



**Details of Nominees**

Destination Branch: \_\_\_\_\_

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Surname: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Type of ID: \_\_\_\_\_ ID Card Number: \_\_\_\_\_

Preferred Cardholder's name on card: \_\_\_\_\_

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

Mother's Maiden Name: \_\_\_\_\_

Telephone/Contact Number: \_\_\_\_\_

Destination Branch: \_\_\_\_\_

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Surname: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Type of ID: \_\_\_\_\_ ID Card Number: \_\_\_\_\_

Preferred Cardholder's name on card: \_\_\_\_\_

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

Mother's Maiden Name: \_\_\_\_\_

Telephone/Contact Number: \_\_\_\_\_

**Authority**

This forms part of the application form completed by the company and is subject to the Zenith Bank Ghana SME Business Card Terms & Conditions.

I/We declare that the above details are true and correct.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Upon completion of this form, kindly forward it to your designated Relationship Manager or to [SMEBUSINESSCARD@zenithbank.com.gh](mailto:SMEBUSINESSCARD@zenithbank.com.gh).**

**OFFICIAL USE ONLY**

Card Account Number: \_\_\_\_\_

Processed by CSU Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Approved by BH Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Terms & Conditions****INTRODUCTION**

By using the SME Business Card the SME unconditionally agrees to be bound by the laws, rules, regulations and official issuances applicable to the SME Business Card, now existing or which may hereinafter be enacted, issued or enforced. All the Terms and Conditions in this SME Business Card Agreement have been read and understood by the Small and Medium Scale Enterprise (SME) as evidenced by its authorised signatures on the application form of the SME Business Card.

In this agreement, "we", "us" "our" and "Bank" mean Zenith Bank and "you", "your" and "the SME" means the customer and includes (where appropriate) any person the customer has instructed us to give a Card to. "Bank" means Zenith Bank (Ghana) Ltd. "Card" means an SME Business Card, including any renewal or replacement of the Card. "Cardholder" means the person authorised to operate the Card in accordance with the 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 credit to the Account.

**CHARGES**

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

**LIMITING THE SME'S RIGHT TO USE THE CARD**

If we have good reason, we may

- Refuse to approve a transaction;
- Cancel or suspend the Cardholder or SME's right to use the card for any or all purposes; or
- Refuse to replace the SME Business Card without prior notice to the SME.

We will not be liable to the SME for refusal on the SME's part to approve a transaction, if the SME or Cardholder cannot use the Card for a transaction, or for any loss or damages the SME or Cardholder may suffer as a result of the above.

**SECURITY**

The SME shall do all that it reasonably can to keep the SME Business Card safe and the PIN confidential at all times. The Cardholder must also keep the Card separately from any cheques. The Cardholder should never write down or record the SME's PIN. The SME should only reveal its 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 the SME to do so.

**WHEN TO NOTIFY US**

The SME is to notify us as soon as reasonably possible if:

- The Card gets lost or stolen or the SME or Cardholder thinks that the Card may be misused or that someone else may have found out the PIN.
- The SME's statement includes an item which the SME thinks is wrong.
- The SME changes its name or address.

The SME can contact us at any of our branches during business hours or on +233(0) 302 611500 / 680884, +233(0)800 10100 (Telecel only).

The SME will be required to confirm to us in writing within seven business days any verbal information which it has not already given us in writing.

The SME must give us all the information it has 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 the SME finds the Card(s) which it has reported as lost, stolen or at risk of misuse, the Cardholders must not use them. The SME must cut them, in half and report them to us immediately.

**LIMITS OF LIABILITY**

If someone uses a Card obtained from you, the SME will be liable for all the transactions which took place prior to the SME notifying us that there is a danger of the Card being misused. If we are unable to debit the SME's account because the account has been closed, or for any other reason beyond our control, the SME will still be liable to pay us for all transactions. We will not be liable to the SME 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 the SME's account with a refund for a transaction if the retailer asks us to or if the SME notifies us that a transaction with a retailer has been incorrectly debited to the SME's account. The SME cannot use a claim it may have against someone else to make a claim against us, or refuse to pay us, unless the SME has a legal right not to do so. The SME 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 the SME 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 the SME about any changes by:

- advertising in the press;
- putting messages in the SME's statements; or
- sending the SME 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.

**TERMINATING THIS AGREEMENT**

This agreement will come to an end if either of us gives a written notice to the other to that effect, and the SME has returned all Cards and made all payments due under this agreement. We may give the SME 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 the SME for any losses or costs we have to pay if you breach this agreement.

This agreement is governed by Ghanaian law.

**The Zenith SME Business Card**

The ultimate solution for SMEs and Small Corporates looking to soar to new heights!

