

**TERMS & CONDITIONS FOR CASHIER'S ORDER / BANKERS CHEQUES REQUESTS**

1. Each Cashier's Order/ Bankers Cheque issued by the Bank shall be valid for a period of six (6) months from the date of issuance.
2. The Bank reserves its right to refuse to accept any application for the issuance of a Cashier's Order/ Bankers Cheques without assigning any reason.
3. The Applicant may, upon the expiry of the validity of the Cashier's Order / Bankers Cheques, approach the Bank for re-validation of the Cashier's Order / Bankers Cheques by submitting a written request letter in the Bank's prescribed form for the same along with the original Cashier's Order/ Bankers Cheques. Provided that the Cashier's Order/ Bankers Cheques remains unpaid and that no duplicate Cashier's Order/ Bankers Cheques has been issued at that date, the Bank may at its sole discretion, re-validate the Cashier's Order / Bankers Cheques by issuance of a fresh Cashier's Order/ Bankers Cheques. The Bank will debit the Applicant's account to the extent of all charges, costs and expenses in this regard.
4. In the event that the Applicant desires a refund of the amount of the Cashier's Order/ Bankers Cheques from the Bank or re-issuance of the Cashier's Order/ Bankers Cheques, the Applicant must duly endorse the Cashier's Order/ Bankers Cheques and return it to the Bank along with instructions to stop payment of the Cashier's Order/ Bankers Cheques. Provided that the Cashier's Order/ Bankers Cheques remains unpaid and that no duplicate Cashier's Order/ Bankers Cheques has been issued at the date of instruction and application for refund or re-issuance, refund or re-issuance shall be made to the Applicant, at the Bank's discretion, less all costs, charges and expenses. The amount of the Cashier's Order / Bankers Cheques refunded or repurchased may be credited into the account maintained by the Applicant with the Bank. The credit entry shall thereafter be reflected in the Applicant's current account statement if the Cashier's Order / Bankers Cheques was purchased from the Applicant's current account held with the Bank. If the Applicant does not hold an account with the Bank (Account has been eventually closed), the amount of Cashier's Order / Bankers Cheques refunded or repurchased shall be remitted to the Applicant by means of wire transfer/GIRO less charges, costs and expenses to the Bank.
5. In the event that the Cashier's Order/ Bankers Cheques purchased by the Applicant is lost, stolen or destroyed, the Applicant may request for payment on the Cashier's Order/ Bankers Cheques to be stopped, and for either:
  - (a) a replacement Cashier's Order / Bankers Cheques to be issued (re-issuance of the Cashier's Order/ Bankers Cheques), or
  - (b) a refund of the amount of the Cashier's Order / Bankers Cheques purchased.

Such a request shall be subject to the Bank's consent, and upon such conditions that the Bank may in its absolute discretion impose, including but not limited to the execution of an acceptable letter of indemnity in favour of the Bank in such form as the Bank may specify, the provision of a notarized consent of the Payee in writing, and/or the expiry of the Cashier's Order/ Bankers Cheques, in addition to any fees or charges that the Bank impose. The Bank shall only entertain such a request provided that the Cashier's Order/ Bankers Cheques remains unpaid and that no duplicate Cashier's Order / Bankers Cheques has been issued at the date of the instruction to stop payment and application for refund or re-issuance.

6. The Bank shall not be liable for any losses or damages incurred in connection with the Cashier's Order / Bankers Cheques due to,
  - (i) erroneous or incomplete information having been given to the Bank;
  - (ii) unavailability of good funds;
  - (iii) delays or faults of any kind, or in any messages or instructions by mail, facsimile, telegraph or cable;
  - (iv) delay or error in or failure in locating or identifying the beneficiary of the Cashier's Order/ Bankers Cheques;
  - (v) refusal or inability of the Bank to effect payment by reason of any law, act or decree of any government;
  - (vi) delay in presenting the Cashier's Order / Bankers Cheques to the drawee for payment,
  - (vii) any loss, delay, mutilation or interception of the instruments in postal or courier transit, or
  - (viii) due to any other cause or reasonsave where such loss or damage is directly caused by the gross negligence or willful misconduct of itself or its employees.
7. The Applicant hereby consents to the Bank disclosing any information relating to the Applicant's particulars, this application, the subject matter thereof and any transaction connected therewith and the Applicant's accounts and affairs as the Bank shall deem appropriate.
8. A debit entry for the amount transacted and charges (if any) shall be reflected in the Applicant's account statements, where applicable. No transaction advice will be sent to the Applicant with regards this application. A list of charges applicable in relation to Cashier's Orders / Bankers Cheques is available at [http://www.icicibank.com.sg/pdf/SG\\_Schedule\\_of\\_Charges.pdf](http://www.icicibank.com.sg/pdf/SG_Schedule_of_Charges.pdf) and at the Bank branch with the branch front desk.
9. The Bank reserves the right to revise all charges from time to time without prior notice.
10. The Bank reserves the right to add, alter, vary and modify any or all of the above terms and conditions at any time at its discretion without any notice.
11. These Terms and Conditions are subject to the laws of Singapore and the Applicant submits to the non-exclusive jurisdiction of the Courts of Singapore.