

SAVINGS ACCOUNT INDIVIDUAL

# ACCOUNT OPENING REQUIREMENT FOR CASH DOMICILIARY SAVINGS ACCOUNT ..INDIVIDUAL

1.	Account opening form duly completed.
2.	Two (2) specimen signature completed by signature to the account.
3.	Two (2) recent clear passport size photographs of signatory to the account with names and signature written on the reverse side;
4.	Residence permit (where applicable)
5.	Identification of signatory - International Passport, Drivers Licence or National ID Card (original to be sighted)
6.	Public Utility Receipt i.e. Electricity, Water or Telephone (Original to be sighted) which must bear the current address of applicant;
7.	Visitor report: this must be conducted on residence of the signatory to the account the report of this exercise must br documented in the customers mandate file;
8.	A duly completed signatory personal information from for signatory to the account;

# (FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	WAIVER
1.	Identification: International Passport/Drivers Licence		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Mandate (For joint signatories)		
5.	Residence Permit		
6.	KYC Money Laundering Form		
7.	Public Utility		
8.	Visitation Report		

CUSTOMER INTRODUCED BY		
	NAME & SIGNATURE	
CSU OFFICER	DATE	
A PPROVAI	DATE	

NAME:			NAME:				
SURNAME	FIRST NAME	MIDDLE NAME	SURNAME		FIRST NAME		MIDDLE NAME
TITLE:			TITLE:				
DATE OF BIRTH (OPTIONAL):			DATE OF BIRTH (OPTIONAL)				
PLACE OF BIRTH:			PLACE OF BIRTH:				
SEX: MALE	FEMALE		SEX:	<b>MALE</b>	FEMA	\LE	
MARITAL STATUS: MARRI	IED SINGLE		MARITAL STATUS:	AARRIED	SING	LE	
SUFFIX:			SUFFIX:				
NEXT OF KIN:			NEXT OF KIN:				
USUAL NAME:			USUAL NAME:				
MODE OF IDENTIFICATION:			MODE OF IDENTIFICATION:				
PLACE OF ORIGIN:			PLACE OF ORIGIN:				
REGION:			REGION:				
RESIDENTIAL/CONTACT ADDRESS	S(ES):		RESIDENTIAL/CONTACT ADI	ORESS(ES):			
MAILING ADDRESS:			MAILING ADDRESS:				
EMAIL ADDRESS:			EMAIL ADDRESS:				
BUSINESS PHONE/GSM:			BUSINESS PHONE/GSM: —				
HOME PHONE:			HOME PHONE:				
MOTHERS MAIDEN NAME (OPTIC	DNAL):		MOTHERS MAIDEN NAME (C	OPTIONAL):-			
ACCOUNT TITLE:			ACCOUNT TITLE:				
CURRENCY OF A/C			CURRENCY OF A/C				
SOLIBOES OF ELIVIDS			SOLIDCES OF FLINIDS				
SOURCES OF FUNDS:	AMOUNT PER ANNUM SOURCE	AMOUNT PER ANNUM	SOURCES OF FUNDS: SOURCE		AMOUNT PER ANNUM	SOURCE	AMOUNT PER ANNUM
	AMOUNT I EN ANTOM SOURCE	AMOUNT I EK ANTOM	3001/01		, AMOUNT LE ANNOW	7701.01	AMOUNT LK ANNOW

Salaries

Gratuity

**Business Income** 

Rent on Property (Rents)

Trading

Retailing
Others

Trading

Retailing

Others

Salaries

Gratuity

**Business Income** 

Rent on Property (Rents)

DISPOSAL OF FUNDS (Please tick where applicable)	DISPOSAL OF FUNDS (Please tick where applicable)
(a) Transfers to Mastercard Current Account	(a) Transfers to Mastercard Current Account
(b) Transfer to other Gambian Domiciliary Accounts	(b) Transfer to other Gambian Domiciliary Accounts
(c) Cash withdrawals	(c) Cash withdrawals
(d) Others (Please specify):	(d) Others (Please specify):
RULES GOVERNING FOREIGN EXCHANGE TRANSACTIONS:	RULES GOVERNING FOREIGN EXCHANGE TRANSACTIONS:
RULES GOVERNING FOREIGN EXCHANGE TRANSACTIONS:	KULES GOVERINING FOREIGN EXCHAINGE TRANSACTIONS:
1. Please note that funds will be used only for eligible transactions.	<ol> <li>Please note that funds will be used only for eligible transactions.</li> </ol>
2. Return will be rendered to Central Bank of The Gambia on all funds received and utilised.	2. Return will be rendered to Central Bank of The Gambia on all funds received and utilised.
<ol> <li>Exchange for foreign currency cash, is subject to availability. Please note that withdrawals in foreign currency cash can only be in United States Dollars.</li> </ol>	<ol> <li>Exchange for foreign currency cash, is subject to availability. Please note that withdrawals in foreign currency cash can only be in United States Dollars.</li> </ol>
<ol> <li>There is a surcharge of 1% on all transfer/withdrawals, subject to a minimum of USD30 or its equivalent in other currencies.</li> </ol>	<ol> <li>There is a surcharge of 1% on all transfer/withdrawals, subject to a minimum of USD30 or its equivalent in other currencies.</li> </ol>
hereby request the opening of a Cash Domiciliary Savings Account - Individual, and confirm that the above information is true.	I hereby request the opening of a Cash Domiciliary Savings Account - Individual, and confirm that the above information is true.
Customer's Signature & Date	Customer's Signature & Date



# ZENITH BANK (GAMBIA) LTD. SIGNATURE CARD



# ZENITH BANK (GAMBIA) LTD. SIGNATURE CARD

NAME:	ACCOUNT NO	NAME:	ACCOUNT NO
		MANDATE /5 L L L G	
MANDATE (For Joint Signature only)		MANDATE (For Joint Signature on	19)
FOR BANK USE		FOR BANK USE	
CSU OFFICE	DATE	CSU OFFICE	DATE
APPROVAL	DATE	A P P P O V A I	DATE







DEBIT CARD APPLICATION FORM





PERSONAL INFORMA	TION			
Surname*:				
Other Names*:				
Title*:		Sex*:	. м —	1 F 🗆
Date of Birth*:	dd mm yyy			: <u>-</u>
Security Word*:			al Status: S	] M
E-mail Address*:		Place	of Origin*:	
ID Type*:	ID No*:	Natio	onality:	
Issue Date::	Expiry Date*:	Regio	on:	
Residential Address*:		_	office):	
City:				
State:			nome):	
Country:			le No*:	
	ON (MasterCard/VISA ONI			Others
Employment Status:	Self Employed:	Employed:		Others:
Occupation: Employer:				
Office Address:		Ci	ity:	
State:			ountry:	
Income Sources:	Salary:	Trading Business:		al Estate:
	Others			
Approx Annual Income:				
• •	DIVIDUAL ACCOUNTS ONLY	/ Individual Account:	Corpor	ate Account
Default Naira Account No		Default USD		
Other Account Number (i				
CORPORATE ACCOU	NTS ONLY			
Company Name:				
Company Address:				
City:		State:		
Name of Requesting O	fficer:			
CARD DETAILS		_	_	
Type of Card: Maste	ercard: Visa:	Verve:	/-pay:	eTranzact:
Preferred Name on car	d (1):			
		wo names, maximum 26	characters)	
Preferred Name on car	d (2):			
		(Optional - Com	npany name)	
Terms and conditions	apply (see overleaf)			
Signature	9		D	ate
BANK USE ONLY				
Current A/C Number		Cash Domic	iliary A/C Number	
Savings A/C Number		Ordinary Do	miciliary A/C Numl	ber
Processing Officer & Bra	inch	Signature &	Date	
Branch Head's Name			d'e Sian & Data	









# DEBIT CARD APPLICATION FORM

Surname*:					
Other Nemest					
Other Names*:					
Title*:				Court.	м 🗍 🕝
Date of Birth*:	dd	mm	уууу	Sex*:	M J F J S M M D D W M
Security Word*:				Marital Status:	5   M   D   W
E-mail Address*:				Place of Origin	*:
ID Type*:	ID No	)*:		Nationality:	
Issue Date::	Expi	y Date*:		Region:	
Residential Address*:				Tel (office):	
City:				Tel (home):	
State:				_ ` '	
Country:	ION (M 4 0		ONLY	Mobile No*:	
OTHER INFORMAT	•	_		oyed:	Others:
Employment Status:	Self Employe	u	Empi	oyeu.	oulers.
Occupation: Employer:					
Office Address:				City:	
State:				Country:	
Income Sources:	Salary:		Trading Busi	ness:	Real Estate:
	Others				
Approx Annual Income:	ourers .				
CORPORATE AND IN	IDIVIDUAL ACC	CHINTS	ONLY Individual	Account:	Corporate Account
		CONTS			
Default Naira Account N	0:		Deta	ult USD Account N	
Other Account Number (	if any) :				
CORPORATE ACCO					
CORPORATE ACCO					
CORPORATE ACCO Company Name: Company Address:					
CORPORATE ACCO Company Name: Company Address: City:	UNTS ONLY		State:		
Other Account Number ( CORPORATE ACCO Company Name: Company Address: City: Name of Requesting (	UNTS ONLY				
CORPORATE ACCORD Company Name: Company Address: City: Name of Requesting C CARD DETAILS	UNTS ONLY	Visa:		V-pay:	eTranzact:
CORPORATE ACCORD Company Name: Company Address: City: Name of Requesting C CARD DETAILS	Officer:	Visa:	State:		
CORPORATE ACCOR Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast	Officer:	Visa:	State:  Verve:		eTranzact:
CORPORATE ACCORD Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast	Officer: ercard: rd (1):	Visa:	State:  Verve:	V-pay:	eTranzact:
CORPORATE ACCOR Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca	Officer:  ercard:  rd (1):		State:  Verve:  (Two names, max	V-pay:	eTranzact:
CORPORATE ACCOR Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca	Officer:  ercard:  rd (1):		State:  Verve:  (Two names, max	V-pay: imum 26 charactei	eTranzact:
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleat		State:  Verve:  (Two names, max	V-pay: imum 26 charactei	eTranzact: Trs)
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition Signature	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleat		State:  Verve:  (Two names, max	V-pay: imum 26 charactei	eTranzact:
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition Signatur BANK USE ONLY	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleat		State:  Verve:  (Two names, max	V-pay: Timum 26 charactei	eTranzact:  rs) ne)  Date
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleat		State:  Verve:  (Two names, max	V-pay: imum 26 charactei	eTranzact: Trs) ne)  Date
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition Signatur BANK USE ONLY	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleat		State:  Verve:  (Two names, max  (Option	V-pay: Timum 26 charactei	eTranzact: Trs) ne)  Date  Number
CORPORATE ACCO Company Name: Company Address: City: Name of Requesting C CARD DETAILS Type of Card: Mast Preferred Name on ca Preferred Name on ca Terms and condition Signatus BANK USE ONLY Current A/C Number	Officer:  ercard:  rd (1):  rd (2):  s apply (see overleading)		State:  Verve:  (Two names, max (Option  Cas	V-pay: Timum 26 characternal - Company nan	eTranzact: Trs) ne)  Date  Number

## Zenith Bank Debit Card Terms and Conditions

## 1. Definitions

1.1 "Account" means an account from which payments are made under Condition 7 below and shall apply whether or not the account number is altered at any time and will extend to any account opened in substitution for the Account which may be at any of our branches.

1.2 "Dual Currency" means international transactions are charged to the USD domiciliary account while Naira transactions are charged to a selected Naira

1.2 "Agreement" this document
1.3 "Authorisation" means confirmation given to a Merchant, bank or
Automatic Teller Machine (ATM) for card transaction initiated by the cardholder.

1.4 "Card" means our Debit Card issued to you under the Card Association

payment scheme.

1.5 "Card Number" means the number embossed across the middle of the

1.6 "PIN" means any personal identification number issued to or selected by you or any Additional Cardholder.

you or any Additional Cardholder.

1.7 "Merchani" means a person who agrees, by arrangement with us or a Card Association, to accept the Card as payment for goods, services or cash.

1.8 "Transaction" means any use of the card or card number to make or authorise payments to Merchani or the use of the Card and PIN in cash

machines or otherwise to obtain cash.

1.9 "Card Association" means card brand and platform your card is issued on i.e. MasterCard, Visa, Interswitch or eTransact.

1.10 "We", "Ours", "Us" means Zenith Bank and/or any division of Zenith

## halls Wood? Verbrit' insumab blancous tomor(e) to

## 2. Use of Card

2. Use of Card 2.1 You must ensure that all Cards are signed immediately on receipt and that you comply with any instructions we may give regarding the use and

that you comply with any instructions we may give regarding the use and selfcenging of Crub and Selfcenging of Crub. 22 You may only use the Cruft. 22 You may only use the Cruft and 22 You may only use the Crub and the Crub an current/savings account.

2.4 Subject to clause 12, you will be liable for the amount of all Card

Transactions and Charges debited to the Account.

2.5 If the Card expires or is lost or stolen, the provision of a new Card will be

at our sole discretion.

2.6 The Card may not be used for illegal purposes.

2.7 You should exercise reasonable care when giving your card details to a

ant to ensure the integrity of the Merchant and that your card details to

will not be subject to a continuous unauthorized debiting.

2.8 You may use the card to draw cash from any ATM displaying the Card

Association's symbol world-wide 2.9 We will issue you with a Personal Identification Number (PIN). We will not give your PIN to anyone but you. You can use your PIN with your card for withdrawing money and using other services available from self-service machines. You may also be asked by a Merchant or other supplier to enter

machines. You may also be asked by a Merchant or other supplier to enter your PiN into a secure PIN pad when you pay in press for goods and services with your Debit Card. If you have a disability that prevents you from 12.10 We may refine to an almost a payment if we consider that your card or account has been or is likely to be misseed, whether finaddently or denrivers. To enable to anotherias a payment we may refer an antiorization request back to the Merchant or supplier for further information. You may be 2.11 Wor cames they are card payment out payment we have for an arterization you will be a supplier of the property of the payment of the payment 2.11 Wor cames they are card payment only antiorated but a Merchant may initiate a refund. We will credit your account when we receive any such refund. We cames the responsible for any delay in receipt of the refund. 2.12 Clustes you notify us otherwise, we will renew your card on expiration and change your occuron the applichable card renewal fee

## 3. Safeguarding the Card and PIN 3.1 You must take all possible at-

nust take all possible steps to keep the card safe and all card Tou must take all possible steps to keep the card sare and all card security details secret at all times.
 If we have issued you with a PIN, you must take all reasonable

precautions to prevent fraudulent use. These include:
3.21 shielding the key pad at self-everice machines or the secure PIN pad at premises of Merchants or other suppliers when entering your PIN and undertaking transactions;
3.22 not creating PINs that are easy to guess if you change your PIN e.g. 12.3.2 complying with all reasonable instructions we issue regarding keeping 3.3.3 complying with all reasonable instructions we issue regarding keeping

3.2.3 complying with all reasonable instructions we issue regarding keeping our PN safe.
3.3 You must never allow any other person to use your Card whether with or without the card number or the PIN, but if you do so, you will be liable for any debits to the account without limitation.
3.4 You must never writche PIN on the card including on any material kept

with the card.

3.5 You may only disclose the card number for the purpose of making a valid verified transaction or when reporting the loss or theft of the card or when we

verified transaction or when velocities —— authorise disclosure.

3.6 When using your card to pay for goods or services through the Internet or other electronic media, you are strongly recommended to use "secure 3.6 When using your card to pay not goods to set recommended to use 'secure payment' sites and software.

 3.7 You must inform us at once if any of your statements has an entry of

3.8 You must report any lost or stolen card as soon as practicable (see

Merchants who accept the card. The card PIN can be used in cash machines

which accept the card to obtain cash.

4.2 Once the card has been authorized for a transaction, the transaction cannot be stopped.

4.3 If the card is used to draw cash from a cash machine operated by another

bank, there may be a handling charge.

4.4 We may be requested to authorise a purchase or other payment you make with your card before it can be completed. If we do, your account balance

Eull Massa

will be reduced by the amount of the authorization. We may refuse a request for

## 5. The Account

Association Debit Card conditions, the latter prevail.

5.2 We will deduct the amount of all transactions from the account. This applies

whether or not the account is overdrawn or becomes overdrawn as a result.

5.3 We may deduct the amount of a transaction from any other account we hold in

5.3 We may defined the amount of a transaction from any other account we hold in your name(s), if we consider it appropriate to do so.
wor name(s), if we consider it appropriate to do so.
with the consection of the control of the

tions will normally be debited to your Account within 3 working days of in. All Transactions will be shown on your regular bank statement.

## nnly charges for the following:

7.1.1 Cash adva sh advances as well as the purchase of foreign currency and travelers wer the counter at any branches or any other institution:

7.1.2 ATM withdrawals on accounts; 7.1.3 Purchase transactions from accounts;

1.4 Card renewal, card replacement, card re-issue and card annual maintenance fee

7.1.4 Card renewal, card replacement, card revisues and card annual maintenance for 1.1.5 Providing a copy or copies of a vowable repressional provided to you. It obtains 7.1.6 Conversions of foreign currency into 1.55 Dollar when you use the card to fine the conversion of foreign currency into 1.55 Dollar when you with the rest in these circumstances we use the exchange rate that applies on the day we are advised of the withdrawal or purchase (this may be some time after you withdraw the cash or make the purchase). Amounts due to us must be settled in 155 Dollar in your account. 7.2 The changes described in 7.1 above are set out in our tariff of charges for constoners. The applicable leaff with to given to you when you one your account.

customers. The applicable tariff will be given to you when you open your account. The tariffs are also available upon recoper at any time and use shown on our website: The tariffs are also available upon recoper at any time and use shown on our website: transactions or services on your personal or business account, which do not relate specifically to the use of the card. 7.3 We reserve the right to change any of our charges, but will generally notify you of any changes at least thirty days in advance.

to the entitled to overdraw the account unless an overdraft facility has been authorized in advance and confirmed in writing by the Bank.

8.2 You must not overdraw the account above the limit of an authorized overdraft Facility. You are not entitled to overdraw your account; if this would happen it does not affect our right to deduct the amount of the transaction from your account.

8.3 Interest charged on borrowing will be calculated and deducted from the account fance with the Account terms and conditions

3. John Accounts
9.1 An Account that is a joint account continues as such until we receive written

notice to the contrary from one of you.

9.2 If your account is a joint account we may continue to deduct from your account the amount of any card based transaction, even if the joint account mandate is cancelled, until all cards have been returned to us.

9.3 We may issue a card to any one or more of you as authorized by your account nandate.

4 We may pay and deduct from the account all amounts which the cardholder(s)

instruct or authorize us to pay. This applies whether the account is in credit or overdrawn, or becomes overdrawn as a result thereof.

9.5 We may credit to the account amounts paid into the account in the name of any of

5.3 We may seems to me, any money available in the account is payable to you next of kin 
9.7 Each of you is jointly and separately responsible for: 
9.7 Each of you is jointly and separately responsible for: 
9.7 Each private with the conditions of ace; and 
9.7 Each private part of the account. 
9.7 Each private part of the account. 
9.8 You agree that when the statements or other contact are seed, so more than one 
seed to be account the seed of the account 
was opened or in the absence of any such arrangement to the first named account 
was opened or in the absence of any such arrangement to the first named account

10.1 We will comply with any obligations we have under relevant data protection 10.1 We will comply with any obligations we have under relevant data protection laws on information we hold on you.

10.2 In considering your application we may search your record at a licensed Credit Reference Agency. They may add to your credit file a record of our search and your application and this may be seen by other organisations that conduct credit searches

application and this may be seen my ourse sugarants—see a control of the control

10.0 we will continue to accept the sail strength of the work of the sail strength of the will contact you in the medium by which you have contacted us, either by 10.7 We will contact you in the medium by which you have contacted us, either by 10.7 We will contact you in the medium by which you have contacted us.

.....Date.....

11.1 If we consider it necessary, we may without notice:

11.1.1 retuse to authorize transactions;
11.1.2 cancel or suspend the right to use the card entirely or in respect of specific tunctions; 11.1.3 refuse to replace any card without affecting your outstanding obligations under

this agreement which shall continue in force.

11.2 We are not responsible if a request for authorisation is declined or if a card is not accepted in payment or for any loss or damage resulting from the way in which ither decision is communicated to you.

1.3 You may end your use of the card (and the use of the card by any additional

cardholders) at any time by giving us notice in writing and returning the card(s). Cards should be destroyed by cutting them in half through the magnetic stripe and

chip.

11.4 Either you or we may end this agreement by giving written notice to the other, but this will only be effective once all cards issued on your account have been returned to us and all liabilities under this agreement settled.

11.5 We may re-issue cards from time to time for use in accordance with this

## 12. Loss or Misuse of Card and Liability

12. Lifyour card is lost, stolen or for any reason is at risk of being misused or if the PIN is disclosed in breach of this agreement, you must as soon as practical telephone us on + 234 1 278 1740, 278 2273 24 hours a day or +202 3333 1510. telephone us on #231 278 1/40, 278 2275 24 nours a cay or #202 2353 1510. 12.4 Provided you have not acted fraudulently or without reasonable care, you will not be liable for any transactions or fees incurred on your Account if: (a) your Card is used before you have received it, or (b) someone else uses your Card is used before you have received it, or (b) someone else uses your Card 60 min after you report it lost or stolen.

12.2 You shall be liable:
12.2.1 if your Card is lost, stolen or misused by someone who obtained i your negligence; you will be liable for all amounts transacted on your

and losses incured accordingly.

12.2.2 if it is missused with your permission, you will be liable for all loses.

12.2.3 if the card has been fraudulently used before you report the loss, or manner that suggests some form of compromise, the cardholder shall be liable loses and the present and the pre

the losses and/or prosecution.

12.2.4 The Bank shall not be liable for consequences that arise as a result of disclosure to any third party arising out of a transaction instruction.

12.2.5 The Cardholder should not hold the Bank liable, accountable or responsible for any loss, injury or damage arising out of the use of terminals

accepting the card
12.4 Cards retrieved having been reported as lost, stolen or liable to misuse must equently be used, but must be cut in half and returned immediately to us not subsequently be used, but must be cut in half and returned immediately to us 12.5 You must co-operate with us and the police in our efforts to recover the card if it has been stolen or lost. If you recover it you must not use it but should cut the card in half and return the card to us. You must report any loss or theft of the card to the police, and if we ask, obtain a crime reference number including other

ant documents and notify us of it. resevant documents and notify us of it.

12.6 If you claim that any transactions have occurred without your authority we can insist that you report such transactions to the Police and that you obtain a crime reference number. If your account has been debited with transactions which you allege were fraudulent or as a result of misuse of the card provided 12.1 and 12.2 is adhered to, we have the right to make any refunds to your

12.1 and 12.2 is anserted to, by the hard prigin to make any returns to your account conditional upon you supplying us with a crime reference number and/or account conditional upon you supplying to show that the matter has been reported to the Folice.

12.7 You will not be liable for any losses arising out of non-receipt of your Card unless non receipt was due to you failing to notify us of a change of address. If you did not notify us of a change of address, they would treat that as you make the provided to the provided the provided that the provided t

you have the card or the disclosure of the PIN and to take all steps we deem misuse of the card or the disclosure of the PIN and to take all steps we deem necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide the policy or other thrid parties with any information we consider relevant in espect of the alleged issue of the Card.

## 13.0 Limitation of liability

3.1 Until you notify us under condition (12) above that your card is lost, stolen used you shall be liable for transactions up to sixty (60)

minutes after receipt of the notification.

13.2 If someone uses card obtained from you with your permission, you will be able for all the transactions which took place prior to notifying us that there is danger of the card being used.

13.3 You will not be liable for losses to us for transactions that may take place

in danger of being misused etc.

13.4 If we are unable to debit your account because the account has been closed or for any other reason beyond our control, you will still be liable to pay us for

This includes: 13.5.1 any machine that fails to work; and 13.5.2 industrial disputes, natural disasters, or

## 14 Ownership of the Card

14.1 The Card remains the property of Zenith Bank at all times, and must be returned to us immediately if we ask for it.

15.1 These Terms and Conditions are in addition to the Terms and Condition that apply to the Account from which payments are made. If these Terms and Conditions conflict with any Terms and Conditions that apply to the Account from which payments are made these Debit Card Terms and Conditions will

15.2 We may amend these Terms and Conditions from time to time after giving

15.2 We may amend these Terms and Conditions from time to time after giving you 30 days notice. Changes Envariable to you may not require prior notice. 15.3 We shall not be liable five we are unble to perform our obligations under 15.3 We shall not be liable five we are unble to perform our obligations under 15.3 We will be proved to the provided of the provided of the provided processing system or transmission links or to industrial dispute or anything outside of our control, or the control of our agents or sub-contractors.

15.4 If a Merchant is liable to refund a Transaction, we will only credit the value of the provided provided to the provided of the provided of the provided provided to the provided provided to the provided provided to the provided prov

by us.

15.6 You shall immediately notify us in writing of any change to your address or if you change name. 15.7 We may assign our rights and benefits under this Agreement at any time.

15.8 This Agreement will be construed in accordance with and governed by Laws of the Federal Republic of Nigeria. You agree however that we conduct collection and other proceedings relating to the recovery of amounts under this agreement in any jurisdiction in which you may be resident from time

to time.

15.9 Non-enforcement of any condition of this Agreement or a delay in enforcing the condition will not prevent the Bank from enforcing the condition at a late

15.10 For your security, we may record phone calls between you and us. We may o this to make sure we are providing a high quality of service and following your instructions correctly.

15.11 Your application will be subject to Zenith Bank's internal regulatory

13.11 Your application Will be subject to Zentin Basis Internal regulatory processes and reviews, which may require you to provide further confirmation on documents. We reserve the right to accept or reject your application. Important Note: cards not activated within 6 months of issuance or within the same period will be blocked. Customer will be required to request for a new card in order to continue using their Debit Card account.

Having read and understood the above Zenith MasterCard/Visa card Terms and Conditions. I hereby consent to be bound accordingly as evidenced by signing below: Authorised Signature Full Name

## Zenith Bank Debit Card Terms and Conditions

## 1. Definitions

1.1 "Account" means an account from which payments are made unde 1.1 Account means an account root where payments are made tuner condition? Below and shall apply whether or not the account number is after Account opened in substitution for our branches.
1.2 "Dual Currency" means international transactions are charged to the USD domicillar vaccount while Naira transactions are charged to the USD domicillar vaccount while Naira transactions are charged to a selected Naira

account

1.2 "Agreement" this document
1.3 "Authorisation" means confirmation given to a Merchant, bank or
Automatic Teller Machine (ATM) for card transaction initiated by the 1.4 "Card" means our Debit Card issued to you under the Card Association

1.5 "Card Number" means the number embossed across the middle of the 1.6 "PIN" means any personal identification number issued to or selected by

you or any Additional Cardholder.

1.7 "Merchant" means a person who agrees, by arrangement with us or a Card Association, to accept the Card as payment for goods, services or cash. 1.8 "Transaction" means any use of the card or card number to make or authorise payments to Merchant or the use of the Card and PIN in cash machines or otherwise to obtain cash.

1.9 "Card Association" means card brand and platform your card is issued on

i.e. MasterCard, Visa, Interswitch or eTransact. 1.10 "We", "Ours", "Us" means Zenith Bank and/or any division of Zenith

2. Use of Card
2.1 You must ensure that all Cards are signed immediately on receipt and that you comply with any instructions we may give regarding the use and

that you comply with any instructions we may give regarding the use and sufficiencing of Craft. See Card.

2.1 within the validity period emboxed on the Card, and
2.2 within the validity period emboxed on the Card, and
2.2 within the validity period emboxed on the Card, and
2.2 within the validity period emboxed on the Card, and
2.2 with you have validated credit balance or available but undown borrowing facility on the Account. In determining availability we may take into account the amount of any Transaction to the Valided and any authorization we may have given in respect of a prospective Transaction.

2.1 Transactions in currencies often than USD will be converted to USD.

2.5 Taisactions in currentless other than C3D will be converted to C3D debited to your domiciliary account using the market rate determined by Card Association: while local transactions will be debited to your Naira

Card Association, while local transactions will be deented to your natar current/savings account.

2.4 Subject to clause 12, you will be liable for the amount of all Card Transactions and Charges debited to the Account.

2.5 If the Card expires or is lost or stolen, the provision of a new Card will be

at our sole discretion.

2.6 The Card may not be used for illegal purposes. 2.7 You should exercise reasonable care when giving your card details to a Merchant to ensure the integrity of the Merchant and that your card details

Merchant to ensure the integrity of the Merchant and that your card deaths) will not be analysed to a continuous unsuffunited debting. 2.8 You may use the card to draw cash from any ATM displaying the Card Association's symbol world which desired the continuous properties of the continuous and the

herwise. To enable us to authorise a payment we may refer an authorization quest back to the Merchant or supplier for further information. You may be isked to produce further identification by the Merchant or supplie

2.11 You cannot stop a card payment only authorized but a Merchant may initiate a refund. We will credit your account when we receive any such refund. We cannot be responsible for any delay in receipt of the refund.

2.12 Unless you notify us otherwise, we will renew your card on expiration and charge your account the applicable card renewal fee

3. Safeguarding the Card and PIN 3.1 You must take all possible steps to keep the card safe and all card security details secret at all times.
3.2 If we have issued you with a PIN, you must take all reasonable

precautions to prevent fraudulent use. These include:
3.2.1 shielding the key pad at self-service machines or the secure PIN pad at premises of Merchants or other suppliers when entering your PIN and

undertaking transactions;
3.2 not creating PNs that are easy to guess if you change your PIN e.g.
3.2 complying with all reasonable instructions we issue regarding keeping
your PN safe.

st never allow any other nerson to use your Card whether with or

5.3 You must never allow any other person to use your Card whether with or without the card number or the PIN, but if you do so, you will be liable for any debits to the account without limitation.
3.4 You must never write the PIN on the card including on any material kept with the card. with the card.

3.5 You may only disclose the card number for the purpose of making a valid

authorise disclosure.

3.6 When using your card to pay for goods or services through the Internet or other electronic media, you are strongly recommended to use 'secure payment' sites and software.

payment' sites and software.

3.7 You must inform us at once if any of your statements has an entry of transaction(s) you do not recall.

3.8 You must report any lost or stolen card as soon as practicable (see

## condition 12.1)

4. Card transactions
4.1 The card or card number can be used to make or authorise payments to
Merchants who accept the card. The card PIN can be used in each machines
which accept the earl do obtain each.
4.2 Once the card has been authorized for a transaction, the transaction

cannot be stopped.

4.3 If the card is used to draw cash from a cash machine operated by another

re may be a handling charge.

say be requested to authorise a purchase or other payment you make ir card before it can be completed. If we do, your account balance

will be reduced by the amount of the authorization. We may refuse a request for

unt is governed by our Personal or Business Banking Ter

5.1 Your Account is governed by our Personal or Business Banking Terms and Conditions. If there is a conflict between those terms and conditions and these Card Association Debt Card conditions, the latter prevail.

2.1 We will debtate the amount of all transactions from the account. This applies the condition of a transaction from any other account we hold in your namely, if we consider it appropriate to do so.

3.4 If you owe us money we can, without needing any further consent from you, debt your account and furnisfer any sum to mother account you have with us.

5.5 If an authorization is given by us, the card transaction will immediately reduce the amount which can be derawn on the account, even though the amount has not been made with the card transaction.

1 Transactions will normally be debited to your Account within 3 working days of a Transaction, All Trans

## We apply charges for the following:

.1 We apply charges for the following: .1.1 Cash advances as well as the purchase of foreign currency and travelers

7.1.1 Cash advances as well as the purchase of foreign currency and travelers cheeges over the counter at any branches or any other institution, 7.1.2 ATM withdrawals on accounts.
7.1.2 ATM withdrawals on accounts.
7.1.2 ATM withdrawals on accounts.
7.1.3 Card reserves (and replacement, card re-sisses and card annual maintenance for 7.1.5 Provinding a copy or ceips of a voucher previously provided to you.
7.1.6 Correvision for the foreign currency into this Delbut when you use the card to obtain reserves the contract of the contract of

Transactions or services on your personal or business account, which do not relate specifically to the use of the card.

7.3 We reserve the right to change any of our charges, but will generally notify you of any changes at least thirty days in advance.

8.1 You are not entitled to overdraw the account unless an overdraft facility has been rized in advance and confirmed in writing by the Bank.

authorized in advance and confirmed in writing by the Bank.
8.2 You must not overfarw the account above the limit of an authorized overdraft facility. You are not entitled to overdraw your account, if this would happen it does not affect our right to deduct the amount of the transaction from your account.
8.3 Interest charged on borrowing will be calculated and deducted from the account

9.1 An Account tent is a joint account continues as such mise receive written notice to the contrary from one of you.
9.2 If your account is a joint account we may continue to deduct from your account he amount of any card based transaction, even if the joint account mandate is cancelled, until all cards have been returned to us.
9.3 We may issue a card to say now or more of you as authorized by your account

mancase.

9.4 We may pay and deduct from the account all amounts which the cardholder(s) instruct or authorize us to pay. This applies whether the account is in credit or overdrawn, or becomes overdrawn as a result thereof.

overdrawn, or becomes overdrawn as a result mercor.

9.5 We may credit to the account amounts paid into the account in the name of any of

6 If you die, any money available in the account is payable to you next of kin.

7 Each of you is jointly and separately response 7.1 Complying with the conditions of use; and 7.7.2 Repaying any borrowing on the account 9.8 You agree that when the statements or other notices are sent, no more than one copy is required and that this will be sent to the person as arranged when the account

## was opened or in the absence of any such arrangement to the first named account

has on information we hold on your ganus we have unuse reev'ant data protection have on information we hold on you.

10.2 In considering your application we may search your record at a licensed Credit Reference Agency. They may add to your credit file a record of our search and your application and this may be seen by other organisations that conduct credit searches

on you. 10 3 We will carry out further credit checks, if required, either to advance further 10.3 W will carry out further credit checks, if required, either to advance further credit or when money is wored to us. This may include containing other financial institutions and sharing information with them.

10.4 We will pass any information that we hold on you to other agencies, organisations and lawyers in order to trace you or to collect any debts owed to us. On the containing the accounts is closed. Of the West will containe to keep as the financian obstuly out after the accounts is closed.

will continu post, e-mail or telephone. If you prefer not to be contacted in this way please advise us accordingly. ntact you in the medium by which you have contacted us, either by

11.1 If we consider it necessary, we may without notice:

11.1.1 refuse to authorize transactions;
11.1.2 cancel or suspend the right to use the card entirely, or in respect of specific functions; 11.1.3 refuse to replace any card without affecting your outstanding obligations under

17.1.2 feature of replace day clark winsoft articus, may our outstanding tomgations under this agreement which shall continue in force.

11.2 we not responsible if a requestor or many continues to define on the card in a continue of a card in a card continue of the card to sparse of the card to soo of damage resulting from the way in which either decision is communicated to you.

11.3 You may do you me of the card (and the use of the card by any additional and the card to the card

cardholders) at any time by giving us notice in writing and returning the Cards should be destroyed by cutting them in half through the magnetic st chip. 11.4 Either you or we may end this agreement by giving written notice to the other, but this will only be effective once all cards issued on your account have been returned to us and all liabilities under this agreement settled. 11.5 We may re-issue cards from time to time for use in accordance with this agreement until it is ended.

Table 2012 A provided by the Charles of Card and Liability
12.1 If your card is lost, stolen or for any reason is at risk of being misused or if
the PN's indicational in breach of this agreement, you must as soon as practical
telephone us on + 234 1.28 1.780, 278 2273 A hours a day or +202 333 1510.
12.4 Provided you have not acted frankelmelly or window treasuable care, you
will not be liable for any transactions or fees incurred on your Account if: (a)
your Card is used before you have received it, or (b) someone clee uses your
Card is used before you have received it, or (b) someone clee uses your
L2.2.1 You shall be liable.
12.2.1 If your Card is lost, stellor or misused by someone who obtained it due to
your negligence; you will be liable for all amounts transacted on your account
and losses incurred accordingly.

your negligence; you was and losses incurred accordingly.

12.2.2 if it is misused with your permission, you will be liable for all loses.

12.2.3 if the card has been fraudulently used before you report the loss, or in a manner that suggests some form of compromise, the cardholder shall be liable for

12.2.4 The Bank shall not be liable for consequences that arise as a result of 12.2.4 The Bank shall not be made for consequences that who a because of disclosure to any third party arising out of a transaction instruction.

12.2.5 The Cardholder should not hold the Bank liable, accountable or responsible for any loss, injury or damage arising out of the use of terminals

cepting the card 12.4 Cards retrieved having been reported as lost, stolen or liable to misuse must 12.4 Cards retrieved naving been reported as losts, stoken or table to mississe must not subsequently be used, but must be cut in half and returned immediately to us 12.5 You must co-operate with us and the police in our efforts to recover the card if it has been stolen or lost. If you recover it you must not use it but should cut the card in half and return the card to us. You must report any loss or theft of the

the card is half and return the card to us. You must report any loss or their of the card to the police, and if we sail, obtain a crime reference number including other card to the police, and if we also, obtain a crime reference number including other 12.6 If you claim that any transactions have occurred without your authority we can insist that you perpet such transactions to the Police and that you obtain a crime reference number. If your account has been debtied with transactions which you salige were frandation or as a returnl of misses of the card provided account conditional upon you supplying us with a crime reference number and/or such other evidence as we may reasonably require to show that the matter has been reported to the Police.

ou did not notify us of a change of address we would treat that as you acting

without reasonable care.

12.8 You agree to give us all the information you possess about the loss, theft or misuse of the card or the disclosure of the PIN and to take all steps we deem encessary to assist with the recovery of the card. You agree that we may provide the Police or other third parties with any information we consider relevant in respect of the alleged issue of the Card.

13.0 Limitation of liability

13.1 Onlin you monly us under continon (12) move that you cause is now, some or at risk of being misused you shall be liable for transactions up to sixty (60) minutes after receipt of the notification.

13.2 If someone uses card obtained from you with your permission, you will be liable for all the transactions which took place prior to notifying us that there is a descent of the search between or all the results of the contribution was the second of the search of the search between or all the search of the

danger of the card being used.

13.3 You will not be liable for losses to us for transactions that may take pace
sixty (60) minutes after you have notified us that your card is lost or stolen or is
in danger of being misused etc.

13.4 If we are unable to debit your account because the account has been closed

all transactions.

13.5 We will not be liable to you if we cannot carry out our responsibilities.

13.5.1 any machine that fails to work; and 13.5.2 industrial disputes, natural disasters natural disasters or acts of God

## 14 Ownership of the Card

14.1 The Card remains the property of Zenith Bank at all times, and must be returned to us immediately if we ask for it. 15.1 These Terms and Conditions are in addition to the Terms and Conditions that apply to the Account from which payments are made. If these Terms and Conditions conflict with any Terms and Conditions that apply to the Account from which payments are made these Debit Card Terms and Conditions will

prevail.

15.2 We may amend these Terms and Conditions from time to time after giving 15.2 We may amend these Terms and Conditions from time to time after giving you 30 days notice. Changes Enversable to you may not require poir notice. Changes Enversable to you may not require poir notice. As a supervise of the condition of the

by us. 15.6 You shall immediately notify us in writing of any change to your address or

f you change name.

5.7 We may assign our rights and benefits under this Agreement at any time. 12.7 or may assign our rights and openents uneer tims agreement at any time. 15.8 This Agreement will be construed in accordance with and governed by the Laws of the Federal Republic of Nigeria. You agree however that we may conduct collection and other proceedings relating to the recovery of amounts due under this agreement in any jurisdiction in which you may be resident from time

to time. 15.9 Non-enforcement of any condition of this Agreement or a delay in enforcing the condition will not prevent the Bank from enforcing the condition at a later date. 15.10 For your security, we may record phone calls between you and us. We may do this to make sure we are providing a high quality of service and following

do this to make sure we are provising a maga-quampa, and proving framework proving pro

Having read and understood the above Zenith MasterCard/Visa card Terms and Conditions, I hereby consent to be bound accordingly as evidenced by signing below: Full Name Authorised Signature Authorised Signature