



VISA ONLINE APPLICATION FORM

CSD-FM-17

I, THE UNDERSIGNED

HOLDER OF:

CARD NUMBER: _____ X X X X X X X X _____
(Input first 4 digits and last 4 digits only)

_____ X X X X X X X X _____
(Input first 4 digits and last 4 digits only)

ACCOUNT NUMBER: _____

E-MAIL ADDRESS: _____

WOULD LIKE TO APPLY FOR VISA ONLINE ACCESS LOG IN DETAILS:

VISA ONLINE

VISA CREDIT CARD

VISA PREPAID

I HAVE READ AND ACCEPTED THE TERMS AND CONDITIONS OF THE SERVICE(S)

SIGNATURE: _____ DATE: ____ / ____ / ____

OFFICIAL USE ONLY

CARDHOLDER NAME: _____

CARD TYPE: _____ ACCT NO: _____

REQUESTING BRANCH: _____ COLLECTION BRANCH: _____

BRANCH PROCESSING

CSD PROCESSING

PREPARED BY: _____

SIGNATURE: _____

APPROVED BY: _____

SIGNATURE: _____

These conditions govern the use of the ZenithCards Online and Visa Online service. They form part of, and are to be read together with, the terms and conditions which apply to your card account(s).

1. Meaning of Words and Expressions

In these conditions the following words and expressions have the following meanings:

"Account" means any card account with us which is either in your

own name or for additional cardholder(s)

"Access Code " means the username or code we give you which lets you use the ZenithCards Online service

"ZenithCards Online" means using the Internet to manage your account;

"Visa Online". This secure service enables card holders means using the Internet to manage their card account online from any where worldwide.

"PIN" or "password" means the 4 digit numbers or secret word we give you to help us authenticate your identity before accessing your account using the ZenithCard Online or Visa online service

"our/us/we" means Zenith Bank Plc;

"you/your" means the cardholder/card account owner registered

for our ZenithCards Online service.

ZenithCards Online

2.0 Using ZenithCards Online Service

2.1 You can access our ZenithCards Online service provided the equipment you use meets the minimum compatibility requirements for accessing secure sites over the Internet. You must ensure your equipment continues to meet these requirements, that it remains fully operational and that you take all reasonable measures to keep it virus and spyware free.

2.2 You can use our ZenithCards Online service 24 hours a day. Occasionally you may not be able to use the service; for example when we carry out maintenance or updates. In circumstances where we know access to the ZenithCards Online Service may be interrupted we will do our best to notify you in advance.

2.3 In the unlikely event that you lose or misplace your access details and wish to obtain another access code and PIN, we would require to visit a Zenith Bank branch and complete a Re-Issue form. A new PIN will be processed and issued to you while your access code will be sent to via your registered email.

2.4 You can tell us at any time that you no longer want to use our ZenithCards Online service. You way inform us in writing. If you tell us by telephone we may ask you to confirm this in writing. We will continue to carry out any transactions you have already authorised unless you also ask us not to do so and provided it is not too late to amend or cancel those transactions.

2.5 We may de-register you from our ZenithCards Online service if:

2.5.1 you do not log on and use the service within 3 months of first registering for it; or

2.5.2 you have not used the ZenithCards Online Service service for over 12 months.

2.6 If we de-register you from the ZenithCards Online service for one of the above reasons, you will need to re-register for the service if you wish to use it in the future.

3. Managing Your Access

3.1 We will send you an access code (by email), and/or username and/or PIN for you logon to ZenithCards Online service. You must change PIN/password immediately you logon to the service.

3.2 Each time you want to use our ZenithCards Online service, you will be required to input your access code, your PIN and/or your password on our secured site. This is so that you can prove, and we can authenticate, your identity.

3.3 Once registered for ZenithCards Online service you must always keep your access code, PIN and password safe and secure.

If you write them down, you must make a sufficient attempt to disguise them and are liable for any unauthorized access to the details.

3.4 You must not tell anybody else your ZenithCards Online service access details. Should you disclose your access details to a third party verbally or through electronic means, you will liable to losses from transactions on your card account(s).

3.5 You must tell us as soon as you can if you know or think somebody else knows your access code, PIN or password. You must do this by calling us on 01 2781740, 012782273 or sending us an e-mail to cardservices@zenithbank.com (24 hours a day). We may ask you to confirm this in writing within 7 working days.

3.6 As soon as you tell us you know or think somebody else knows your access details we will prevent transactions being carried out on your account using the ZenithCards Online service.

3.7 You will not be liable for ZenithCards Online transaction on your accounts which was not carried out by you or for access to or use of your accounts by someone else, except in the following cases:

3.7.1 You authorised the carrying out of the transaction or the access to or use of the account.

3.7.2 You acted with gross negligence, which includes failing to follow the safeguards in Condition 3.1, 3.3 and 3.4 above or the action detailed in Condition 3.5 above

3.7.3 Transactions are carried in your account within 60 minutes from when you informed us of unauthorized access to your login details or account

3.7.4 You acted fraudulently

If you dispute that you have carried out any ZenithCards Online transaction, we will expect you to co-operate with us and the police in any investigations. We may give the police and our insurers any information we consider relevant, to enable them to carry out investigations.

3.8 If we believe or suspect fraudulent or suspicious transactions are being carried out on your account we reserve the right to suspend access to all or part of our ZenithCards Online service.

4. Acting On Your Instructions

4.1 We will carry out transactions on your account following instructions you give us or which seem to us to be given by you through our ZenithCards Online service.

4.2 We reserve the right not to act on any instructions which would mean you would not be keeping to these conditions or those applying to your account. For example, we will not allow a transaction if it will create an overdraft/over limit position or exceed an agreed limit.

4.3 If we decide not to carry out a transaction, we will not be responsible for any loss or damage you suffer because of that decision. We will normally tell you why we are not prepared to carry out a transaction when you use our ZenithCards Online service.

4.4 If, because of something beyond our reasonable control or the reasonable control of those acting on our behalf, we are unable to let you carry out a transaction using our ZenithCards Online service, we will not be responsible for any loss or damage you suffer as a result. An example of when this may happen is when a PC, network connection, server or other equipment necessary to use our ZenithCards Online service is faulty or out of order.

Visa Online

5.0 Using Zenith Bank Visa Online

5.1 When you use the Zenith Bank Visa Online service, both these conditions and your account conditions will apply.

5.2 When you use Zenith Bank Visa Online to purchase from Visa Online enabled retailers over the internet, an electronic receipt will be presented to you at the end of the checkout process. The receipt includes details of your current purchase, such as store name, purchase amount and date. You must sign the receipt using your PIN and click 'Confirm Purchase' to proceed with the purchase.

Without your PIN, the purchase cannot take place at participating online retailers. If the incorrect PIN is entered more than 3 times you will not be able to proceed with the purchase, and will require a PIN reset/re-issue.

5.3 If you have forgotten your PIN you can request for a PIN re-issue. A new PIN will be issued to you at a cost

5.4 If you change your address (including your e-mail address) you must notify us immediately to ensure that our records are up to date.

6. Managing Your Visa Online Access

6.1 We will send your Visa Online PIN in a secure mailer for collection to the branch.

6.2 Once enrolled for Visa Online service you must keep your PIN safe and secure. If you write them down, you must make a sufficient attempt to disguise them and are liable for any unauthorized access to the details.

6.3 You must not tell anybody else your Visa Online PIN. Should you disclose your PIN to a third party verbally or through electronic means, you will liable to losses from transactions on your card account(s).

6.4 You must tell us as soon as you can if you know or think somebody else knows your PIN or password. You must do this by calling us on 01 2781740, 012782273 or sending us an e-mail to cardservices@zenithbank.com (24 hours a day). We may ask you to confirm this in writing within 7 days.

6.5 As soon as you tell us you know or think somebody else

knows your PIN we will prevent transactions being carried out on your account.

6.6 You will be liable for transactions on your accounts if:

6.6.1 You authorised the transaction or the access to or use of your Visa online access.

6.6.2 You acted with gross negligence, which includes failing to follow the safeguards in Condition 6.1, 6.2, and 6.3 above or the action detailed in Condition 6.4 above

6.6.3 Transactions are authorized in your account within 60 minutes from when you informed us of unauthorized access to your login details or account

6.6.4 You acted fraudulently

Should you dispute that you have carried out any transaction using Visa online, we will expect you to co-operate with us and the police in any investigations. We may give the police and our insurers any information we consider relevant, to enable them to carry out investigations.

6.7. If we believe you are abiding with the terms and conditions of the use of the Visa Online service or suspect fraudulent or suspicious transactions are being carried out on your account we reserve the right to suspend your use of the Zenith Cards Visa Online service.

7.0. Ending your Zenith Bank Visa Online service

7.1 We may end your use of the Zenith Bank Visa Online on written notice. We will normally provide you with thirty days written notice; however, in exceptional circumstances we may end your access immediately and notify you as soon as possible

7.2 You may also cancel the enrollment of your card for Visa Online service by notifying us in writing.

8.0 General

8.1 We will use the data you have provided to us to process and administer the ZenithCards Online and Visa Online service.

We may transfer this information to a country that is outside Nigeria for the purposes of managing and administering these service and we will ensure that the security of your data is maintained.

8.2 We may provide the police or any prosecuting authority any information obtained in connection with the ZenithCards Online and Visa Online services in order to allow them to investigate any suspected use of your security details.

8.3 We may make changes to these conditions; however we will notify you prior to the changes coming into effect. We will do this by sending details about changes either in writing, or by e-mail, or by display in branches, or by statement inserts, or by secure message, or notice within the ZenithCards Online service. We will normally give you reasonable notice before any change takes effect unless it is not practical or not possible to do so, in which case we will tell you as soon as we can after the changes take effect.

8.4 We reserve the right to introduce charge(s) for using our ZenithCards Online and Visa Online service but we will give you reasonable notice before we do so.

8.5 We have taken reasonable steps to ensure that data transmissions passing unto ZenithCards Online and Visa Online Service remain confidential and secure and are not interfered with.

However, we cannot completely guarantee the privacy or confidentiality of any information passing over the Internet or that it will not be interfered with and by using our ZenithCards Online and Visa Online service you are prepared to give us instructions on this basis.

8.6 The Zenith Bank Visa Online may be amended or discontinued, temporarily or permanently, without notice where the amendment or discontinuation is required by Visa International Services Association who runs the Visa Online payment systems.

8.7 If you contact us by telephone we may record or monitor the call in order to avoid possible misunderstandings and help maintain customer service.

8.8 These conditions are governed by Laws of the Federal Republic of Nigeria. Any disputes arising from these conditions will be resolved in accordance to legal framework in Nigeria.

Having read and understood the above Zenith Bank Terms and Conditions, I hereby consent to be bound accordingly as evidenced by signing below:

Cardholder's Signature.....

Full Name.....

Date.....

For enquiries kindly contact us on +234 1 278 1740, 278 2273 or email cardservices@zenithbank.com.

Website: <http://www.zenithbank.com>