



**ZENITH BANK (GAMBIA) LTD.**

JOINT  
ACCOUNT

**ACCOUNT OPENING REQUIREMENT FOR  
INDIVIDUAL ACCOUNT**

1. Account opening form duly completed.
2. Two (2) specimen signature cards duly completed by the signature to the account.
3. Two independent and satisfactory references. Referees must be current account holders. Referees who maintain current account with Zenith Bank Gambia Ltd must have done so for a minimum of six (6) months. (For Current Account only).
4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reversed side.
5. Means of identification i.e. Driver licence, international passport or National ID Card (original to be sighted).
6. Public Utility Receipt i.e Electricity/Water Bills or Telephone Bills (Originals to be sighted) which must bear the name of the individuals
7. Initial deposit.
8. Residence Permit (where applicable).

**(FOR BANK USE ONLY)**

S/N	DOCUMENTS OBTAINED	IN PLACE	DEFERAL
1.	Identification:		
	(a) International Passport		
	(b) Drivers Licence		
	(c) National ID Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Mandate		
6.	Reference Forms	Internal	
		External	
7.	Residence Permit		
8.	Visitation Report		
9.	Public Utility Receipt/Invoice		
10.	KYC Money Laundering Form		

CUSTOMER INTRODUCTION BY \_\_\_\_\_  
NAME & SIGNATURE

RELATIONSHIP OFFICER \_\_\_\_\_  
NAME & SIGNATURE

WAIVER APPROVED BY \_\_\_\_\_  
NAME & SIGNATURE

APPROVED BY	INITIAL	DATE
Legal Officer		
Branch Manager		
Approval		



## e-BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank (Gambia) Ltd E-Banking Service.

### 1. Definitions

"Customer" means a customer of Zenith Bank (Gambia) Ltd who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means Zenith Bank (Gambia) Ltd. "Card" means Zenith Easy Card issued to customers.. "Card Holders" means a customer who has been issued a Zenith Easy Card. The card is the proper of the Bank upon request by the Bank.

"Service" means the Zenith Bank (Gambia) Ltd Internet Banking, Telephone Banking, Secure Message Facility Bills Payment Services, Automatic Teller, eAllert, etc.

"Accesscode ,Passcode, Username and Password" means the enabling code with which you access the system for the service and which is known to you only.

"Account" means a current or savings account or other accounts maintained with the Bank at any of the Bank's branches in The Gambia.

"PIN" means your personal identification number.

"Mailing Address" means the customer's mailing address in the Bank's records.

"Instruction" means the customer's request to the Bank for the services.

"ATM" means Automated Teller Machine that dispenses to account holders or accept cash deposits with the use of a Smart Card that is Debit Card or Credit Card.

"Zenith Easy Card" means card use by customer for processing transactions through a payment switch on various payment channels e.g. ATM, PQS.

"Payment Switch" means on-line electronic transaction processing payment infrastructure that connect different payment channels to the payment processors and enablers' e.g. InterSwitch.

"Secure Message Facility" means the facility within the e-banking service that enables the client to send electronic messages (e-mails, SMS) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payment. Request for the Cheque Book, Bank Draft or the Purchase or Sale of Securities and Interests in mutual funds.

2. The service allows the Customer to give the bank instructions by use of :

- (a) Telephone, ATM, PIN, Password, Accesscode and Username and secure messages(e-mails, SMS) for the following:
  - (i) Obtain information regarding customer's balances as at the last date of business with the bank
  - (ii) Obtain information with regards to any instrument in clearing or any credit standing in the Customer account as at the last date of transaction on the customer's account.
  - (iii) Authorize the bank to debit customer's account to pay a specified utility bill such as NITEL, NEPA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
  - (iv) Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank.
  - (v) Authorizing the bank to effect any stop payment order.
  - (vi) Authorizing the bank to debit Customer account and load same into value card.
- (b) On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.

3. Before the service can avail any customer, he/she must have:- any one or a combination of the following:

- (i) An account with the bank
- (ii) A Passcode, Accesscode, Username, Password or token authenticator.
- (iii) A Personal Identification Number "PIN"
- (iv) An e-mail address
- (v) GSM number

4. The Passcode/Accesscode/Password/E-mail Security.

The Customer understands that his/her Passcode, Access Code/Password/E-mail is used to give instructions to the bank and accordingly undertakes:

- (i) That under no circumstances shall the Passcode, Accesscode/Password be disclosed to anybody.
- (ii) Not to write the Passcode, Accesscode/Password in an open place in order to avoid third party coming across same.

- (iii) The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.
- (iv) Once the bank is instructed by means of the customer's Passcode, Accesscode and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.
- (v) The customer's Passcode, Accesscode must be changed immediately it becomes known to someone else.
- (vi) The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode if by any means the passcode, Accesscode becomes known to a third party.
- (vii) Where a customer notifies the bank of his intention to change his Passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Passcode, Accesscode PROVIDED THAT the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Accesscode or knowledge of a third party and the time the report is lodged with the bank.
- (viii) Once a customer's Passcode/Accesscode is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- (ix) The customer shall be responsible for any instruction given by means of the customer's Passcode/Accesscode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

5. Customer's responsibility:

- (i) The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.
- (ii) The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's record via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN, Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing onscreen display of his account information.
- (iii) The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of the customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to customer's account via the service.

6. Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the Customer risk.

7. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement is owned by the bank.

8. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service. Rules of the road:

9. For the benefit and security of our Customer and to comply with applicable laws, we have a few mandatory guidelines that we call rules of the road. And conduct that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:
- (i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
  - (ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.
  - (iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.
  - (iv) Proprietary rights. The customer acknowledges and agrees that the bank own all rights to this web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer(s) may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service by the bank.

Disclaimer of warranties

10. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an available basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

11. The bank makes no warranty that:

- (i) The service will meet Customer requirements bullet
- (ii) The service will be uninterrupted, timely, secure, or error-free
- (iii) The results that may be obtained from the use of the service will be accurate or reliable
- (iv) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and
- (v) Any errors in the technology will be corrected.

12. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

Limitations of liability

13. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

- (i) The use or the inability to use the service
- (ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;
- (iii) Unauthorised access to or alteration or your transmission of data;
- (iv) Statements or conduct of anyone on the service; or
- (v) Any other matter relating to the service.

14. Indemnification.

Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its Subsidiaries and service providers from any/and all third party claims liability, damages, expenses and costs (including, but not limited to ,legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

15. Service changes and discontinuation.

The bank reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In order to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agree that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

16. Others.

- (i) The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.
- (ii) This agreement cannot be changed by the customer nor any of the banks rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank.
- (iii) This agreement is personal to the customer and the customer may not assign it to anyone.
- (iv) All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.
- (v) The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties.
- (vi) If any of these terms and held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and affect.

# JOINT ACCOUNT

## ACCOUNT TYPE (Please tick as appropriate)

SAVINGS ACCOUNT

CURRENT ACCOUNT

JOINT ACCOUNT NAME

**APPLICATION FOR THE OPENING OF A JOINT ACCOUNT**
**PARTICULARS OF FIRST SIGNATORY**

SURNAME: \_\_\_\_\_ OTHER NAMES: \_\_\_\_\_

 USUAL NAME: \_\_\_\_\_ TITLE: MR  MRS  MISS  CHIEF  DR  OTHERS 

 RELATIONSHIP BETWEEN JOINT ACCOUNT HOLDER: SPOUSE  SIBLINGS  FRIENDS  OTHERS   
(PLEASE SPECIFY)

DATE OF BIRTH: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_

PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_ HOME TOWN: \_\_\_\_\_

 SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS 

E-MAIL ADDRESS: \_\_\_\_\_

OFFICE ADDRESS	MAILING ADDRESS	RESIDENTIAL ADDRESS <small>(Not P.O. Box)</small>

TELEPHONE NO: OFFICE \_\_\_\_\_ HOME \_\_\_\_\_

MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

 PREFERRED MODE OF RECEIVING STATEMENT OF ACCOUNT: E-MAIL  POST  HOLD MAIL   
To be collected by the customer

 MODE OF IDENTIFICATION \_\_\_\_\_ ID NO: \_\_\_\_\_  
Driver's License/International Passport/National I.D. Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

ISSUE AUTHORITY \_\_\_\_\_ PLACE OF ISSUE \_\_\_\_\_

TAX PAYER IDENTIFICATION NUMBER \_\_\_\_\_

OCCUPATION/PROFESSION \_\_\_\_\_

 EMPLOYERS NAME & ADDRESS \_\_\_\_\_  
 \_\_\_\_\_

NAME OF SPOUSE &amp; OCCUPATION \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_


**e- BANKING APPLICATION FORM**

We are glad you choose Zenith bank as your financial solution provider. We would like to introduce to you some of our e-banking product. Please tick as appropriate the solution you may wish to use.

**I- Bank (Internet Banking)**

View your account balance, download your account activities, request for cheque book, download forms and documents, pay for products and services, pay your bills online, pay staff salaries, vendors and make transfers.

- I Bank (Enquiries only)  
 I Bank (Enquiries Account Transfer etc)

**Telelink/Mobile Banking/ZMobile**

Access your account balance, transaction history, download your statement via fax confirm your cheque request status via a touch tone telephone or mobile phone.

- Telelink (Enquiries via touch telephone)  
 Mobile Banking (Enquiries via mobile phone)  
 Zmobile (Enquiries and payment via mobile phone)

**Alertz**

Received notifications of transactions made on your accounts (deposit and withdrawals, alone etc. Via

SMS  EMAIL  BOTH  (Please Indicate mode)

- Full notification  
 Notification on Deposit Only  
 Notification on withdrawals only  
 Notification on deposit and withdrawal

For your Websurfer card (Internet only use), apply online@[www.zenithbank.com](http://www.zenithbank.com)

I/We have read and understood the terms and conditions governing the provision of E-Banking service contained herein and according agree to be bound by same.

 \_\_\_\_\_  
 Authorised signature and date

NEXT OF KIN: NAME | \_\_\_\_\_

RELATIONSHIP | \_\_\_\_\_

ADDRESS | \_\_\_\_\_

| \_\_\_\_\_

TEL NO | \_\_\_\_\_

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNUM (D)	SOURCE	AMOUNT PER ANNUM (D)
Salaries		Trading	
Business Income		Retailing	
Rent on Property(Rents)		Others	
Gratuity			

ACCOUNT WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	

**REFERENCES**

ACCOUNT NAME	BRANCH/BANK	ACCOUNT NO.
1.		
2.		

**FOR NON GAMBIANS ONLY**

CERPAC/Resident Permit No | \_\_\_\_\_

DATE OF ISSUE | dd | mm | YYYY | EXPIRY DATE | dd | mm | YYYY

PERMANENT FOREIGN HOME ADDRESS | \_\_\_\_\_

| \_\_\_\_\_

I request the opening of a current/savings account and confirm that the above information is true.

.....  
Customer's Signature & Date

**APPLICATION FOR THE OPENING OF A JOINT ACCOUNT**

**PARTICULARS OF SECOND SIGNATORY**

SURNAME: \_\_\_\_\_ OTHER NAMES: \_\_\_\_\_

USUAL NAME: \_\_\_\_\_ TITLE: MR  MRS  MISS  CHIEF  DR  OTHERS

RELATIONSHIP BETWEEN JOINT ACCOUNT HOLDER: SPOUSE  SIBLINGS  FRIENDS  OTHERS   
(PLEASE SPECIFY)

DATE OF BIRTH: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_

PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_ HOME TOWN: \_\_\_\_\_

SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS

E-MAIL ADDRESS: \_\_\_\_\_

OFFICE ADDRESS	MAILING ADDRESS	RESIDENTIAL ADDRESS (Not P.O. Box)

TELEPHONE NO: OFFICE \_\_\_\_\_ HOME \_\_\_\_\_

MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

PREFERRED MODE OF RECEIVING STATEMENT OF ACCOUNT: E-MAIL  POST  HOLD MAIL   
To be collected by the customer

MODE OF IDENTIFICATION \_\_\_\_\_ ID NO: \_\_\_\_\_  
Driver's License/International Passport/National I.D. Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

ISSUE AUTHORITY \_\_\_\_\_ PLACE OF ISSUE \_\_\_\_\_

TAX PAYER IDENTIFICATION NUMBER \_\_\_\_\_

OCCUPATION/PROFESSION \_\_\_\_\_

EMPLOYERS NAME & ADDRESS \_\_\_\_\_  
\_\_\_\_\_

NAME OF SPOUSE & OCCUPATION \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_

**"CAUTION"**  
IT IS DANGEROUS TO INTRODUCE A PERSON  
WHO IS NOT WELL- KNOWN TO YOU

The Manager, .....20.....  
**ZENITH BANK (GAMBIA) LTD.**

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir,

\_\_\_\_\_  
PROSPECTIVE ACCOUNT NAME

We understand that the above- named Company has applied to open a Current Account with you.

We have known the above- named Company for -----(Period) and we comment on their means and reputation as follows: -

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME \_\_\_\_\_

REFEREE'S ADDRESS \_\_\_\_\_

REFEREE'S GSM NUMBER \_\_\_\_\_

\_\_\_\_\_  
Authorised Signatory

\_\_\_\_\_  
Authorised Signatory

NEXT OF KIN: NAME | \_\_\_\_\_

RELATIONSHIP | \_\_\_\_\_

ADDRESS | \_\_\_\_\_

| \_\_\_\_\_

TEL NO | \_\_\_\_\_

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNUM (D)	SOURCE	AMOUNT PER ANNUM (D)
Salaries		Trading	
Business Income		Retailing	
Rent on Property(Rents)		Others	
Gratuity			

ACCOUNT WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	

**REFERENCES**

ACCOUNT NAME	BRANCH/BANK	ACCOUNT NO.
1.		
2.		

**FOR NON GAMBIAIS ONLY**

CERPAC/Resident Permit No | \_\_\_\_\_

DATE OF ISSUE | dd | mm | YYYY | EXPIRY DATE | dd | mm | YYYY

PERMANENT FOREIGN HOME ADDRESS | \_\_\_\_\_

| \_\_\_\_\_

I request the opening of a current/savings account and confirm that the above information is true.

.....  
Customer's Signature & Date

**TO BE COMPLETED BY PROSPECTIVE CURRENT ACCOUNT HOLDERS ONLY**

To: **ZENITH BANK (GAMBIA) LTD.**

Date.....

.....Branch

.....

Dear Sir,

Please open a Current Account in my name.....  
 We request and authorize you that until I shall give notice in writing to the contrary to honour all cheques or other Standing Orders/Instructions which may be drawn on the said account provided such cheques, or Orders comply with my mandate, and I request and authorize you to debit such cheques or other Standing Orders to the said account with you whether such account be for the time being in credit or overdrawn or may become overdrawn in consequences of such debit in consideration of which I agree: -

1. To be responsible for the repayment of any such overdraft with interest accruing thereon.
2. To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in my account.
3. To hold you free from any responsibility for any loss or damaged to funds deposited with you due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond your control, and that any or all funds standing to the credit of all the account are payable only at your bank, on demand only and only in such local; currency, or at your option, in such local currency as may then in local circulation.
4. That the bank may debit my account for any services charges, from time to time set by the Management, if the account proves to be unremunerative to the Bank.
5. To accept as due notification any notice of change in conditions governing the account directed to my last known address and to be bound by such change.
6. That any notice or letter addressed to me and sent through the post to the addressed to me and sent through the post to the address supplied by me shall be considered duly delivered and received by me at the time would be Delivered in the ordinary course of post.
7. That if a cheque credited to my individual current account is returned dishonoured, the same may be transmitted to me through my last known address either by bearer or by post.
8. That I note that the Bank will accept no liability whatsoever for funds handed to members of its staff outside banking hours or outside the Bank's premises.

Our attention has been drawn to the necessity for safeguarding my cheque books so that unauthorized persons are unable to gain access to it and the fact that neglect of this precaution may be ground for any consequential loss being charged to my account.

We understand and agree that you are under no obligations to honour any cheque(s) drawn on this account unless there are sufficient funds in the account unless there to cover the value of the said cheque(s) and we understand and agree that such cheque may be returned to us unpaid.

W agree that any disagreements with entries on our Bank Statements shall be made to us within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days of the dispatch of my Bank Statements; it will be assumed by the Bank that the statement as rendered is correct.

We further understand that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. You are authorized to debit from the account your usual bank charges, interest commissions etc.

We agree that in addition to any general lien or similar right to which you as bankers are entitled by law, you may at any time and without notice to us combine or consolidate all or any of our accounts with you and liabilities to you and set off or transfer any sum or sums standing to due credit of any one or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

Dated this.....Day of.....20.....

.....  
SIGNATURE

.....  
SIGNATURE

**"CAUTION"**  
 IT IS DANGEROUS TO INTRODUCE A PERSON  
 WHO IS NOT WELL- KNOWN TO YOU

The Manager,  
**ZENITH BANK (GAMBIA) LTD.**

.....20.....

\_\_\_\_\_  
 \_\_\_\_\_

Dear Sir,

\_\_\_\_\_

*PROSPECTIVE ACCOUNT NAME*

We understand that the above- named Company has applied to open a Current Account with you.

We have known the above- named Company for -----(Period) and we comment on their means and reputation as follows: -

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME \_\_\_\_\_

REFEREE'S ADDRESS \_\_\_\_\_

REFEREE'S GSM NUMBER \_\_\_\_\_

\_\_\_\_\_  
 Authorised Signatory

\_\_\_\_\_  
 Authorised Signatory





**ZENITH BANK (GAMBIA) LTD**  
**MANDATE FOR JOINT ACCOUNT**

NAME OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

POSTAL ADDRESS \_\_\_\_\_

CONTACT ADDRESS \_\_\_\_\_

TELEPHONE \_\_\_\_\_

<p>1. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>2. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>3. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table>			Mobile Phone No.:				Mobile Phone No.:				Mobile Phone No.:		<p>4. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>5. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>6. NAME OF SIGNATORY..... ..... <b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 60px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table>			Mobile Phone No.:				Mobile Phone No.:				Mobile Phone No.:	
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Mobile Phone No.:																									
Mobile Phone No.:																									
Mobile Phone No.:																									
MANDATE	STAMP/SEAL SPECIMEN (If required for mandate)																								

**PLEASE TICK AS APPROPRIATE**

EMBOSSMENT REQUIRED ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
CHEQUE CONFIRMATION REQUIRED ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes, amount to be confirmed:		
D.....and above		
Please note that the Bank's Policy allow confirmation of D50,000.00 and above in writing and before presentation of cheque		
STAMP/SEAL REQUIRED?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**FOR BANK USE**

REMARK \_\_\_\_\_

CSU OFFICER \_\_\_\_\_

RSM OFFICER \_\_\_\_\_

APPROVAL \_\_\_\_\_ DATE \_\_\_\_\_



**ZENITH BANK (GAMBIA) LTD**  
**MANDATE FOR JOINT ACCOUNT**

NAME OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

POSTAL ADDRESS \_\_\_\_\_

CONTACT ADDRESS \_\_\_\_\_

TELEPHONE \_\_\_\_\_

<p>1. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>2. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>3. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table>			Mobile Phone No.:				Mobile Phone No.:				Mobile Phone No.:		<p>4. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>5. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table> <p>6. NAME OF SIGNATORY.....</p> <p>.....</p> <p style="text-align: right;"><b>CATEGORY</b></p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td colspan="2">Mobile Phone No.:</td> </tr> </table>			Mobile Phone No.:				Mobile Phone No.:				Mobile Phone No.:	
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<p><b>MANDATE</b></p>	<p><b>STAMP/SEAL SPECIMEN</b> (If required for mandate)</p>																								

**PLEASE TICK AS APPROPRIATE**

<b>EMBOSSMENT REQUIRED ?</b>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
<b>CHEQUE CONFIRMATION REQUIRED ?</b>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes, amount to be confirmed:		
D.....and above		
Please note that the Bank's Policy allow confirmation of D50,000.00 and above in writing and before presentation of cheque		
<b>STAMP/SEAL REQUIRED?</b>	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**FOR BANK USE**

REMARK \_\_\_\_\_

CSU OFFICER \_\_\_\_\_

RSM OFFICER \_\_\_\_\_

APPROVAL \_\_\_\_\_ DATE \_\_\_\_\_



# DEBIT CARD APPLICATION FORM



## PERSONAL INFORMATION

Surname\*: \_\_\_\_\_

Other Names\*: \_\_\_\_\_

Title\*: \_\_\_\_\_

Date of Birth\*: \_\_\_\_\_  
dd mm yyyy

Sex\*: M  F

Security Word\*: \_\_\_\_\_

E-mail Address\*: \_\_\_\_\_

Marital Status: S  M  D  W

ID Type\*: \_\_\_\_\_ ID No\*: \_\_\_\_\_

Nationality: \_\_\_\_\_

Issue Date\*: \_\_\_\_\_ Expiry Date\*: \_\_\_\_\_

Region: \_\_\_\_\_

Residential Address\*: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Country: \_\_\_\_\_

Tel (office): \_\_\_\_\_

Tel (home): \_\_\_\_\_

Mobile No\*: \_\_\_\_\_

## OTHER INFORMATION (MasterCard/VISA ONLY)

Employment Status: Self Employed:  Employed:  Others:

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Office Address: \_\_\_\_\_

State: \_\_\_\_\_

City: \_\_\_\_\_

Country: \_\_\_\_\_

Income Sources: Salary:  Trading Business:  Real Estate:

Others: \_\_\_\_\_

Approx Annual Income: \_\_\_\_\_

## CORPORATE AND INDIVIDUAL ACCOUNTS ONLY

Individual Account:  Corporate Account

Default Dalasi Account No: \_\_\_\_\_ Default USD Account No: \_\_\_\_\_

Other Account Number (if any) : \_\_\_\_\_

## CORPORATE ACCOUNTS ONLY

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Name of Requesting Officer: \_\_\_\_\_

## CARD DETAILS

Type of Card: Mastercard:  Visa:  Verve:  V-pay:  eTranzact:

Preferred Name on card (1): \_\_\_\_\_  
(Two names, maximum 26 characters)

Preferred Name on card (2): \_\_\_\_\_  
(Optional - Company name)

Terms and conditions apply (see overleaf)

Signature

Date

## BANK USE ONLY

Current A/C Number \_\_\_\_\_ Cash Domiciliary A/C Number \_\_\_\_\_

Savings A/C Number \_\_\_\_\_ Ordinary Domiciliary A/C Number \_\_\_\_\_

Processing Officer & Branch \_\_\_\_\_ Signature & Date \_\_\_\_\_

Branch Head's Name \_\_\_\_\_ Branch Head's Sign & Date \_\_\_\_\_

# 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 account
- 1.3 "Agreement" this document
- 1.4 "Authorisation" means confirmation given to a Merchant, bank or Automatic Teller Machine (ATM) for card transaction initiated by the cardholder.
- 1.5 "Card" means our Debit Card issued to you under the Card Association payment scheme.
- 1.6 "Card Number" means the number embossed across the middle of the card.
- 1.7 "PIN" means any personal identification number issued to or selected by you or any Additional Cardholder.
- 1.8 "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.
- 1.9 "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.
- 1.10 "Card Association" means card brand and platform your card is issued on i.e. MasterCard, Visa, InterSwitch or eTransact.
- 1.11 "We", "Ours", "Us" means Zenith Bank and/or any division of Zenith Bank Plc.

**Liability of Cardholder's issued by customer(s) to**

## 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 safekeeping of Cards.
- 2.2 You may only use the Card:
  - 2.2.1 within the validity period embossed on the Card; and
  - 2.2.2 if you have available credit balance or available but undrawn borrowing facility on the Account. In determining availability we may take into account the amount of any Transaction not yet debited and any authorization we may have given in respect of a prospective Transaction.
- 2.3 Transactions in currencies other than USD will be converted to USD debited to your domiciliary account using the market rate determined by Card Association; while local transactions will be debited to your Naira 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 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 your PIN into a secure PIN pad when you pay in person for goods and services with your Debit Card. If you have a disability that prevents you from using a chip and PIN card please contact us.
- 2.10 We may refuse to authorise a payment if we consider that your card or account has been or is likely to be misused, whether fraudulently or otherwise. To enable us to authorise a payment we may refer an authorization request back to the Merchant or supplier for further information. You may be asked to produce further identification by the Merchant or supplier.
- 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;
  - 3.2.2 not creating PINs that are easy to guess if you change your PIN e.g 1234, 4444, your date of birth or your telephone number;
  - 3.2.3 complying with all reasonable instructions we issue regarding keeping your PIN 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 write the 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 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.
- 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 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

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

## 5. The Account

- 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 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 your name(s), if we consider it appropriate to do so.
- 5.4 If you owe us money we can, without needing any further consent from you, debit your account and transfer any sum to another 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 drawn on the account, even though the amount has not been deducted from the account by then.

## 6. Payment

- 6.1 Transactions will normally be debited to your Account within 3 working days of a Transaction. All Transactions will be shown on your regular bank statement.

## 7. Charges

- 7.1 We apply charges for the following:
  - 7.1.1 Cash advances as well as the purchase of foreign currency and travelers cheques over the counter at any branches or any other institution;
  - 7.1.2 ATM withdrawals on accounts;
  - 7.1.3 Purchase transactions from accounts;
  - 7.1.4 Card renewal, card replacement, card re-issue and card annual maintenance fee
  - 7.1.5 Providing a copy or copies of a voucher previously provided to you;
  - 7.1.6 Conversion of foreign currency into US Dollar when you use the card to obtain foreign currency or obtain goods or services in a foreign currency. 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 US Dollar in your account.
- 7.2 The charges described in 7.1 above are set out in our tariff of charges for customers. The applicable tariff will be given to you when you open your account. The tariffs are also available upon request at any time and are shown on our website: [www.zenithbank.com](http://www.zenithbank.com). The relevant tariffs also set out additional charges for certain 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. Borrowing

- 8.1 You are not 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 in accordance with the Account terms and conditions.

## 9. Joint 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 mandate.
- 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.
- 9.5 We may credit to the account amounts paid into the account in the name of any of you.
- 9.6 If you die, any money available in the account is payable to you next of kin
- 9.7 Each of you is jointly and separately responsible for:
  - 9.7.1 Complying with the conditions of use; and
  - 9.7.2 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 holder.

## 10. Use of information

- 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 on you.
- 10.3 We will carry out further credit checks, if required, either to advance further credit or when money is owed to us. This may include contacting 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.
- 10.5 We may pass information to any other organisations that are required to process the application and any subsequent payments or transactions through the card.
- 10.6 We will continue to keep such information about you after the account is closed as is required by law.
- 10.7 We will contact you in the medium by which you have contacted us, either by post, e-mail or telephone. If you prefer not to be contacted in this way please advise us accordingly.

## 11. Termination

- 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 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 either decision is communicated to you.
- 11.3 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 agreement until it is ended.

## 12. Loss or Misuse 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 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.
- 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 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 it due to your negligence; you will be liable for all amounts transacted on your account and losses incurred accordingly.
  - 12.2.2 if it is misused with your permission, you will be liable for all losses.
  - 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 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 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 relevant 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 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.
- 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 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 necessary 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 Until you notify us under condition (12) above that your card is lost, stolen 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 danger of the card being used.
- 13.3 You will not be liable for losses to us for transactions that may take place 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 or for any other reason beyond our control, you will still be liable to pay us for all transactions.
- 13.5 We will not be liable to you, if we cannot carry out our responsibilities under this Agreement as a result of anything that we cannot reasonably control. This includes:
  - 13.5.1 any machine that fails to work; and
  - 13.5.2 industrial disputes, 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. General

- 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 you 30 days notice. Changes favourable to you may not require prior notice.
  - 15.3 We shall not be liable if we are unable to perform our obligations under this Agreement due (directly or indirectly) to the failure of any machine, data processing system or transmission link 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 Account with the amount of the refund when it has been received by us. No claim by you against a third party may be the subject of a claim against us. You may not assign or otherwise dispose of any rights against us.
  - 15.5 This Agreement will not be treated as made until all documentation required by us has been completed, signed by you (and by us if appropriate) and received 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 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 your instructions correctly.
  - 15.11 Your application will be subject to Zenith Bank's 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..... Date..... Authorised Signature..... Full Name..... Date.....