



# ZENITH CARD

## APPLICATION FORM

### General Information

Unique Reference Code

CHOOSE CARD TYPE FROM OPTIONS

Visa Debit  Visa Prepaid  MasterCard Debit  MasterCard Prepaid  EasyPay

REQUESTING BRANCH \_\_\_\_\_

DESTINATION BRANCH \_\_\_\_\_

ACCOUNT NUMBER:

PREFERRED NAME ON CARD:

SURNAME:

RESIDENTIAL ADDRESS/  
GHANA POST GPS

MIDDLE NAME:

FIRST NAME:

POSTAL ADDRESS:

SEX:

TELEPHONE NO.:

DOB:

EMAIL ADDRESS:

TYPE OF ID:

OCCUPATION:

ID NUMBER:

NAME OF EMPLOYER:

ID EXPIRY DATE:

MARITAL STATUS:

CUSTOMER SIGNATURE:

DATE:

Zenith Bank - Official Use

CSU-NAME \_\_\_\_\_ SIGN \_\_\_\_\_ DATE \_\_\_\_\_

BRANCH HEAD / HOP- NAME \_\_\_\_\_ SIGN \_\_\_\_\_ DATE \_\_\_\_\_

## ZENITH BANK (GHANA) LTD ATM CARD - TERMS AND CONDITIONS

### Introduction

By using ZENITH ATM Card you unconditionally agree to be bound by the laws, rules, regulations and official applicable on the matter, now existing or which may hereinafter, issued or enforced. All the Terms and conditions in the ZENITH ATM Card Agreement have been read and understood by you as evidenced signature on the application form of the ZENITH ATM Card.

In this agreement, "we" "us" and "our" mean Zenith Bank and "you" and "your" mean the customer and include (where appropriate) any person the customer has asked us to give a Card to

"Bank" means Zenith Bank Ghana Limited. "Card" means a ZENITH ATM Card, including any renewal or replacement Card. "Card holder" means the person having power alone to operate in accordance with the Bank mandate in respect thereof. "PIN" means the personal identification number issued to the Cardholder from time to time for use with the Card. "Transaction" means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of Card in any authorized manner for debit or credit to the Account.

### Charges

The Cardholder shall be charged a fee by Zenith Bank, in accordance with the bank's schedule of fees from time to time in force.

### Limiting your right to use the Card

If we have good reason, we may

- Refuse to approve a transaction
- Cancel or suspend your right to use the Card for any or refuse to replace any Card without prior notice you. We will not be liable to you for refusal on your part to approve a transaction if you cannot use the Card for a transaction or for loss or damage you may suffer as a result of the above.

### Security

You should do all that you reasonable can to keep the Card safe and your PIN confidential at all times. You must also keep the Card separately from any cheques. You should never write down or record your PIN. You should only reveal your Card number to make a transaction or report the loss or theft of the Card or otherwise with our permission only if we allow you to do so.

### When to notify us

You notify us as soon as reasonably possible if:

- a) The Card gets lost or stolen or you think that the Card may be misused or that someone else may have found out the PIN.
- b) Your statement includes an item which you think is wrong.
- c) You change your name or address.

You can contact us at any of our branches during business hours or at Zenith Bank (Ghana) Limited (Head Office) (+233-302 660075, 660079, 660091). You will be required to confirm to us in writing within seven days any verbal information which you have not already given us in writing. You must give us all the information you have about the loss, theft or misuse of the Card or the PIN, and any other information we may require. We may give the police any information we think will be useful. If you find Cards which you have reported

as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and report them to us immediately.

### Limits of liability

If someone uses a Card obtained from you with your permission, you will be liable for all the transaction which take place prior to your notifying us that there is a danger of the Card being misused. 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. We cannot reasonably control. This includes any machine failing to work and industrial disputes.

### Refunds and claims

We will credit your account with a refund for a transaction if the retailer asks us to or if you notify us that a transaction with a retailer has been incorrectly debited to your account. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right not to do so. You cannot transfer any rights against us to anyone else.

### Changing the terms of agreement

We may change the terms of agreement, including our charges if we add extra functions to the Card at any time, upon notification to you about the change. Changes will normally arise from changes in the market conditions, changes in the cost of providing the service to you changes in legal or other requirements affecting us or for any other good reason. We may introduce a change for any service provided under or in connection with this agreement.

We will notify you about any changes by:

- advertising in the press; or
- putting messages in your statement; or
- sending you a separate written notice.

Most changes will be implemented at least 28 days we notify you about them to give you sufficient time to consider whether you wish to continue with the service.

### Ending this agreement

This agreement will come to an end if either of us gives a written notice to the other to that effect, and you have returned all Cards and made all payments due under this agreement ends.

### General

We do not warrant that services and benefits which we provide outside the terms of this agreement will always be available. We may reserve the right to withdraw or vary these service or benefits at any time without giving you notice. We will charge you for any losses or costs we have to pay you breach this agreement.

This agreement is governed by the Ghanaian law.