

## Cardmember Agreement

1. **Basic Condition** The Citibank Credit Card (hereinafter called the "Card") is issued by Citibank, N.A. Bangkok Branch (hereinafter called "Bank") to the applicant whom the Bank has approved to be the Cardholder(s) which shall mean both the Primary Cardholder and/or Supplementary Cardholder (hereinafter collectively called the "Cardholder") whereby the Cardholder shall sign at the given space at the back of the Card and present the Card himself/herself. By accepting, signing and using the Card, the Cardholder agrees and consents to be bound by and to comply with this Agreement and the Terms and Conditions of using the Card (hereinafter called the "Agreement") in all respect.
2. **Card Ownership** The Card remains the ownership of the Bank. The Cardholder shall keep it safely at all times. The Card is not transferable and the Cardholder remains entirely responsible for all obligations incurred from the use of the Card.
3. **Use of the Card** The Cardholder acknowledges and accepts that the Cardholder is permitted to use the Card for a payment of any purchase of product, service, or for other expense, including the cash withdrawal, the use of credit card via automatic phone system, and/or the use of credit card through other permitted channel pursuant to the terms and conditions stipulated by the Bank. The Cardholder agrees to use the Card solely for the purpose of usual consumption of the Cardholder, and the Cardholder agrees not to use the Card for any other purpose which is not permitted by the Bank, as well as, a purpose for a payment of any illegal purchase of product or service, or other illegal expense, a purpose for conducting commercial business of the Cardholder or any person, a purpose for investment in any investment products no matter they are offered by the Bank or not. The Cardholder shall also not use of the Card in unusual behavior, e.g. the case where the total spending in each cycle is higher than the approved spending limit per cycle, or in any manner which constitutes a reasonable ground to believe that such use is illegal, in bad faith, with intention to fraud or cause damages to the Bank. In the case where the Cardholder breaches the above provisions regarding the use of the Card, the Bank, in addition to its revocation or termination right according to clause 19, reserves its right to cancel the transaction in breach and also to claim for any and all responsibility and liability from the Cardholder arising from or in connection to such breach.
- 3.1 **Use of the Card Cash withdrawn from any Counter or through Automatic Teller Machine (hereinafter called "ATM")** The Bank grants the Cardholder the right to withdraw advance cash from any counter or through the ATM both in Thailand and in foreign countries, subject to the following conditions:
  - 3.1.1 the Cardholder shall comply with the current conditions established by the Bank as notified to the Cardholder in advance in writing;
  - 3.1.2 after the Bank has issued the Personal Identification Number (hereinafter called the "PIN") to the Cardholder for the purpose of making advance cash withdrawals, subject to such limitation on transaction amounts or number of transactions;
  - 3.1.3 it is the Cardholder's duty to keep the PIN confidential, not to reveal

the PIN to others, not to allow any person to use the Card or PIN, and not to act in any manner that results in the Card or PIN being used or in the possession of others. The Cardholder agrees to be responsible and to indemnify the Bank for all damages incurred by the Bank as a result of any person using the Card or PIN for cash withdrawal and/or doing any other acts or transactions;

3.1.4 regarding the cash withdrawals from the ATM or from the Bank, the Bank will charge interest at the highest rate as prescribed by the Bank of Thailand, then in force commencing from the withdrawal date until the date when the Bank has received repayment in full;

3.1.5 regarding the advance cash withdrawal from the ATM or from the Bank's counters, the Bank will charge a service fee at the applicable rate prescribed by the Bank pursuant to the Bank of Thailand's relevant regulations, and the Bank reserves the right to change the rate of such service fee by notifying the Cardholder thereof in writing at least 30 days in advance; and

3.1.6 the Cardholder hereby agrees to bind himself/herself to the effect that the PIN, which has been given to the Cardholder by the bank, shall be construed as valid as the Cardholder's specific individual logo or signature. The Cardholder's withdrawal of money under these conditions shall bind the Cardholder for any and all the payments which, the Cardholder has made from the ATM or from the Bank, and the Cardholder hereby ratifies all withdrawals from ATM or from the Bank regardless of whether any such withdrawals are made by the Cardholder or any other persons to whom the Cardholder agrees to make the Cardholder's PIN known.

**3.2 Use of the Card for Credit Card Phone System Service** The Bank grants the Cardholder the right to use the services of credit card phone system at the place where the Bank has posted the Card's marks. For this service, the Cardholder agrees to pay the service fee of the credit card phone system at the rate the Bank has specified.

**3.3 Use of the Card for Payment Goods, Services, or else** The Bank grants the Cardholder the right to use the Card for paying goods, services, or else in accordance with terms and conditions stipulated by the Bank at the merchant's place or any place where the Bank is made the contract.

**3.4 Use of the Card for any Methods** The Bank grants the Cardholder the right to use the Card for any services via any service channels such as via internet and/or other methods at the Bank's discretion.

**3.5 Participation in other programs** The Bank may offer or Cardholder may request to participate in the program(s) such as Cash Advance, Call for Cash, Click for Cash, Spending Conversion and Citi PayLite. Given that the Cardholder is accepted in to the program, the Cardholder agrees to be bound by the terms and conditions of that program which the Bank will notify Cardholder from time to time or as communicated on [www.citibank.co.th](http://www.citibank.co.th)

4. **Temporary Credit Line Increasing** The Cardholder agrees and acknowledges that the temporary credit line increasing, as requested by the Cardholder or as granted by the Bank makes his/her bind with the payback action for the credit line that has been used together with the interest and/or any fee occurred during that period.
5. **Submission of the Statement of Account** The Bank shall send the Cardholder, on monthly basis for collection of payment, a Statement of Account, for the Card transactions which the Cardholder has made. Such

statement shall be sent to the Cardholder at the address provided to the Bank by the Cardholder at least 10 days in advance of the due date for payment. Nevertheless, the Cardholder is entitled to dispute the transactions specified in the Statement of Account within 10 business days from the date of receipt of the said statement from the Bank. However, where the Cardholder can prove that a transaction listed on the Statement of Account is incorrect and is not the Cardholder's mistake, or fault, the Cardholder is entitled to dispute within a period not exceeding 60 days from the date of receipt of the Statement of Account.

In determining the expiry date of the period referred to above, the Bank shall prove the date and time of submitting the Statement of Account to a carrier and the service performed by the carrier.

In the case where the Cardholder has requested in writing to receive the statement of Account in the form of paper statement or electronic statement, the Cardholder is entitled to request for a change of the receipt of the statement of Account in such form by giving a request in writing to the Bank at least thirty days in advance.

6. **Payment** The Cardholder shall, within the payment date specified in the Statement of Account, pay the Bank the total amount due for the charges for goods, services, and any other debts arising from the use of the Card, as well as any other fees, at the place specified in such Statement by using their services. The Cardholder acknowledges to be bound by the terms and conditions of those services.

In the event the Cardholder cannot fully repay the amount on the date specified by the Bank, it shall be deemed that the Cardholder requests payment of the balance by installments and agrees to pay interest on the total debts outstanding in the account, at the highest rate the Bank is entitled to charge from the Cardholder(s) in accordance law currently in force (by calculating from the Posting Date) until the debt has been repaid in full. In the event that the Bank charges such interest, the Bank shall calculate and inform the Cardholder of such interest in term of percentage per annum. In addition, Cardholder agrees that the Bank shall be entitled to collect the default interest up to the maximum rate as applicable by law.

IF the Cardholder fails to make the repayment to the Bank within the payment date specified in the Statement of Account, The Cardholder shall be charged Collection fee, or other fee which determined by the Bank including the interest rate mentioned in the foregoing paragraph not exceeding the highest rate, which the Bank is entitled to charge from the Cardholder in accordance with the Notification of the Bank of Thailand in force. In addition, if the Cardholder's failure to make the payment causes the Bank to resort to legal proceedings, the Cardholder agrees to be responsible for full damages, costs, and expenses, including full legal expenses, and attorney's fees incurred by the Bank in connection with the debt.

The Cardholder agrees that the Bank is entitled to forthwith offset the debts and obligations against any of the Cardholder's deposit in the Cardholder's current account and/or accounts being in the Bank's possession or control, whether matured or not. In such case, the Bank will inform the Cardholder in writing.

7. **Change of Address** In case of any changes to the Cardholder's home, office address, or employment, or mailing address for sending the statement of account, the Cardholder shall forthwith notify the Bank with in writing of such changes.

8. **Travel Abroad** If the Cardholder is absent from Thailand for more than one month, the Cardholder shall leave clear and specific instructions to the Cardholder's family, the Bank and/or to settle to the Cardholder's account with the Bank by the due date for payment specified in the monthly Statement of Account. The Bank must be informed of these instructions prior to the Cardholder's departure.

9. **Validity and Renew of the Card** The Card shall be valid for 3 years or over upon the Bank's discretion but the Bank shall bill the Cardholder annually for the membership fee which covers one year's service. The Bank is entitled to issue a new Card to the Cardholder immediately upon expiry of the old Card without the Cardholder's consent unless the Cardholder has notified the Bank by phone or in writing of cancellation of the Card.

*In the event that the Bank has found that the qualifications of the Cardholder has not met the requirements of Bank of Thailand, the Bank is entitled to cancel the Card as per Terms and Conditions of the Cardmember Agreement or cancel the Card on the expiry date of the card.*

10. **Issuance of Supplementary Card** *In the event that the Cardholder requests the Bank to issue a Supplementary Card for a person to whom the Cardholder has granted consent. The Supplementary Cardholder acknowledges to be bound by the Terms and Conditions of the Agreement. In the event the Card is terminated by the Bank, this will be applied to the Supplementary Card as well.*

11. **CitiPhone Banking** The Cardholder can use the telephone banking services provided by the Bank whereby the Cardholder agrees to be bound by the terms and conditions of CitiPhone Banking Service as from time to time prescribed by the Bank. The Cardholder can request a copy of the said terms and conditions from the Bank during the Bank's normal working hours.

By conducting any transactions or given any Card instructions through CitiPhone Banking (whether through a CitiPhone Banking Officer, through the Automatic Voice Response system by using the Telephone Personal Identification number issued and informed by the Bank, or through any other service channel or method as provided or made available by the Bank to the Cardholder), it will be deemed that the Cardholder has agreed to be bound by the terms and conditions of the relevant services as prescribed by the Bank, and by such transactions and the instructions. The Cardholder acknowledges that such instructions cannot be cancelled or suspended.

12. **Charges of goods and services made in foreign currencies and Currency of Payment**

The debts incurred by the use of the Card in any foreign countries shall be converted from the foreign currency into Thai Baht at the exchange rate chosen by VISA or MasterCard (as the case may be) and notified to the Bank on the day of the Bank being informed of the debts incurred from overseas, Cardholder can check for the initial reference conversion rate from: For VISA's network: [www.visa.com/exchangerates](http://www.visa.com/exchangerates) For MasterCard's network: [www.mastercard.com/us/Personal/en/cardholderservices/currencyconversion/index.html](http://www.mastercard.com/us/Personal/en/cardholderservices/currencyconversion/index.html). Additionally, Cardholder hereby agrees to bind himself/herself for a foreign currency exchange fee and/or a hedging premium at the rate of not more than 2.5% of the card spending incurred from overseas. For the debts incurred outside the networks of VISA and MasterCard the exchange rate chosen by the relevant network operators and notified to the Bank will be used, and will then be additionally included a foreign currency exchange fee and/or a hedging premium at the rate of not more than 2.5% and/or any other rates as may from time to time be announced by the Bank and communicated to the Cardholder. Such debts shall be paid by the Cardholder to the Bank in Thai Baht.

13. **Order of Goods and Use of Services by Notifying the Card Number**

Where the Bank has an agreement with any vendor or service provider who allows the Cardholder to order goods or use services by merely notifying the Cardholder's intention to make payment for the charges by means of providing the Card number, either verbally or in writing, to the vendor or the service provider for their collections of payment from the Bank and if the Cardholder disputes that the Cardholder has not ordered the goods or requested the services from such vendor or service provider, the Bank shall immediately suspend the collection of payment from the Cardholder or, where payment has already been collected, immediately refund the payment to the Cardholder, except where the Bank can prove that the debt has arisen from the Cardholder's act. In this event the Bank reserves the right to collect payment from the Cardholder at a later time.

In such case the Cardholder is entitled under laws to cancel the purchase of goods or request for service. This Agreement shall not deprive the Cardholder of the right to cancel the purchase of goods or request for service within 45 days from the date of purchase order or request for service, or within a period of 30 days from the due date for delivery of goods or service (in case the period of delivery of goods or service is prescribed in writing), if the Cardholder can prove that the Cardholder has not obtained the goods or service, or that the goods of service has not been obtained within the prescribe time or in full, or that the goods or service is defective or does not otherwise satisfy the purpose for which it was provided, the Bank shall suspend the collection of payment from the Cardholder. Where payment has been collected, the Bank will make a refund to the Cardholder within a period of 30 days from the date of Cardholder's notification in case the purchase order or

request for service has been made domestically, or within 60 days from the date of the Cardholder's notification in case the goods or service has been ordered from aboard.

The above-mentioned conditions shall not be applied with the reward redemption by using Citibank Rewards. In the event that the Cardholder redeems the merchandise or service under Citi Rewards, the Cardholder cannot cancel such redemption of merchandise or service nor claim for redeemed points.

14. **Defects or Damages of Goods or Dissatisfaction with Service** In the use of the Card to purchase goods or service, the Cardholder shall not hold the Bank responsible for any defects or damages of goods purchased or the unsatisfactory services obtained by the use of the Card. It is the Cardholder's sole responsibility to make action against the seller of goods or service provider of services.

The existence of any claim or dispute between the Cardholder and the sellers of goods or service providers of service or any persons whomsoever shall not relieve the Cardholder from the obligation to settle accounts with the Bank upon the rendering of the monthly Statement of Account by the Bank unless the Cardholder has legal grounds on which the Cardholder may disclaim the Cardholder's responsibilities.

15. **Use of the Card by another Party** In case there is another person using the Card as a result of the Cardholder's negligence, willing or default, and causing the Bank to pay the merchants or suppliers for such use, the Cardholder agrees that such use shall be deemed as a use by the Cardholder and the Cardholder shall be liable to pay in full in accordance with the statement.

16. **Non-acceptance of the Card** The Bank shall not be responsible for any event whatsoever if the Card is not honored by any service establishment.

17. **Request for Temporary Suspension of the Use of the Card** In event of loss or theft of the Card, or for any other reasons whatsoever and the Cardholder wishes to temporarily suspend the use of the Card, the Cardholder must promptly notify the Credit Card Center in Thailand of the Bank, either verbally or in writing. After the Credit Card Center in Thailand of the Bank has received such notice, the Bank shall suspend the said Card within 5 minutes after receipt of the notice. If the Credit Card Center in Thailand of the Bank has not been notified of such event and the Card is used by another person, the Cardholder shall be liable for all the obligations incurred. In case where the Card is of the kind of which contains PIN to permit withdrawal of money from ATM or use of the credit card phone system, the Cardholder shall be responsible for the sums of money withdraw, together with the advance withdrawal fee through the ATM and fee for the service of credit card phone system until such time as the Credit Card Center in Thailand of the Bank has been notified of the Cardholder's intention for a temporary suspension of the use of the Card and such suspension has been made by the Bank. Where the Cardholder communicates the Cardholder's wish to suspend

the Card to the Bank's agent at any place other than the Credit Card Center in Thailand of the Bank, the notification will be deemed to have been made to the Bank once the Bank's agent has informed the Credit Card Center of Thailand of the Bank. After the Bank has suspended the use of the Card, the Cardholder shall not be held responsible for any debt subsequently arising unless the Cardholder uses the Card himself/herself subsequent to such notice, in which case the Cardholder's liability for all debts shall not have ceased for any period of time.

In the event of loss or theft of the Card, the Bank is entitled to charge the Cardholder a fee for reissuance of the Card at the rate prescribed by the Bank.

18. **Cancellation of the Card** *The Cardholder agrees and accepts that cancellation of the Card shall not be deemed as a cancellation of the credit card account and/or the Cardmember Agreement until the Cardholder has paid all debts to the Bank in full. In the event that the Bank has plausible grounds for belief that Card member's Credit Card is illegally used by other persons, the Bank is entitled to cancel the Card immediately. In such case the Bank may issue a new card for the Cardholder and/or inform the Cardholder at the Bank's sole discretion. If the Cardholder wishes to cancel the Card, the Cardholder must notify the Bank by phone or in writing of the cancellation of the Card and promptly pay all outstanding debts to the Bank in full, even though the notice has been given.*

*If the Cardholder cancels the Card not in compliance with the foregoing provisions, the Cardholder agrees to be responsible for all charges incurred to any vendor or service provider and all transactions made to the Card following such cancellation, regardless of whether or not the Card in the Cardholder possession, unless the Cardholder can prove that the same is not as a result of the Cardholder's intent, negligence or fault.*

*As a result of the cancellation of the Card, the Cardholder is entitled to be refunded for the annual fee pro-rata according to period of non-utilization of service covered by the card.*

*However, the Bank is entitled to cancel the Card at anytime by notifying the Cardholder in advance.*

19. **Suspension of the Use of the Card, Revocation of the Card, and Termination of Agreement** *The Bank is entitled to suspend the use of the Card, revoke the Card or terminate the Agreement in any of the following circumstances :*

*19.1 where the Cardholder encounters financial problems which affects his/her ability to repay the Bank and/or other debts which shall be bound to the Bank and/or the Bank's affiliated companies such as late payment, default of payment, default of any terms and conditions;*

*19.2 where the Cardholder experiences financial difficulties which render him/her unable to repay debts owed to others creditors;*

19.3 where the Cardholder is sued for a civil case or a bankruptcy case by other creditors related to his/her indebtedness or criminal case, or any government agency, or competent authority has the order to attach seize, or freeze the Cardholder's assets and properties, which, in the Bank's view, it affects his/her repayment capabilities;

19.4 where the Cardholder passes away or is imprisoned by a final judgment to a term of imprisonment or person who adjudged to be incompetent or quasi-incompetent;

19.5 where the Cardholder is faced with an unemployment problem, a chronic illness, or disabilities which affects his/her repayment capability;

19.6 where the Cardholder experiences any other problems which materially affects his/her repayment capabilities;

19.7 where the Cardholder makes or uses the falsified or incomplete documents and Information, fact, warrants, to substantiate his/her application for the Card or any other service in connection with the use of the Card;

19.8 where the Cardholder engages in business activity or conduct which constitutes grounds for belief that the Cardholder committed the offences of cheating, fraud, and/or act in bad faith to the Bank, or there is ground for belief that the Cardholder used the Card illegally or in a non-usual use of the Card, or any other act, which may cause damages to the Bank or its reputation;

19.9 where the Cardholder makes a transfer of the Card which violates the provisions of Clause 2 of this Agreement;

19.10 where the Cardholder changes the Cardholder's address without promptly notifying the Bank in writing, which contravenes the provisions of Clause 7 of this Agreement;

19.11 where suspension, revocation or termination of the Card is required in order to comply with any applicable law or regulation of any jurisdiction or where the said law or regulation affects the granting/use of the Card or repayment capability of the Cardholder.

19.12 where the Primary Card is cancelled in any reason, it shall be deemed that the Supplementary Card is cancelled as well;

19.13 where the Cardholder is in breach of any of the terms and conditions hereunder; or

19.14 where the Cardholder cancels or revokes the consent given to/recorded at the Bank and/or National Credit Bureau Company Limited/any credit data company (hereinafter collectively called the "Company") to check and/or to disclose the Cardholder's credit data which affects the Bank being unable to check, or analyze the Cardholder's credit facilities/credit card, to review, renew the Card/credit facilities or to restructure debts and/or other purpose as stipulated by laws with the Company.

In any of the above circumstances, the Bank is entitled to suspend the use of Card or revoke the use of the Card by any of the Cardholder or both.

In the event that the Bank exercises its right to revoke the use of the Card or terminated the Agreement, the Cardholder is required to return the Card to the Bank immediately upon receipt of notice from the Bank, either to the Bank's principal place of business in Thailand or the Bank's agent in any part of the world. If the Cardholder still uses the Card after



*In the case where the Bank has suspended the use of the Card or terminated the Agreement per the above circumstances, the Cardholder also agrees that the Bank reserves its right to revoke and terminate any and all Cards which the customer may have with the Bank. Upon the said revocation, the Cardholder is suggested to destroy the revoked Cards immediately for the Cardholder's own benefit.*

20. **Revealing Data** The Cardholder irrevocably authorizes and consents the Bank, Citi's entities, representative, assignee, any financial institutions, person and/or juristic person to ask, check, record, change, correct, reveal and/or do all the Cardholder's private data, recorded or kept at the Company, the Bank, any financial institutions, Citi's entities, representative, assignee, person and/or juristic person mentioned above which are a member and/or service user whether the Cardholder's account, credit/facilities/ the Card/transaction(s) has been closed, revoked, terminated or cancelled. In addition, all the above action shall be complied with the purpose as stipulated by laws and/or the Bank deems appropriate.
21. **Transfer of Rights** This Agreement shall be enforceable to successors, assignees or subrogees of both parties. The Bank has the right to transfer its rights hereunder in whole or in part to other persons or third parties by giving prior notice not less than one billing cycle to the Cardholder. Nevertheless, the Cardholder shall not be entitled to transfer his/her rights under the provisions of this Agreement in whole or in part to other persons or third parties.
22. **Non-Waiver** Any delay or omission by the Bank in exercising its rights under the law or under this Agreement shall not be deemed that such rights have been waived by the Bank or consent has been given by the Bank for the breach of the Agreement by the Cardholder.
23. **Alteration or Agreement of the Cardmember Agreement** The Bank is entitled to alter or amend the conditions governing the use of the Card, the interest rate, the penalty fee, the rates of fee and services, as well as the entitlements granted to the Cardholder including the alternation or amendment of the provisions of this Agreement and any changes. Such notice, which shall be made with font sizing not smaller than 2 mm and consisted of not more than eleven fonts in one inch, shall be given to the Cardholder at least 30 days in advance of any alteration or amendment except in an urgent case where such notice shall be given to the Cardholder at least 7 days in advance or shall be published in a widely-distributed daily Thai language newspaper at least 7 days in advance, as well as notified to the Cardholder personally in writing.  
In case where there is such an alteration or amendment and the Bank has already notified it to the Cardholder according to the procedures describe above, it shall be deemed that the Cardholder has been informed of such alteration or amendment.  
Nevertheless, an alteration or amendment, which is an advantage to the Cardholder, can be in effect immediately, provided that the Bank shall notify the Cardholder of such alteration or amendment within 30 days after the effective date of such alteration or amendment.

24. **Conflict or Inconsistency** In the event of any conflict or inconsistency among the provisions of the Agreement or any statements in the Bank's documents relevant to the particular on conditions for the use of the Card and the Cardholder's right and benefits, the provisions of this Agreement shall prevail over those statements in those documents.
25. **Controlling Language** This Agreement is made in both English and Thai languages. The Thai language version of this Agreement shall prevail in respect of the construction and interpretation hereof in the event of discrepancies and inconsistencies.
26. **Governing Law** This Agreement shall be governed by and construed in accordance with the laws of Thailand.
27. **Payment Channels and Fee** Payment of your Citibank credit card spending and fee can be made at payment channels announced by the Bank. Please find the details for payment channels in Fee Table attached in this package. The Fee Table is regarded as a part of Cardmember Agreement.
28. **Others**
- 28.1 I hereby acknowledge that if I wish to cancel my debt collection agreed upon between me and the third party to collect the debts through the Bank's credit card, I agree to proceed for the cancellation of the debt collection with such third party directly.
- 28.2 I hereby acknowledge that I may be contacted by a third party service provider who is appointed by the Bank to carry out collection activities in relation to any account in default of payments. In such case, I will be charged a collection fee up to the maximum rate of Baht 100 per statement cycle or at any other rate as may be informed by the Bank to me. If you have any complaint or suggestion in connection with the collection service, please contact 02-788-2399.
- 28.3 I hereby acknowledge that after the Bank has approved the financial products to me, certain type of financial products may require me to request for activation of the services of such card and/or account prior to use in accordance with the method prescribed by the Bank which shall be communicated through mail, facsimile, or CitiPhone Banking order or may require the use of PIN number; and/or in accordance with any other methods prescribed by the Bank and informed to me.
- 28.4 In case that I have been approved to receive several types of Citibank Credit Card, I hereby acknowledge that the credit limit of each type of Citibank Credit Card is a total credit limit of all types of Citibank Credit Card. I may request the Bank to separate such total credit line, however, subject to the Bank's consideration and relevant laws.
29. *The Cardholder shall provide and update the Bank with any information as required by the Bank from time to time in order to enable the Bank or any of the Bank's affiliates to comply with the applicable law or regulation of any jurisdiction.*
30. *In the case where the Card's account of any Cardholder has a credit balance for a certain period as determined by the Bank, the Bank may choose to return such credit balance to the Cardholder and/or suspend or close the Card after giving a reasonable notice to the Cardholder.*