

Conditions of Use for NBS Debit Mastercard®

These Conditions of Use apply to the Nelson Building Society (NBS) Debit Mastercard®. Please read these Conditions of Use and then keep this document in a safe place. NBS General Terms and Conditions and NBS transaction and service fees also apply.

By using your card or using any other payment instrument to access your card account(s), you're deemed to have read, understood and agreed to comply with these Conditions of Use.

1. General

New Zealand law applies to these Conditions of Use. Under our Conditions of Use you:

- must keep your card and any Personal Identification Number (PIN) secure
- agree that your card is the property of NBS

If NBS asks you to return or destroy your card then you must do so.

If you have any enquiries about your card, you can call us between **9.30am and 4.30pm, Monday to Friday** on **0800 101 700** or email us at **info@nbs.co.nz**. If you need to write to us, our address is: **NBS, PO Box 62, Nelson 7040**.

You can also contact us by following the 'Get in touch' link on our website, **nbs.co.nz**.

You're responsible for promptly informing NBS of any change in your personal details (including your name, address, telephone, mobile and email address). Failure to notify us of your personal details may impact your rights under these Conditions of Use.

2. Protecting your card and PIN

Your PIN identifies you and allows you to access your nominated transactional account(s). NBS won't take any further steps to verify the person using your card and your PIN, so anyone else using your card and your PIN will have access to your nominated transactional account(s) whether you've given them your permission or not.

To protect yourself against card fraud:

- You must keep your card safe – don't leave it in an unattended wallet, purse, vehicle, nightclub, hotel, restaurant or anywhere else it could be stolen from you.
- Don't give your card to anyone else.
- You should be the only person who inserts, swipes or waves your card when using it.
- Make sure no one sees you enter your PIN when you are using your card.
- Don't tell anyone your PIN, including merchants, the police, NBS staff or your family or friends.
- Always get your card back after using it.
- Don't write your PIN down anywhere (memorise it instead) and don't email your card number or PIN.
- Consider using different PINs for different cards.
- When using your card online, ensure 'https' is in front of the web address and that there is a padlock or other security symbol on the web page.
- Tell us immediately if your card is stolen or lost.
- Tell us if you change your address, so any replacement cards are sent to the right place.
- Check your statements and transactions regularly and tell us as soon as possible if you think there have been any unauthorised transactions on your card.

Electronic Funds Transfer (EFT) terminals which are not genuine or may have been tampered with increase the risk of your PIN being misused. To help prevent this from happening, you should attempt to verify the validity of any Electronic Funds Device (EFD) eg, ATMs or EFTPOS machines before use. You should also not use any EFDs that don't look genuine or look like they may have been tampered with.

If your card is lost or stolen, or your PIN is known to another person, it can be used for unauthorised transactions, which may result in a loss to you.

The maximum value of contactless transactions accepted without a PIN is available on our website and may change from time to time.

3. Theft, loss or misuse of your card or PIN

Blocking your card

If you have misplaced your card, you can use NBS Internet Banking or the NBS Mobile Banking app to temporarily block your card as soon as possible. This will enable you to unblock the card once you've found it. When you temporarily block your card, recurring payments or subscriptions you've set up on the card may not be made. A temporary block does not report the matter to NBS. If you want to permanently cancel your card, you can also action this via NBS Internet Banking or the NBS Mobile Banking app.

If someone else has a different debit card linked to your card account(s), they will still be able to make transactions using their card.

Even if your transactions have been temporarily blocked, you'll be responsible for any authorised transactions including any recurring payments or subscriptions we're required to process.

Notifying NBS

You must notify NBS immediately if:

- your card is lost or stolen or in the possession of another person
- your PIN becomes (or may have become) known to someone else
- you think there have been any unauthorised transactions on your card

You'll be required to provide information on how the loss occurred and we may need to give that information to the police, Mastercard®, the merchant or those involved in processing card payments. We may ask you to lodge a formal complaint with the police. If you decline to do so and we're prejudiced as a result, we may decline to reimburse you for any losses.

If the loss of the card occurs outside of business hours, immediately notify us on **0800 101 627**. We may pass on all relevant information to other banks, the police, Mastercard® or those involved in processing your card payments.

If you're outside of New Zealand, please notify us by calling **+64 3 548 9928** collect. A collect call allows you to call for free, but only if you ask the local operator first.

There may be a charge to your card account(s) if a replacement card is required.

4. Setting your PIN

When you're issued with your card you'll need to set your PIN prior to using the card. Your PIN can be set by logging in to NBS Internet Banking or the NBS Mobile Banking app. Your PIN enables you to use your card in Electronic Funds Devices such as ATMs and EFTPOS terminals.

When you set your PIN, you should choose a number that you'll be able to remember easily as you must memorise it.

- You must not choose unsuitable numbers such as birth dates, months or years, parts of your telephone number, parts of your card number or sequential or easily identified numbers (eg, 2345 or 2222).
- You must also not use numbers from personal data such as your driver licence, or password or other numbers easily connected with you.

We recommend using different PINs for different cards. If you wish to change your PIN, you can do this by logging in to NBS Internet Banking or the NBS Mobile Banking app.

From time to time we may replace or reissue you with a card pre-loaded with your existing PIN. Upon receipt of your new card, to activate it simply make an "in-person" purchase using your PIN (ie, not payWave or online transactions) and complete the transaction as normal.

5. Using your card

Cash withdrawals and daily limits

Subject to your available credit limit, available funds in your card account(s) and any daily maximum withdrawal amount that applies, you may use your card to make cash withdrawals. The limits on the maximum amount that you can withdraw or spend on your card each day are available on our website and may change from time to time. Different limits may apply to withdrawals made from overseas ATMs and additional fees may apply. Banks and other financial institutions may charge a fee to use their ATMs.

Contactless transactions

You may use your card to make contactless transactions in New Zealand and overseas at a Contactless Terminal.

You'll be able to find a Contactless Terminal at any merchant that displays the Mastercard® logo or PayPass™ logo and the relevant contactless symbol.

You may be required to enter your PIN or sign to use your card for contactless transactions over a certain transaction limit. For New Zealand, transaction limits can be found at nbs.co.nz. Different limits apply overseas and we have no control over these limits.

Some merchants may apply a surcharge to purchases made using contactless technology. This should be drawn to your attention before you proceed with the transaction. The surcharge amount will be added to your purchase amount.

Pre-authorisations

A merchant or bank may seek authorisation from us for certain transactions made using your card or require confirmation from us of your card's authenticity or status before processing your transaction. This often occurs in the case of hotels, airlines, rental car companies and online shopping merchants.

In fact, all transactions made without a PIN will be processed as pre-authorised. If the actual value of the transaction is not known, a bank or merchant may obtain a pre-authorisation for an estimated value of the transaction.

Where this occurs, NBS will hold the equivalent amount of funds in your account(s) until a transaction that matches the authorisation is processed. Funds may be held up to a maximum of nine business days and may temporarily reduce the amount of available balance on your account(s) until the transaction is processed.

In some cases, your available funds can be temporarily reduced by both the authorised (estimated) and the actual transaction amount for a short period of time.

Where this overdraws your account(s), normal overdraft charges will apply. If authorisation was given to the merchant for your purchase or payment, the balance on your account(s) may be greater than the available funds in your account(s).

Incorrect or unauthorised transactions

If you think a transaction shown on your statement is incorrect, you can dispute it by following the procedures described in the section entitled "Transaction disputes". In some situations, if you don't receive the goods or services you have ordered with your card or by use of your card number or you have not authorised a transaction, you may be able to get a credit for the transaction from the merchant.

6. Card transaction requirements

Use of your card constitutes an irrevocable order to NBS. You may not stop payment of a transaction once requested. There are limited circumstances under which we can reverse a transaction which will be subject to the rules of Mastercard®. For example, we can't reverse a transaction where there is a dispute with a merchant about the quality of goods and services. We'll not be responsible for the goods and services supplied by any merchant and any complaints you have with the merchant must be resolved by you directly with the merchant concerned.

We may choose not to accept any transaction if:

- you have exceeded a relevant limit (for example, the daily limit on cash withdrawals)
- we suspect misuse of your card
- we reasonably consider it necessary to protect the security of your card or relevant account(s)
- we believe accepting the transaction could breach a law or sanction or that someone else may have rights over money in your card account(s)

Electronic Funds Transfers (EFTs) will be debited to your account(s) on the day the transaction is made or as soon as possible thereafter, subject to our right to vary the date of debiting due to circumstances beyond our control.

When you use your card in an Electronic Funds Device other than an NBS ATM, the transaction will be processed as soon as we are notified by the bank that owns the Electronic Funds Device you used.

NBS may impose such restrictions as it reasonably thinks fit for the efficient processing of transactions and to reduce your and NBS' exposure to theft or fraud. These restrictions may include maximum daily transaction limits for Electronic Funds Transfers made with your card, details of which are available at nbs.co.nz.

You'll be obliged to pay any amounts debited to your account(s) which exceed the daily EFT transaction limits. In addition, there may be a daily limit on the number of EFT transactions you may make using your card and, or a limit imposed by a particular merchant where you can use your card to purchase goods or services from that merchant.

In respect of Off-line Funds Transfers (OFTs), any voucher signed or authorised by you shall be authority for us to process the transaction to your account(s).

The transaction will be processed as soon as we receive it. If an OFT is processed to an account(s) that has been closed or is open and there are insufficient funds to permit the transaction, we'll not be deemed in any way to have consented to that transfer. You're liable for meeting the transaction amount.

If you initiate a transaction with your card by mail order, telephone order or via the internet you are authorising the Mastercard® merchant to process an EFT transaction or issue a sales voucher for the purchase amount, which will be debited to your account(s).

The acceptance of an EFT or an OFT is not a representation by us that you have sufficient funds in your account(s) to cover the transfer of funds. Where a transaction overdraws your account(s), normal overdraft charges will apply. Details of these charges are available from any of our branches or by calling us on **0800 101 700** or at **nbs.co.nz**.

7. Card acceptance and limitations

In New Zealand, your card will be accepted in any Electronic Funds Device or by any merchant displaying the Mastercard® logo or PayPass™ logo.

Overseas, the card will be accepted by banks and merchants displaying the Mastercard® symbol and at any Electronic Funds Device displaying the Mastercard® logo or PayPass™ logo. However, we'll not be held liable if any bank or merchant either refuses to accept the card or will not allow the card to be used to purchase particular types of goods and services.

We'll not be responsible for the goods and services supplied by any merchant. Any complaints you have with the merchant must be resolved by you directly with the merchant concerned.

8. Foreign currency transaction

The use of your card for foreign currency transactions may be subject to exchange controls or other government requirements. Your purchases might be subject to customs duties, taxes or both. All such charges are your responsibility.

Mastercard® processes and converts into New Zealand Dollars, cash advances, purchases and, or charges made in foreign currencies at the rate(s) of exchange fixed by Mastercard® on the day the transaction is processed (which may differ from the rate applicable on the date the transaction occurred or the date when the transaction was posted to your account(s)).

The total converted amount will appear on your statement. Transactions made in United States and Australian Dollars are converted directly into New Zealand Dollars.

Mastercard® converts transactions made in any other foreign currency into United States Dollars before converting them into New Zealand Dollars.

A foreign currency fee will be charged by NBS on any such foreign currency transaction in addition to any fee charged by the merchant. Details of this fee are available in our rates and fee schedule which forms part of these Conditions of Use, a copy of which is available at any NBS branch or online at **nbs.co.nz**.

Transactions reversed or refunded to your account(s), including by the merchant, may be different from the original amount debited due to changes in the currency conversion rates that may have occurred between the time the original transaction occurred and the time of the reversal or refund. For more information on obtaining reversals or refunds, please refer to the section entitled "Transaction disputes".

Dynamic currency conversions may be offered to you by some merchants. This gives you the option of using your card to pay for goods or services purchased from an overseas merchant, in New Zealand Dollars at the point of sale (rather than the currency in which the merchant is domiciled). Any applicable merchant terms and conditions and, or international card scheme rules relating to dynamic currency conversion will apply.

If you decide to purchase goods or services using dynamic currency conversion, the rate of exchange and any applicable fees will be charged by the merchant and payable by you at point of sale. We have no control over the conversion rate used. The merchant may also charge a fee for this service.

9. Damaged or faulty cards

If your card becomes damaged or faulty, we'll issue you with a new card when you return the damaged or faulty item to us, together with a description of how the damage or fault occurred. There may be a charge to your account(s) if a replacement card is required. These Conditions of Use will continue to apply to your replacement card.

10. Fees and charges

You agree to pay all fees and other charges relating to the use of your card. NBS may deduct such fees and charges from your account(s) in accordance with the "Deductions and fees/charges" section of NBS' General Terms and Conditions. Details of these fees and charges are available in our rates and fee schedule available at **nbs.co.nz**, in branch or call us on **0800 101 700**. Fees and charges are subject to change.

Charges may include:

- annual card charges
- a replacement card charge (if your card is lost, stolen, damaged or becomes faulty)
- urgent replacement card charges
- courier or freight charges for replacement card
- transaction charges
- government duties or taxes
- foreign currency fees

11. Terms and conditions set by third parties

In addition to these Conditions of Use, the use of your card in an EFT terminal is subject to the conditions imposed from time to time by other financial institutions that are parties to any EFT system or identity authentication service.

On behalf of NBS, Change Labs NZ PTY LTD ("Change Labs") provides a Fraud Monitoring Service in relation to the Debit Mastercard® card. You consent to Change Labs communicating with you directly when and if required, concerning the screening, detection and investigation of any unauthorised access to, or potentially fraudulent transactions on your account(s).

Mastercard® Identity Check

NBS has access to Mastercard® Identity Check, which provides you with an added layer of security when using your card to make online purchases.

Please refer to the section entitled 'Second factor authentication' for terms and conditions relating to the use of the Mastercard® Identity Check solution.

12. Card cancellation or change

NBS may cancel your card at any time without notice. Examples of when we may exercise this right include, if:

- we are required to do so to comply with a court order or other legal or regulatory obligation
- we believe that use of the card or card account(s) may cause loss to you or to NBS
- you've acted abusively or aggressively towards any of our staff
- we're no longer offering this product
- you've operated your card fraudulently or negligently

Where we do this without prior notice, we'll promptly tell you. We may also change your card to another scheme or branded item at any time. If you're notified that your card has been cancelled, you must cease using your card and you are required to cut it in half or return it to any NBS branch.

You may cancel your card at any time by notifying us, cutting it in half or returning it to any NBS branch.

You remain liable for any transactions, fees, interest, collection charges, penalties and any other amounts incurred up to and including the date of cancellation until all monies outstanding have been paid in full.

If your card is cancelled, you are responsible for contacting any business or person that regularly debits your card, including recurring subscriptions before the next payment is due.

13. Transaction disputes

You're responsible for checking your statements to ensure their accuracy and advising us of any unusual transactions, which can include but are not limited to incorrect, invalid or unauthorised transactions even if you do not reside (permanently or temporarily) at the address to which you have requested us to send your statements. If you don't notify us of a disputed transaction within the time period stated below, then the charge or record of the transaction will remain on your account(s) and we won't be able to reverse the transaction.

If you dispute any transaction recorded in your monthly statement, you must notify us in writing within 30 days of the statement period closing date, giving the following information:

- your name, account number(s) and card number(s)
- the amount and nature of the disputed transaction attaching (if available) a copy of the transaction record or sales voucher in support of your case
- details of the EFT terminal (if any) at which the disputed transaction occurred
- details of the website (if any) through which the disputed transaction was initiated
- the date and approximate time (if known) on which the disputed transaction occurred
- details of any formal complaint lodged with the police

- any other information required to complete dispute transaction investigation
- a disputed transaction form will be completed and signed by the cardholder.

Once you have notified us of the disputed transaction, we'll investigate the matter and acknowledge your complaint within five working days.

Where it's established that an error did occur (whether it was the disputed transaction complained of, or not) it will be corrected and you will be advised of any appropriate adjustments which will be made to your account(s) in respect of credit charges and other charges. If, as a result of our investigation, we believe the charge or transaction should remain, we'll write to you setting out our reasons and a service charge may apply. If you've followed NBS' internal complaints process and you're still not satisfied with the outcome of the investigation, you may refer the matter to the Banking Ombudsman.

We can't reverse transactions in certain situations, including where you disagree with the merchant over the quality of the goods or services or if you change your mind about wanting to buy the goods or services.

14. Liabilities

Liability for payment of transactions, fees and costs

You're responsible for all transactions made with the use of your card or card number. You must also pay:

- any fees and costs arising from the use of your card
- any statutory duty, levy or charge incurred in relation to transactions
- any costs we reasonably incur associated with investigating an unauthorised or disputed transaction where that unauthorised or disputed transaction is determined by us to be an authorised transaction.

You will be required to pay us the amounts on all:

- sales vouchers signed or authorised by you or another cardholder on your account(s)
- mail, telephone, internet order or email transactions and recurring payments authorised by you or another cardholder on your account(s)
- EFT transactions carried out on your account(s) using your card or the card of another cardholder on your account(s)
- other transactions authorised by you or another cardholder on your account(s) and approved by us

There are risks involved if you or another cardholder on your account(s) initiate a transaction by mail order, telephone order, internet or by email. You're giving authority to the Mastercard® merchant to process an EFT transaction or issue a sales voucher for the purchase amount which will be debited to your account(s). Before undertaking any transaction and particularly before you agree to make a purchase from a Mastercard® merchant, you should consider the security and standing of the merchant company or entity you are doing business with.

If you or another cardholder on your account(s) initiate recurring payment transactions, ie, if you agree with a Mastercard® merchant that an amount will be debited against your account(s) on a regular basis, then you're liable for meeting those transaction amounts even if you close your account(s), unless you have cancelled such payments with the merchant.

In certain circumstances your agreement with the merchant may authorise the debiting of your account(s) with additional purchase amounts. Provided these amounts have been incurred under the terms of that agreement they may be charged to your account(s).

You agree that the goods and services provided under these Conditions of Use are supplied or acquired in trade, to the maximum extent permitted by law, you and us contract out of the provisions of the *Consumer Guarantees Act 1993*.

Liability for losses which result from lost or stolen cards or PINs disclosed

Once you have notified us that your card has been lost or stolen or is in the possession of another person or your PIN is disclosed to or known by someone else or there has been an unauthorised use of your card or card number (either in New Zealand or overseas), you'll not be held liable for any unauthorised use of your card after your notification to us, unless you have acted fraudulently or negligently.

You'll be deemed to have acted fraudulently or negligently if you have:

- failed to reasonably safeguard your card
- kept a written record of your PIN on or with your card
- kept your PIN in a form that can be readily identified as a PIN
- selected an unsuitable PIN
- disclosed your PIN to anyone, whether family or those in apparent authority including bank staff, or let them use your card or card number
- unreasonably delayed notifying us that your card has been lost or stolen or that your PIN has been disclosed

- failed to take all reasonable steps to prevent disclosure to any other person when keying in your PIN
- breached these Conditions of Use

If any of the above apply, your maximum liability will be the lesser of:

- the actual loss at the time of notification, or
- the maximum amount that you would have been entitled to withdraw from your account(s) between the time your card is lost or stolen and the time you notify us

If your card gives you access to an account(s) with a credit facility, failure to look after your card and PIN could result in a substantial loss for which you could be held responsible. There may also be a charge to your account(s) if a replacement card is required.

NBS' liability

Other than as required by law or as expressly provided in these Conditions of Use, we shall not be liable to you in respect of any loss of any nature except in respect of direct losses which may be suffered as a consequence of the failure of your card, or associated electronic systems and which are directly attributable to our gross negligence or wilful default, or the fraudulent or negligent acts or omission of our employees or agents. Without limiting the above, we will not be liable if you are unable to complete a purchase using your card, access ATMs in New Zealand or overseas or withdraw funds. We shall have no liability for consequential loss which you may suffer in any circumstances.

15. Second factor authentication

On behalf of NBS, Change Financial provides a second factor authentication service, Mastercard® Identity Check in relation to your card, known as EMV 3-D Secure. This feature provides strong protection for consumer's financial data and minimises fraudulent disruptions to cardholders.

When you make certain online transactions through an online Mastercard® merchant (such as a high value purchase or one which we identify as being unusual for you), you may be required to enter a One-Time Passcode (OTP) (which will be sent to your mobile phone by text message) to authenticate the transaction. When you enter the OTP during an online transaction you confirm that you're the authorised cardholder and your transaction will continue. If the OTP is answered incorrectly, the merchant may not accept your card for that transaction and your transaction won't be completed. For security purposes, if the allowable number of attempts to authenticate your identity is exceeded, your online transaction may not be completed and your card may be temporarily blocked.

NBS will not charge you a fee for sending you an OTP to your mobile phone number. However, your mobile phone service provider may impose its own separate fees and charges. The payment of such fees and charges is your responsibility as the mobile phone account holder.

Please make sure the mobile phone number we have for you is correct. If we can't send the OTP to you, your online transaction can't be approved. You can update your details by calling us on **0800 101 700** or by visiting one of our branches.

16. What to do if you have a complaint

Your satisfaction is our priority so if you have any concern or problem whatsoever, let us know and we'll do our best to resolve it right away.

NBS is a member of the Banking Ombudsman Dispute Resolution Scheme. If you're still unhappy after we've reviewed your complaint, then you may want to refer the matter to the Banking Ombudsman.

Further details of NBS' internal complaints process are available online at **nbs.co.nz** – search: 'complaints process'.

17. Privacy

NBS is committed to your privacy and has a privacy statement which explains how we collect, store, protect and use your personal information. The NBS privacy statement is available online at **nbs.co.nz** – search: 'privacy statement'. The continued use of your card is an acceptance of our privacy statement.

18. Variation of Conditions of Use

We reserve the right to vary these Conditions of Use at any time. You'll be given reasonable notice of any changes to these Conditions of Use either by:

- direct communication to you (eg, by letter, email or telephone)
- by message in NBS Internet or Mobile Banking
- notice in our branches
- by notice on our website and, or

- statements in the media (including public notices or the local newspaper)

The exercise of any power to vary an interest rate or fee is not a change to these Conditions of Use for the purpose of this clause.

19. Exercise of NBS' discretion

When we exercise discretion under these Conditions of Use we'll do so in a reasonable and consistent way. We've provided some examples in this document of when we may exercise our discretion. We may from time to time choose not to enforce our contractual rights against you. If we choose not to exercise rights against you, we can still do so later.

20. Anti-money laundering and sanctions

You agree to provide all information to NBS that NBS requires to manage its anti-money laundering and countering terrorism financing obligations, to manage its economic and trade sanctions risk and to comply with any laws, rules or regulations in New Zealand or any other country. You agree that NBS may refuse to establish a business relationship with you, may be required to delay, defer, stop, charge back or refuse to process any transactions or may terminate its business relationship with you at any time and without notice, if you fail to provide this information to NBS in the manner and timeframe specified by NBS.

You agree that NBS may delay, defer, stop, charge back or refuse to process any transactions conducted using your card without incurring any liability if NBS knows or suspects that:

- the transaction will or may breach any laws or regulations in New Zealand or any other country
- the transaction involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person (natural, corporate or governmental) that is sanctioned under economic and trade sanctions imposed by any country.

For each transaction conducted using your card account(s) and, or card, you represent and warrant to NBS that, to the best of your knowledge, information and belief at the time the transaction takes place, the transaction will not breach any laws or regulations in New Zealand or any other country relevant to the transaction.

21. Definitions

Account(s) means your nominated NBS account(s) from which funds may be withdrawn by using your card.

ATM means any automatic teller machine.

Branch means any NBS branch. "Branches" has a corresponding meaning.

Card means your NBS Debit Mastercard®.

Contactless reader means an Electronic Funds Device at a merchant or bank displaying the Mastercard® or PayPass™ logo adjacent to the contactless symbol.

Contactless terminal means an EFT terminal which can be used to make contactless transactions by tapping your card against the Contactless Reader.

Contactless transaction means a transaction made by holding a payment instrument with contactless technology close to the card reader on a Contactless Terminal without having to insert or swipe the card.

Electronic Funds Device means in New Zealand, any ATMs, any branch terminals, point of sale terminals (eg, EFTPOS) approved by us as a device in which the card may be used in accordance with these Conditions of Use within New Zealand. Overseas, Electronic Funds Device means any electronic funds device displaying the Mastercard® logo or PayPass™ logo.

Electronic Funds Transfer (EFT) means the process by which funds are withdrawn electronically from your account(s). You authorise an electronic fund transfer by using your card with your associated PIN at an Electronic Funds Device.

Off-line Funds Transfer (OFT) means the process by which funds are withdrawn from your account(s) when an Electronic Funds Device is out of operation or a merchant does not have EFT facilities. You authorise an off-line funds transfer by signing or authorising the issue of an off-line payment voucher.

We, us, our or NBS means Nelson Building Society.

You or your means the account(s) holder or cardholder, depending on the context.