

My eStatements

Terms & Conditions

1.1. Introduction 1. These Terms and Conditions apply to MyeStatements, Credit Corporation's electronic statement platform accessed via a web portal. as of 1 November 2022. 2. Credit Corporation MyeStatements is a service, offered by Credit Corporation and accessed through an internet connection. These Terms and Conditions apply to Credit Corporation MyeStatements. 3. These Terms and Conditions operate in conjunction with the terms and conditions applicable to your loan accounts/s. Your use of Credit Corporation MyeStatements constitutes agreement to these Terms and Conditions and any modifications thereof, it will be taken as confirmation that you have read, understood, and accepted these Terms and Conditions and you are legally bound by them. 4. Please read these Terms and Conditions carefully before you use Credit Corporation's MyeStatements. If you do not understand any part of them, or if you have any questions, please speak with a Credit Corporation officer at any branch or call a customer relationships representative on (+679) 3305744. 1.2. Defined Terms 1. "Account holder" means an entity/person who has an account(s) in an entities name, own name or, if in joint names, in respect of which Credit Corporation may act on the instructions of any 1 or more of them. 2. "Balance" represents the customers Loan Balance at that point in time and may not include recent payments that have not be processed through Credit Corporation yet. 3. "Credit Corporation" means Credit Corporation (Fiji) and or Credit Corporation Finance Limited (Fiji), a company incorporated in Fiji with its registered office at Cuthbertson Street - Port Moresby and includes its successors and assigns. 4. "Credit Corporation Customer ID" or "Customer ID" means a unique identification number issued by Credit Corporation to allow you access to MyeStatements and by which Credit Corporation identifies you. 5. "Credit Corporation MyeStatements" is part of the Credit Corporations online service enabling you to view and download your statements your mobile, desktop and tablet device. 6. "FAQs" means the list of Frequently Asked Questions set out on Credit Corporation's Website. 7. "Linked Account" means your Loan Account/s which are linked to your Credit Corporation Customer ID 8. "Loan Account/s" means any Loan account or Loan accounts you have with Credit Corporation. All Loan accounts linked to a particular User ID are visible to the user once access is granted. 9. "Loan Balance" means in relation to a loan account at any time the balance of the Loan account owing incorporating the most up-to-date information available to the service at that time. The Loan account balance may not include all transactions that have occurred prior to that time and may not always represent the crediting of all cheques paid to offset loan amounts if the time of access precedes the time of crediting to the account. 10. "Myestatements" is the name that is referred to when using Credit Corporation online web portal 11. "Non-Monetary Transactions" refers to transactions where monies are not withdrawn from your account/s, i.e. view Account Balances, view Transaction History, download transaction history and add, modify or delete Personal details. 12. "Terms and Conditions" means these terms and conditions as of using this service amended from time to time by Credit Corporation. 13. "Website" means Credit Corporation's website accessible at www.creditcorp.com.fj 14. "You" means the person who has accepted these Terms and Conditions, for yourself or on behalf of your entity, herself/himself or in joint names, liable for the use of the account jointly or severally, and on whose instructions Credit Corporation may act. 15. "Your" has a corresponding meaning as "You".



2.0 Credit Corporation– MyeStatements 1. MyeStatements is Credit Corporation web portal-based service that provides access to Credit Corporation MyeStatements from www.creditcorp.com.fj 2. The Security of your Credit Corporation Customer Identification Number and Password are the responsibility of you as a customer 3. Credit Corporation will provide you with a Credit Corporation Identification Number and a Password. You may change the password from time to time by selecting the “forgot password” option on MyeStatements or by contacting your branch. It is not possible to change your Password through a phone call.

4. You must notify Credit Corporation immediately if you wish to cancel your access to MyeStatements. 5. You must: Keep your Password secure and take steps to prevent unauthorized use of it; Not tell or show your password to another person or allow it to be seen by another person (including colleagues, etc.); Not keep a record of your password in a way which can be determined by another person and not record your Credit Corporation Customer Identification Number and password together

2.1 Password Protection – Lost Passwords 1. If you become aware a written record of your password is lost or stolen, you become aware or suspect that a person has knowledge of your password or if there is an unauthorized use of it on the Service, please log onto the service and change your password immediately. 2. If you are unable to logon to the service due to clause 1, the user is advised to navigate to the Myestatemnts and click on the “forgot password” option. This will begin the process of resetting your password. 3. Credit Corporation may cancel a Credit Corporation Customer Identification Number or password at any time without notice if Credit Corporation believes either is being used without your authorization. 4. If clause 1 comes into effect, you agree that Credit Corporation may disclose information about you or your Account/s to the Police or other authority or third parties if Credit Corporation thinks it will help prevent unauthorized access.

2.2 Loan Account/s Records 1. You should carefully check your Account records and statements when you receive them. If you believe that there has been any mistake, omission or any other issue using MyeStatements, or an unauthorized interaction with your user account, you must notify Credit Corporation immediately.

2.3 MyeStatements Security 1. Credit Corporation will use such measures as it considers reasonable to help ensure a high level of security of MyeStatements. In respect of Myestatemnts, Credit Corporation employs a range of security measures, including firewalls and data encryption protocols that help provide a secure connection for you to access MyeStatements. However, Credit Corporation cannot guarantee that any data transmission over the Internet is totally secure. Credit Corporation encourages you to protect your Credit Corporation Customer Identification Number and your password. 2. You are solely responsible for ensuring that you have a secure connection to access MyeStatements. All telephone, mobile service provider and other communications costs will be borne by you. 3. By applying for this Credit Corporation MyeStatements, you consent to use of the data provided to Credit Corporation for the purpose of providing this online service and you acknowledge that the data provided may be encrypted, transmitted, and stored by Credit Corporation and that, except as otherwise provided by law in the applicable country of operation, Credit Corporation shall have no liability in respect of such data.



2.4 Interruptions to MyeStatements 1. Credit Corporation makes no warranty or guarantee that access to MyeStatements will be uninterrupted. However, if you cannot access the system, please contact your branch. 2. You acknowledge that this Online Service may be affected by outages, faults, or delays. Such outages, faults or delays may be caused by factors including but not limited to technical, infrastructure and internet gateway, services provided by external parties and or any other factors external to Credit Corporation that are out of our control. 3. Where Credit Corporation's equipment or Credit Corporation's system are unavailable for use or malfunctioning, Credit Corporation's responsibilities will be limited to remedying the situation and correcting any errors in the account holder's account as and where appropriate or possible.

2.5 Disclaimer of Warranties 1. You expressly understand and agree that use of MyeStatements is at your sole risk subject to these Terms and Conditions. The service is provided on an "as is" and "as available" basis. Subject to these Terms and Conditions, Credit Corporation expressly disclaims all warranties of any kind, whether expressed or implied, including, but not limited to the implied warranties, fitness for a particular purpose and non-infringement.

2.6 No Warranty 1. Subject to these Terms & Conditions, Credit Corporation makes no warranty that MyeStatements will meet customers' requirements of a banking solution, will be uninterrupted, timely, secure or error free, the results that may be obtained from MyeStatements will be accurate or reliable and any errors in the technology will be corrected.

2.7 Fees and Charges 1. If you use MyeStatements, Credit Corporation will not charge any fees. However, we reserve the right to change this where necessary. And changes will be communicated prior to implementation in accordance with clause 1.13. However, the usage of data to access - MyeStatements may attract charges from third party subscriptions like mobile phone companies, internet services providers, etc.

2.8 Information 1. You authorize Credit Corporation to give information about you and any Account to others to execute your Instructions or where Credit Corporation reasonably thinks it necessary for the provision of MyeStatements services.

2.9 Recording Telephone Calls 1. Credit Corporation may record telephone calls made to MyeStatements nominated phoneline for training, verification, and quality control purposes.

2.10 Notices from Credit Corporation 1. Credit Corporation may vary these Terms and Conditions from time to time generally by providing written notice before a change becomes effective in the following manner: A written notice to your last known address Credit Corporation maintains in its records, or Notices on or with periodic account statements, or A public notice in any of the daily newspapers circulating in Fiji, or by notice displayed at Credit Corporation's branches, or By notice displayed on the Credit Corporation website. 2. Use of MyeStatements, after the notification methods referred to above, will mean your acceptance of the variation.

2.11 Credit Corporation Electronic Communication 1. Where permitted and deemed appropriate or necessary, Credit Corporation may use electronic means to communicate with you in connection with notices, consents, approvals, and other communications in connection with these terms and conditions.



2. You may change your nominated address by notification in person or writing. 3. A communication is deemed to be received when the communication enters the recipient's designated email and or is capable of being viewed from a recipient's computer, mobile device or any means the user adopts to access their account and is effective when received even if no person is aware of its receipt. 2.12 Termination of use 1. You may stop your use of Mystatements at any time by giving written notice to Credit Corporation. Credit Corporation may terminate use and access to Mystatements at any time by giving you a written notice.

3.0 Governing Law 1. These Terms and Conditions and any usage thereof under that agreement are governed by the law in force in the applicable country, and you and Credit Corporation submit to the non-exclusive jurisdiction of the courts in respect of any dispute over them.

3.1 Counter Terrorism and Money Laundering Requirements 1. Credit Corporation meets the regulatory and compliance obligations of Anti Money Laundering and Counter Terrorism laws of Fiji and overseas. These obligations mean that: i. We will not allow a person to operate any accounts until his or her identity has been verified in accordance with any identification procedures Credit Corporation deems necessary to meet our obligations. This applies equally to all Account owners and authorized signatories. ii. We may be required to obtain additional information from you where required by any law in Fiji or any other country. iii. We may be required to disclose information provided to us or any other information where required by law in Fiji or any other country. This includes the release of information regarding your use of MyeStatements. 2. Your transactions could be delayed, blocked or frozen if we believe on reasonable grounds that making or receiving a payment may be in breach of the law in Fiji or any other country. We incur no liability to you if Credit Corporation delays or blocks any transaction or refuse to accept any money in the reasonable belief that a transaction or payment would contravene and law in Fiji or any other country.

3. These Terms and Conditions operate in conjunction with the terms and conditions applicable to the account/s, which you have nominated to be accessed by use of Credit Corporation 's Mystatements.

3.3 Changing these Terms and Conditions 1. At this stage Credit Corporation does not have any fees and charges for MyeStatements however, Credit Corporation reserves the right to change and vary these Terms and Conditions (including imposing fees and charges, changing the amount, type, or method of calculation of fees and charges payable) and any other information it has issued about MyeStatements at any time. 2. Credit Corporation may make a variation without prior notice where such variation is necessary to restore or maintain the security of Mystatements or any accounts. 3. Notice of any change will be given in writing (for example on account statements) or adverts placed in the newspapers no later than the date on which the change takes place.

3.4 Internal Compliant and Dispute Resolution 1. If for any reason you have cause to register a complaint with us you can do so at any Credit Corporation Branch or call a Credit Corporation customer services representative on (+679) 330 5744 or by emailing Credit Corporation talktous@creditcorp.com.fj 2. Our staff will assess your situation and wherever possible take immediate steps to resolve your issue. For more complex matters Credit Corporation may request that you make a written submission, and we will then give you an indication of when the matter should be resolved, what further steps, if any, will need to be taken by you, and inform you accordingly.



3.5 Limited Use of Mystatements 1. Credit Corporation grants you a limited non-exclusive, non-transferable license to use and view MyStatements, solely for your use in connection to your relationship with us. 2. You may not use, distribute, sell, modify, transmit, revise, reverse engineer, republish, post, or create derivative works (where applicable) of the trademarks, trade names, logos, information, software or other material or content in these Terms of Conditions of this Service without Credit Corporation's prior written permission. 3. You acknowledge and agree that this Service and its content are the property of Credit Corporation, and their respective service providers, suppliers or licensors and you will not acquire any rights or licenses in any trademarks, patents, copyright, or other intellectual property.

