

**Dear Samba Credit Cardholder,**

We would like to inform you that we are updating the Terms & Conditions of Samba Financial Group Credit Cards effective August 22, 2018. Please take a few minutes to review the updates at: [www.samba.com](http://www.samba.com)

In case of disagreement with the new amendments:

You may at any time terminate these terms and conditions by giving a written notice to Samba; within 14 days of receipt of the notification of such changes to be effective only on receipt of all Cards / Supplementary Card(s) by Samba cut in half and on payment of all your liabilities.

We are confident that updating the terms and conditions will expand the card power and gives you more benefits of the Samba credit card - the best way to pay, and we look forward to serving you.

With Compliments,  
Samba Financial Group  
Date: July 2018