



ZENITH CLASSIC VISA CARD

APPLICATION FORM



Date: _____

Branch: _____

Indicate card type(s): Debit Prepaid

1. PERSONAL DETAILS

(Mr./Miss/Mrs/Other) _____

Surname: _____

First Name: _____

Middle Name: _____

Sex: Male Female Date of Birth: _____

Type of ID: Passport Voters' ID Drivers' License

Other National Identification _____

ID Number: _____ Expiry Date: _____

Mother's Maiden Name: _____

Preferred Name on Card: _____

(maximum 26 characters)

MARITAL STATUS

Single Married Divorced Widowed Separated

RESIDENTIAL ADDRESS

Street & House Number: _____

Postal Address: _____

City: _____

Tel (Office): _____ Tel (Res): _____

Cell phone: _____ Fax: _____

Email: _____

NEXT OF KIN

Name: _____

Address: _____

Tel: _____ Relationship to Applicant: _____

2. EMPLOYMENT DETAILS

Occupation (Current): _____

Name of Employer/Business: _____

Employer Address: _____

Staff ID Number: _____ Expiry Date: _____

3. BANKING DETAILS

Zenith Account to be accessed with card

Current Account Savings Account

Current Account Number:

Savings Account Number:

Indicate which card(s) you have owned or used:

Visa Card ATM Card Other

If other (please specify): _____

4. AUTHORISED OR SUPPLEMENTARY USER INFORMATION

Surname (Mr./Miss/Mrs/Other) _____

First Name: _____

Middle Name: _____

Sex: Male Female Date of Birth: _____

Type of ID: Passport Voters' ID Drivers' License

Other National Identification _____

ID Number: _____ Expiry Date: _____

Street & House Number: _____

Postal Address: _____

City: _____

Tel (Office): _____ Tel (Res): _____

Cell phone: _____ Fax: _____

Email: _____

Relationship to Applicant: _____

Social Security Number (optional): _____

Occupation: _____

Applicants Signature: _____

Authorised or Supplementary User's Signature (if applicable)

Date: _____ (dd/mm/yyyy)

Please issue me with a Zenith Visa Card. I hereby certify that the information contained in the application is correct, accurate and complete. You are hereby authorized to obtain any confirmation you may require about details provided by my employers and/or other bankers/lender pursuant to this application.

Having familiarized myself with the bank charges related to this product, I will not dispute any claim by the bank on the grounds that the charges are unfair and unreasonable under any circumstance.

I confirm that I have read, understood and accept to be bound by the terms and conditions which I find reasonable, fair and necessary for me to acquire the card.

I agree to be liable for all debits to the card account. I will endeavour to keep the card secured at all times. In the event of the card being lost/stolen/misplaced, Zenith Bank Ghana Ltd shall be notified immediately.

Applicant Signature _____

Date _____

OFFICIAL USE

Prepaid Account Number: Name (CSU): _____ Signature: _____

Approved by: (BH) _____ Date: _____

ZENITH BANK (GHANA) LTD VISA DEBIT CARD- TERMS AND CONDITIONS

INTRODUCTION

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

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

"Bank" means Zenith Bank (Ghana) Limited. **"Card"** means a ZENITH VISA DEBIT Card, including any renewal or replacement Card.

"Cardholder" means the person having power alone to operate the account in accordance with the our 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 the Card in any authorized manner for debit or credit to the Account.

CHARGES

The Cardholder shall be charged fees by Zenith Bank from time to time, in accordance with the Bank's schedule of fees 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 all purposes or refuse to replace any Card without prior notice to 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 any loss or damages you may suffer as a result of the above.

SECURITY

You should do all that you reasonably 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 the last four digits to 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) (+ 233·21 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 the Card(s) 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's which took place prior to you 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 will not be liable to you if we cannot carry out responsibilities under this agreement as a result of anything that 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 charge for any service provided under or in connection with this agreement. We will notify you about any changes by:

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

Most changes will be implemented at least 28 days after we notify you , to give you ample time to consider and decide if 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. We may give you replacement Cards from time to time until 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 services or benefits at any time without giving you notice. We will charge you for any losses or costs we have to pay if you breach this agreement.

This agreement is governed by the Ghanaian law.