

## **10. ELECTRONIC SHROFF CARD**

### **10.1 The Facility**

The Club may provide a facility whereby a Betting Account holder, by using an Electronic Shroff Card (the Card), may:

- (a) place a Bet at a Betting Terminal;
- (b) enquire the balance of his Betting Account;
- (c) request that his Betting Account be debited with an amount to be credited to his nominated bank account as previously notified to the Club;
- (d) transfer funds from his nominated bank account to the Club's bank account for credit of his Betting Account or, subject to the provision of the facility by his bank, enquire the balance of his bank account;
- (e) make a cash withdrawal from his Betting Account;
- (f) change his PIN for the Card.

### **10.2 Scope and Extent of Service**

- (a) The Club may operate the systems required to enable use of the Card as it may determine.
- (b) The Club may determine the transactions capable of being done by using the Card.
- (c) The Club may restrict the times of use and the services available on the Card.
- (d) The Club may limit the frequency of use of the Card by any individual and the amount involved in any transaction on any day or over a specified period of time.
- (e) The Club may prescribe such deposit for the issue for or such charge for the use of the Card as it may determine.

### **10.3 Application**

A Betting Account holder who wishes to be issued with the Card must apply on the appropriate form in writing and submit with such application the deposit and/or the charge prescribed by the Club.

#### 10.4 Restrictions on Issue

- (a) Only a Betting Account holder may apply for the issue of the Card.
- (b) A Betting Account holder may apply for the issue of the Card as determined by the Club.
- (c) The Club may refuse to issue the Card to any person without giving any reason.
- (d) Applications for issue of the Card must be in one name only. No joint, syndicate, corporate or group application will be accepted.

#### 10.5 Validity

- (a) Each Card will bear a unique identity number.
- (b) The period of validity of the Card shall be decided by the Club.
- (c) If the Card is not used for 360 days or more, the Club may suspend or cancel it and any residual balance in the Betting Account and the deposit of the Card shall be forfeited.

#### 10.6 Use

- (a) The Card remains the property of the Club and must be immediately returned to the Club on demand.
- (b) The Card is not transferable and shall be used only by the Betting Account holder to whom it is issued.
- (c) The Club will allocate a PIN to each Betting Account holder to whom the Card is issued. The Betting Account holder may choose his own PIN thereafter.
- (d) Whenever the Card is used, the PIN must be entered in the Club's Betting Terminal.
- (e) A Betting Account holder must keep the PIN confidential.
- (f) Once an instruction has been given by the Card to place a Bet or to withdraw or transfer funds, it may not be altered or withdrawn.
- (g) Notwithstanding Rule 10.6(b), the Club shall be under no obligation to inquire whether the person giving instructions via the Card is the Betting Account holder to whom the Card was issued. Any instruction given via the Card shall be deemed to have been given by the Betting Account holder to whom the Card was issued.

## 10.7 Loss and Damage

- (a) The loss of the Card must be immediately reported in writing to the Club.
- (b) If a Card is damaged, it must be immediately returned to the Club for the issue of a replacement.
- (c) The Club may refuse to allow a damaged Card to be used for any purpose.
- (d) The Club may prescribe such charge for the issue of a replacement Card as it may determine.

## 10.8 Closure

- (a) The right to use the Card terminates immediately on the closure of the corresponding Betting Account.
- (b) On the closure of a Betting Account, the Betting Account holder must immediately return the Card to the Club.
- (c) Upon the closure of a Betting Account, the PIN will be invalidated.
- (d) Any Bet placed through the Card after the corresponding Betting Account has been closed will not be a Valid Bet.

## 10.9 Exclusion of Liability

The Club shall be under no liability to any person for:

- (a) any failure by the Club to process a tendered Bet through the use of a Card.
- (b) any failure by the Club to accept a transfer of funds instructed by use of a Card via an Electronic Funds Transfer Terminal.
- (c) any failure by the Club to implement a transfer of funds instructed by use of a Card via an Electronic Funds Transfer Terminal.
- (d) any loss sustained as a result of failure of any equipment associated with the use of a Card.
- (e) any loss sustained by a person whose bank account or Betting Account is accessed by a third party via a Card.

