

APPENDIX 2.3  
*(referred to in paragraph 2.54)*

**The Access principles**

1. The following principles shall apply as the modus operandi of the Access Scheme.
  
2. In accordance with these principles the participant Banks may promote and advertise their cards in any way they see fit. In particular the participant Banks and their subsidiary organisations where appropriate may:
  - (a) activate their own customers by direct mail to promote and encourage the use of their Access Card;
  - (b) offer by direct mail Access sponsored exclusive or branded goods and services including 'price offers' as a promotion aid;
  - (c) set up cardholder recruitment meetings, seminars, etc;
  - (d) carry out their own in-house Access advertising displays; and
  - (e) carry out general or specific advertising relating to either the scheme as a whole or their own particular Access card operation.
  
3. The participant Banks may not include in any direct mailings, advertising or other forms of communication, any derogatory reference to any of the other participant Banks.
  
4. The participant Banks will take reasonable steps to ensure that their own advertising or promotion does not in general conflict with or detract from JCCC advertising or promotion.
  
5. The Joint Credit Card Company Limited is responsible for:
  - (a) all general advertising and general Public Relations activities;
  - (b) all merchant outlets; and
  - (c) all sales to retailers, merchandising to retailers, after-sales service to retailers and general promotions held in co-operation with selected or service outlets.