent, lease a card or card information, open the card for you (except for anonymous prepaid cards).
- w. Other responsibilities according to regulations regarding the use of VRB's overdraft service in case a debit card is linked to a payment account with overdraft feature.
- x. Other responsibilities as prescribed in these Terms and Conditions and relevant provisions of the Law. The cardholder is fully responsible before the law for improper use of the debit card limit.

#### **Article 4. Rights and Responsibilities of the bank**

##### **1. Rights of the bank**

- a. VRB is exempted from liability in case of abnormal processing system, communicating system... or for any reasons beyond control of VRB.
- b. Collect information on card holder from other banks and other organizations.
- c. Require cardholder to provide sufficiently necessary information and documents during card using process.
- d. Have the right to record all exchanges of the cardholder by phone and/or any verbal information between the cardholder and VRB during the card use. And these audio communications may be used by VRB or any third party, including as evidence in any dispute resolution or administrative proceeding.
- e. Allowed to debit cardholder's account the value of all card transactions, fees and payments related to the issuance, use and payment of the Card according to the fee schedule prescribed by the Bank from time to time in accordance with the provisions of the Law.
- f. Have the right to provide competent authorities and other authorized organizations and individuals with information about the Cardholder, customer code, statement and card transactions in accordance with the provisions of the Law; provide the Cardholder's Card transaction information via the Call Center when the requester

provides correct information that the cardholder has registered at the Request on Debit Card Issuance.

g. Have the right to lock the Card/card features when receiving a notification that the card is stolen, lost, revealed PIN according to the phone number/email address as agreed in the Terms and Conditions on card issuance and use and phone calls from the VRB Switchboard; or the Bank suspects that the Card/Card information is being misused; or when the Bank receives a notice from the Card Association, the domestic and foreign card organizations suspect that the Card/Card information is being abused and/or other cases as assessed by the Bank to ensure safety for cardholders.

h. Be exempted from liability for damage or loss caused by:

- Merchants refuse to accept card for any reason;
- Break-down, mistakes, error of ATMs and other machines in the acquiring network;
- VRB does slowly or does not fulfill responsibilities under the Contract due to the mistakes of machines, data processing, telecommunication, natural calamity or any circumstances beyond VRB's control or is the consequences of fraud and fake.

i. Do not take responsibility for delivery, quality of goods and services paid by card. Have rights to debit on card account for transaction value, fees, interest whether goods are delivered or services are implemented.

j. VRB is entitled to temporarily lock/lock/unilaterally terminate the cardholder's use of the card in the following cases:

- Cardholder does not receive card on time;
- Card holder spends over the overdraft limit without VRB's permission.
- Card holder violates commitment on this contract or violates the prevailing laws which cause effect on usage of card;
- VRB detects that the documents and information provided by the cardholder are inaccurate, untruthful and untrue;
- Cardholder is arrested, prosecuted, examined for penal liability or served a criminal sentence;
- Cardholder is dead or missing; declared dead/missing by a competent state agency;
- Cardholder divorces or divides the marital property during the marriage;
- Cardholder's assets are distraint, blockaded or impounded;
- Cases related to tampering and risk management;
- Cardholder performs prohibited acts as prescribed in Point v Clause 2 Article 3 of these Terms and Conditions
- Other cases as prescribed by VRB and law.

k. To have the card revoked and/or invalidate the card during card use at any time by notifying the cardholder of this revocation or through the card payment institutions or merchants in the in case the cardholder violates the provisions of law, of VRB, of the International Card Organization or violates the agreements in these Terms and

Conditions, or suspected cases of card counterfeiting or forgery. In this case, VRB is not responsible for any damage to the honor and reputation of the cardholder in the withdrawal of the Card.

l. Having the rights to refuse card payment and provide card services in these situations:

- Using card to perform prohibited transaction according to the rules of VRB and the law.

- Lost card has been informed by cardholder

- Card was expired

- Card is blocked

- The available balance on the Cardholder's account is not enough for payment or in case the spending exceeds the card limit;

- Cardholder fails to fully pay overdrafts (if any), interest or fees listed at transaction counters or publicly announced on VRB's website or VRB's notice from time to time;

- Cardholder violates the regulations of the Bank in the agreements between the cardholder and the Bank specified in these Terms and Conditions.

- Other situations are out of control of VRB.

m. To exercise other rights according to regulations on the use of overdraft service of VRB in case the customer's debit card is linked to a payment account with overdraft function.

n. The cardholder can be terminated if the cardholder violates the terms and conditions signed with VRB or uses a forged card or is suspected of counterfeiting.

## **2. Responsibilities of VRB**

a. Comply with the regulations on issuance and payment of credit cards of the laws of Vietnam and the Corporation; ensure the cardholder's interests in accordance with the Terms and Conditions of card use, and keep the cardholder's information, unless otherwise specified.

b. Secure information related to the Cardholder in accordance with the law and only provide this information in the cases prescribed by law and agreed with the Cardholder.

c. Resolve or reply any demands on investigation, complaints of card holder relating to card using and acquiring in accordance with regulation of the Law and Card Associations.

- Time for processing retrieval/disputes is within 30 working days since the date of VRB receiving customers' documents.

- In case of correct disputes, VRB shall reimburse for customers within 05 days at maximum since the date of customers' complaint processing result announcement.

- In case of processing time expired if the complaint under agreement has not yet determined the cause, in the next 15 working days, VRB shall agree with the cardholder on the method of handling.



- In case of signs of crime, VRB shall notify the competent state agency in accordance with the law; at the same time, VRB notifies cardholder about status of checking time. If the competent state agency in accordance with the law notifies settlement results without signs of crime, in 15 working days VRB shall agree with cardholder on the method of handling.

- If card issuer, cardholder and parties cannot agree on processing of requesting investigation, dispute settlements is done according to the law.

d. Be responsible for transactions related to cards which are informed to be stolen, lost, fraud or doubted to be fraudulent since receiving information in writing on stolen, lost, fraud or doubted to be fraudulent card.

e. In case the customer wishes to get back the unused amount on the card, it will be handled according to the regulations on account usage and/or overdraft account of VRB from time to time.

### **Article 5. Primary and supplementary card**

1. VRB has the right to regulate the maximum quantity of supplementary cardholders that Primary cardholder is allowed to request on issuance in each period, currently is 03 (three) supplementary cards for local debit card and 02 (two) supplementary cards for international debit card. This regulations can change in each period and will be informed to the customers.

2. Transactions of primary and supplementary cardholders shall be shown on a same statement.

3. Primary and supplementary cardholder(s) take the jointly liable responsibilities to obey this Contract's provisions. The insolvency of the main cardholder caused by any reasons and in any circumstances will not dismiss the joint obligation of supplementary cardholder(s) during the process of implementing the contract. In case that primary and supplementary cardholders lose the ability of solvency to implement terms and conditions, the remaining cardholders are in charge of obligations of all cardholders with VRB.

4. In case the cardholder is dead, lost, or out of behavior capacity, the implementation of these Terms and conditions is done by provisions of the Law.

5. Primary cardholder has the rights to require VRB to stop using supplementary cardholder in writing. In case the primary cardholder terminates the card use contract, the use of supplementary cardholder is construed to be terminated. The supplementary cardholder(s) do(es) not has the right to terminate the use of primary cardholder as well as any other requests related to the effectiveness of these Terms and Conditions.

6. Supplementary cardholder(s) agree(s) to authorize the primary cardholder on behalf of Supplementary cardholder(s) to inform VRB in case of lost card announcement, debit card re-issuance, expired cards replacement, PIN/card receipt and activation of supplementary card(s) and other support requests (if any).

### **Article 6. Interest and fee**

#### **1. Interest**

- Apply in accordance with provisions on current account and/or regulations on overdraft of VRB in each period.

## 2. Fee

When requesting on card issuance and use, cardholder must bear these following fees:

- a) Card issuing Fee (fast and common card issuance fee; first issuance and reissuance fee) when requesting on card issuance.
- b) Annual Fee collected yearly for each card. VRB collects fees after the customer card is activated and/or collects at the end of each financial year and/or monthly/quarterly according to VRB regulations from time to time.
- c) Card Extending Fee collected for each card when requested.
- d) Lost/Stolen Card announcement Fee collected for each card when cardholder informs of losing card
- e) Copy request Fee when cardholder requests on re-supply (excluding the original documents).
- f) Complaint Fee when the card holder's complaint is not correct.
- g) Card termination Fee when cardholder requests on stopping using card.
- h) Cash Withdrawal/Advance Fee at ATM/POS collected automatically when cardholders do transactions.
- i) Foreign Currency Conversion Fee applied on transactions with currencies which are not VND.
- j) Customer information changing Fee when cardholder requests on changing information.
- k) Fee of not doing transactions: if cardholder uses card for hotel reservation but does not come or cancel that reservation, the hotel has the right to collect one day hotel fee and other related taxes and services.
- l) Other fees (if any) stipulated by VRB in each period.

Fees and charges applied can be changed according to each type of card and for each period of time depending on VRB policies and shall be informed to the customers on VRB website or other suitable ways before at least 07 days since the effective date.

### **Article 7. Agreement on transactions of cards linked to foreign currency payment accounts**

With cards linked to a foreign currency payment account (a currency other than VND), the cardholder approves the foreign currency transaction agreement as follows:

1. Transaction date: is the date the customer makes a transaction with a card associated with a foreign currency account on the device.
2. Trading hours: from 8am to 6pm daily. Outside of the above time frame, the Cardholder transacts at the foreign currency buying rate in VRB system according to VRB's policy from time to time.
3. Type of transaction: spot trade
4. Trading currency: pair currency RUB/VND or USD/VND

5. Amount of foreign currency: transaction value in VND converted according to the foreign currency buying rate of VRB system at the time of transaction
6. Payment date: same as transaction date
7. Cardholder accepts the foreign currency buying rate of VRB system at the time of transaction.
8. Payment instructions: authorize VRB to debit the foreign currency account linked with the customer's card.
9. VRB keeps transaction information and notifies customers of transaction information via electronic channels (SMS/Email/Internet banking/Mobile banking...) and is considered as proof of transaction confirmation. translation between cardholder and VRB

#### **Article 8. Force majeure clause**

1. Force majeure clause is the event occurring objectively, unforeseeably and cannot be remedied despite of taking all necessary measures in capability.
2. Force majeure clause includes the events such as: earthquake, flood, drought, fire, epidemic, disaster, natural disaster, war, terrorism, strike, bankruptcy...or the events are not predictable and there has no obligation to know in advance that leads to be unable to continue implementing or seriously affect the validity of the contract.
3. When a force majeure event occurs, depending on each case, the parties will process:
  - a) When a force majeure event occurs which affects VRB's service provision, VRB has the right to decide to suspend part or all of services provided to customers. VRB will notify customers in detail about the causes and effects of force majeure events, by means that VRB considers appropriate. Within 07 days from the occurrence of the event, in case the Card holder does not agree with the contents of VRB, the Card holder is responsible for notifying VRB to agree to terminate the Contract for issuing and using this card. If there is no response, it will be deemed to agree with the adjustment contents of VRB.
  - b) When a force majeure event occurs for the Merchant that they cannot keep using service, within 07 days the Cardholder is responsible for notifying VRB in writing and within 30 days must send a document to VRB detailing the cause of the failure event, the effect of the event on the performance of the Contract obligations, and attach local government certifications of the occurrence of the force majeure event. Immediately after the force majeure event ends, the Cardholders are responsible for actively remedying the consequences (if any) and continuing to perform the Contract.
4. During the time of force majeure events, the party that is unable to perform its obligations due to force majeure circumstances will not be fined for breach or compensated in accordance with the provisions of this Contract and the provisions of law.
5. If the force majeure clause lasts for 1 month, parties will discuss and make a reasonable decision about content of the terms in the contract.

#### **Article 9. Dispute resolution**

In case a dispute arises, the parties shall first settle it through negotiation and conciliation. Within 30 days from the date of arising of the dispute, if the parties cannot resolve it, one of the parties has the right to bring the case to the competent People's Court of Vietnam where the branch office of VRB is located – a party directly entering into this Agreement at the time of filing the petition.

#### **Article 10. Modification and supplementation**

1. VRB, at any time, with its discretion, has the right to amend, modify and supplement these terms and conditions by a written notice or email to the Cardholder(s) or announcement on VRB website; or any other methods.

2. The modifications are valid at the date written in the notice or the date that VRB sends the notice (if effective date is not specified).

3. Within 07 days since the date VRB informs on amendment, supplementation of Terms and Conditions, if cardholder does not agree with the amendment, supplementation, Cardholder is in charge of informing VRB to make deal of ending Contract of card issuance and usage.

4. In case the card holder continues to use card after 07 days since the date VRB informs on amendment, supplementation of Terms and Conditions, it shall be construed that the Cardholder has accepted these amendments, modifications and supplementations.

#### **Article 11. Implementing provision**

These Terms and Conditions of card issuance and usage along with the request on card issuance of card holder is considered as the Contract legally bonding card holder and VRB. This Contract shall take effective since the date that Request on card issuance is signed by card holder and/or the date of card issuing approval of VRB and shall be applied by prevailing laws of the Socialist republic of Vietnam and regulations of issuing, using and acquiring international cards. In case there is any conflict between These Terms and Conditions with the Request form, These Terms and Conditions will be priority applied.