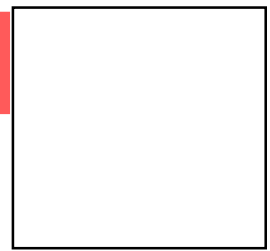




DEBIT CARD APPLICATION FORM



PERSONAL INFORMATION

Title: _____ Last name: _____

First name: _____ Other names: _____

Security word: _____ Sex: Male Female

Date of Birth: _____ Place of Birth: _____ Marital Status: S M D W

Nationality: _____

Email Address:

Billing Address: _____

City: _____ State: _____

Country: _____ Mobile: _____

Form of Identity: _____ Identity Number: _____

Issuing Date: _____ Expiry Date: _____

CARD INFORMATION

Type:	MasterCard <input type="checkbox"/>	Visa <input type="checkbox"/>	Verve <input type="checkbox"/>	
Currency:	NGN <input type="checkbox"/>	USD <input type="checkbox"/>	GBP <input type="checkbox"/>	EURO <input type="checkbox"/>
Category:	Classic <input type="checkbox"/>	Gold <input type="checkbox"/>	Platinum <input type="checkbox"/>	Paypass <input type="checkbox"/>

- 1) Please Note that GBP and EURO apply to VISA Only
- 2) Please Note that Gold and Platinum apply to MasterCard NGN Only

Preferred name on Card: (Max)

ACCOUNT INFORMATION

Account Type to link to card: Current Account Savings Account USD Domiciliary Account

Account Number: (1) (2)

I certify that I have read and agreed to the terms and conditions of this service overleaf

Signature

Signature

BANK USE ONLY

Current Account Number: _____ Cash Dom A/C Number: _____

Savings Account Number: _____ Ordinary Dom A/C Number: _____

Processing Officer: _____ Signature & Date: _____

Branch Head: _____ Signature & Date: _____

Zenith Bank Debit Card Terms and Conditions

5. Applicable conversion rate/exchange rate on international transactions for Naira Card

5.1 For International transactions on your Naira card the Bank shall be at liberty to apply such prevailing exchange rate as it shall deem fit in order to make the required foreign exchange available to you.

6. The Account

6.1 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 prevails.

6.2 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.

6.3 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.

6.4 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.

6.5 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.

7. Payment

7.1 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.

8. Charges

8.1 We apply charges for the following:

8.1.1 cash advances as well as the purchase of foreign currency and travelers cheques over the counter at any branches or any other institution;

8.1.2 ATM withdrawals on accounts;

8.1.3 purchase transactions from accounts;

8.1.4 providing a copy or copies of a voucher previously provided to you;

8.2 The charges described in 8.1 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. 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.

8.3 We reserve the right to change any of our charges, we will however notify you of any changes.

9. Borrowing

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

9.2 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.

9.3 Interest charged on borrowing will be calculated and deducted from the account in accordance with the Account terms and conditions.

10. Joint Accounts

10.1 An Account that is a joint account continues as such until we receive written notice to the contrary from one of you.

10.2 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.

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

10.4 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.

10.5 We may credit to the account amounts paid into the account in the name of any of you.

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

10.7 Each of you is jointly and separately responsible for:

10.7.1 Complying with the conditions of use; and

10.7.2 Repaying any borrowing on the account.

10.8 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.

11. Use of information

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

11.2 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.

11.3 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.

11.4 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.

11.5 We may pass information to any other organisations that are required to process the application and any subsequent payments or transactions through the card.

11.6 We will continue to keep such information about you after the account is closed as is required by law.

11.7 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.

12. Termination

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

12.1.1 refuse to authorize transactions;

12.1.2 cancel or suspend the right to use the card entirely, or in respect of specific functions;

12.1.3 refuse to replace any card without affecting your outstanding obligations under this agreement which shall continue in force.

12.2 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.

12.3 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.

12.4 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.

12.5 We may re-issue cards from time to time for use in accordance with this agreement until it is ended.

13. Loss or Misuse of Card and Liability

13.1 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.

13.4 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.

13.2 You shall be liable:

13.2.1 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.

13.2.2 if it is misused with your permission, you will be liable for all losses.

13.2.3 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.

13.2.4 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.

13.2.5 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

13.3 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.

13.4 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.

13.5 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 13.1 and 13.2 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.

13.6 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.

13.7 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.

14.0 Limitation of liability

14.1 Until you notify us under condition (13) 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.

14.2 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.

14.3 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.

14.4 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.

14.5 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:

- 14.5.1 any machine that fails to work; and
- 14.5.2 industrial disputes, natural disasters, or acts of God

15 Ownership of the Card

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

16. General

16.1 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.

16.2 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.

16.3 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.

16.4 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.

16.5 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.

16.6 You shall immediately notify us in writing of any change to your address or if you change name.

16.7 We may assign our rights and benefits under this Agreement at any time.

16.8 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.

16.9 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.

16.10 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.

16.11 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.....