

# ACCOUNT OPENING REQUIREMENT FOR INDIVIDUAL ACCOUNT

- 1. Account opening form duly completed.
- 2. Two (2) specimen signature cards duly completed by the signature to the account.
- 3. Two independent and satisfactory references. Referees must be current account holders with any bank in The Gambia (For Current Account only).
- 4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reversed side.
- 5. Means of identification i.e. Driver licence, international passport or National ID Card (original to be sighted).
- 6. Residence Permit (where applicable).

# (FOR BANK USE ONLY)

					1
S/N	DOCUMENTS OBTAINED		IN PLACE	DEFERAL	
1.	Identification:				
	(a) International P	assport			
	(b) Drivers Licence				
	(c) National ID Ca	(c) National ID Card			
2.	Passport Photographs				
3.	Verification of Signature				
4.	Signature Cards				
5.	Mandate	Mandate			
6.	Reference Forms	Internal			
<u> </u>	Kererence r erms	External			
<i>7</i> .	Residence Permit				
8.	Visitation Report				
9.	Public Utility Receipt/Invoice				
10.	KYC Money Laundering Form				

CUSTOMER INTRODUCTION	BY
	NAME & SIGNATURE
RELATIONSHIP OFFICER .	
	NAME & SIGNATURE
WAIVER APPROVED BY	
	NAME & SIGNATURE

APPROVED BY	INITIAL	DATE
Legal Officer		
Branch Manager		
Approval		

# | INDIVIDUAL | A C C O U N T |

# **ACCOUNT TYPE**

(Please tick as appropriate)

SAVINGS	
ACCOUNT	

CURRENT	
ACCOUNT	

# ZENITH BANK (GAMBIA) LTD.

# APPLICATION FOR THE OPENNING OF INDIVIDUAL CURRENT/SAVINGS ACCOUNT

SURNAME:	NAME: OTHER NAMES:				
DATE OF BIRTH: NATIONALITY:					
PLACE OF BIRTH:	REGION	HOME TOWN			
SEX: MALE FEMALE	MARITAL STATUS: SINGLE	MARRIED L OTHERS L			
E-MAIL ADDRESS:					
OFFICE ADDRESS	MAILING ADDRESS	RESIDENTIAL ADDRESS (Not P.O. Box)			
TELEPHONE NO: OFF	TICE L	DME L			
MOI	BILE L FA	A 🗸			
MODE OF IDENTIFICATION  Drivers License/International Passport/National I.D. Card					
ISSI	JE DATE EX	(PIRY DATE L			
ISSI	JE AUTHORITY L	LACE OF ISSUE			
OCCUPATION/PROFESSION					
EMPLOYERS NAME & ADDRESS					
NAME OF SPOUSE & OCCUPATION					
MOTHER'S MAIDEN NAME					

- 9. For the benefit and security of our Customer and to comply with applicable laws, we have a few mandatory guidelines that we call rules of the road. And conduct that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:
- (i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
- (ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.
- (iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.
- (iv) Proprietary rights. The customer acknowledges and agrees that the bank own all rights to this web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer(s) may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the services by the bank

Disclaimer of warranties

- 10. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an available basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
- 11. The bank makes no warranty that:
  (i) The service will meet Customer requirements bullet
- (ii) The service will be uninterrupted, timely, secure, or error-free

- (iii) The results that may be obtained from the use of the service will be accurate or reliable
- (iv) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and
- (V) Any errors in the technology will be corrected.
- 12. Any material downloaded or otherwise obtained through the use of the service is done at customer' own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms. Limitations of liability
- 13. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:
- (i) The use or the inability to use the service
- (ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service:
- (iii) Unauthorised access to or alteration or your transmission of data:
- (iv) Statements or conduct of anyone on the service;
- (v) Any other matter relating to the service.
- 14. Indemnification. Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its Subsidiaries and service providers from any/and all third party claims liability, damages, expenses and costs (including, but not limited to Jegal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

15. Service changes and discontinuation. The bank reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In other to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agree that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

## 16 Others

- (i) The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.
- (ii) This agreement cannot be changed by the customer nor any of the banks rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank
- (iii) This agreement is personal to the customer and the customer may not assion it to anyone.
- (iv) All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.
- (v) The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee hetween parties.
- (vi) If any of these terms and held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and affect.
- (Vii) The laws of the Federal Republic of Nigeria shall apply to this agreement.



# e- BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank (Gambia) Ltd. F-Banking Service.

# 1. Definitions

"Customer" means a customer of Zenith Bank (Gambia) Ltd who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means Zenith Bank (Gambia) Ltd. "Card" means Zenith Eazy Card issued to customers... "Card Holders" means a customer who has been issued a Zenith Eazy Card. The card is the proper of the Bank upon request by the Bank.

"Service" means the Zenith Bank (Gambia) Ltd Internet Banking, Telephone Banking, Secure Message Facility Bills Payment Services, Automatic Tellering, eAllert. etc.

"Accesscode ,Passcode, Username and Password" means the enabling code with which you access the system for the service and which is known to you only.

"Account" means a current or savings account or other accounts maintained with the Bank at any of the Bank's branches in The Gambia.

"PIN" means your personal identification number.

"Mailing Address" means the customer's mailing address in the Bank's records.

"Instruction" means the customer's request to the Bank for the services.

"ATM" means Automated Teller Machine that dispenses to account holders or accept cash deposits with the use of a Smart Card that is Debit Card or Credit Card.

"Zenith Eazy Card" means card use by customer for processing transactions through a payment switch on various payment channels e.g. ATM, POS.

"Payment Switch" means on-line electronic transaction processing payment infrastructure that connect different payment channels to the payment processors and enablers' e.o. InterSwitch.

"Secure Message Facility" means the facility within the e-banking service that enables the client to send electronic messages (e-mails, SMS) to the Bank including without limitation free-format messages, fixed format messages, or instructions to make payment, Request for the Cheque Book, Bank Draft or the Purchase or Sale of Securities and Interests in mutual funds

2.The service allows the Customer to give the bank instructions by use of:

(a) Telephone, ATM, PIN, Password, Accesscode and Username and secure messages(e-mails, SMS) for the followino:

- (i) Obtain information regarding customer's balances as at the last date of business with the bank.
  (li) Obtain information with regards to any instrument in clearing or any credit standing in the Customer account as at the last date of transaction on the customer's account
- (iii) Authorize the bank to debit customer's account to pay a specifiedutility bill such as NITEL, NEPA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
- (iv) Authorizing the bank to effect a transfer of funds from th customer's account to any other account with the bank
- (v) Authorizing the bank to effect any stop payment order.
- (vi) Authorizing the bank to debit Customer account and load same into value card.

  (b) On persint of instructions the bank will endeavor.
- (b) On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.
- 3. Before the service can avail any customer, he/she must have:- any one or a combination of the following:
- (i) An account with the bank
- (ii) A Passcode, Accesscode, Username, Password or token authenticator.
- (iii) A Personal Identification Number "PIN"
- (iv) An e-mail address
- (v) GSM number

4. The Passcode/Accesscode/Password/E-mail

The Customer understands that his/her Passcode, Access Code/ Password/E-mail is used to give instructions to the bank and accordingly undertakes:

- (i) That under no circumstances shall the Passcode, Accesscode/Password be disclosed to any body.
- (ii) Not to write the Passcode, Accesscode/Password in an open place in order to avoid third party coming across same.
- (iii) The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.
- (iv) Once the bank is instructed by means of the customer's Passcode, Accesscode and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.
- (v) The customer's Passcode, Accesscode must be change immediately it becomes known to someone else.
- (vi) The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode if by any means the passcode, Accesscode becomes known to a third party.
- (Vii) Where a customer notifies the bank of his intention to change his Passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter

allow the customer to enter a new Passcode, Accesscode PROVIDED THAT the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Accesscode or knowledge of a third party and the time the report is lodged with the bank.

(viii) Dince a customer's Passcode/Accesscode is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(ix) The customer shall be responsible for any instruction given by means of the customer's Passcode/Accesscode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

5. Customer's responsibility:

(i) The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.

(ii) The Bank is expressly exempted from any liability arising from unauthorized access to the customer saccount and/or data as contained in the Bank's record via the service, which arises as a result of inability and/or otherwise of the customer to safeguardhis PIN. Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing onscreen display of his account information.

(iii) The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to customer's account via the service.

6. Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the Customer's risk.

Copyright in the cards and other property information relating to the service including the screen's displaying the pages, and in the Information and material therein and agreement is owned by the Rank

8. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service. Rules of the road:

NEXT OF KIN NAM	/IE					
RELATIONSHIP						
ADDR	ADDRESS					
ADDIT						
TEL	TEL NOL					
SOURCES OF FUNDS	<b>3</b> :					
SOURCE	AMOUNT PER ANNUM (D)	SOURCE	AMOUNT PER ANNUM (D)			
Salaries		Trading				
Business Income		Retailing				
Rent on Property(Rents)		Others				
Gratuity						
NAME & ADDRESS OF BANK/BRANCH  1. 2. 3.  REFERENCES						
ACCOUNT NAME BRANCH/BANK ACCOUNT NO.  1.						
2.						
3.						
FOR NON GAMBIANS ONLY  Resident Permit No						
DATE OF ISSUE						
PERMANENT FOREIG	GN HOME ADDRESS					
1						
I request the opening of a current/savings account and confirm that the above information is true.						

Customer's Signature & Date

# TO BE COMPLETED BY PROSPECTIVE CURRENT ACCOUNT HOLDERS ONLY

To: ZENITH BANK (GAMBIA) LTD.	Date
Branch	54.0
Dear Sir,	
Please open a Current Account in my name	to the contrary to honour all cheques or other rovided such cheques, or Orders comply with other Standing Orders to the said account with
To be responsible for the repayment of any such overdraft with int     To assume full responsibility for the genuineness, correctness and     On all cheques, Orders, bills, notes, negotiable instruments and re     account.	d validity of all endorsements appearing
<ol> <li>To hold you free from any responsibility for any loss or damaged t future Government order, law, levy, tax, embargo, moratorium, expeyond your control, and that any or all funds standing to the cred your bank, on demand only and only in such local; currency, or at may then in local circulation.</li> <li>That the bank may debit my account for any services charges, froif the account proves to be unremunerative to the Bank.</li> <li>To accept as due notification any notice of change in conditions go last known address and to be bound by such change.</li> <li>That any notice or letter addressed to me and sent through the post to the address supplied by me shall be considered the time would be Delivered in the ordinary course of Post.</li> </ol>	change restriction or any other cause it of all the account are payable only at your option, in such local currency as im time to time set by the Management, overning the account directed to my st to the addressed to me and sent
<ol> <li>That if a cheque credited to my individual current account is returned me through my last known address either by bearer or by post.</li> <li>That I note that the Bank will accept no liability whatsoever for funds Hours or outside the Bank's premises.</li> </ol>	
My attention has been drawn to the necessity for safeguarding my cheque to gain access to it and the fact that neglect of this precaution may be ground account.	
I understand and agree that you are under no obligations to honour any cl sufficient funds in the account unless there to cover the value of the said of cheque may be returned to me unpaid. I agree that any disagreements with me within 15 days of the dispatch of the Bank Statement. Failing receipt entries within 15 days of the dispatch of my Bank Statements; it will be assu is correct. I further understand that that any sum standing to the debit of charges at the rate fixed by the Bank from time to time. You are author charges, interest commissions etc.	cheque(s) and I understand and agree that such entries on my Bank Statements shall be made to by the Bank of a notice of disagreement of the uned by the Bank that the statement as rendered of the current account shall be liable to interes
I agree that in addition to any general lien or similar right to which you as bar without notice to me combine or consolidate all or any of my accounts with y sum or sums standing to due credit of any one or more of such accounts or deposits, securities, negotiable instruments or other assets belonging to liabilities to you or any other account or in any other respect whether su collateral and several or joint.	ou and liabilities to you and set off or transfer an any other credit, be it cash, cheques, valuables ome with you in or towards satisfaction of an
Dated thisDay of	20
	SIGNATURE



We are glad you choose Zenith bank as your financial solution provider. We would like to introduce to you some of our e-banking product. Please tick as appropriate the solution you may wish to use.
I- Bank (Internet Banking) View your account balance, download your account activities, request for cheque book, download forms and documents, pay for products and services, pay your bills online, pay staff salaries, vendors and make transfers.  I Bank (Enquiries only) I Bank (Enquiries Account Transfer etc)
<b>Telelink/Mobile Banking/ZMobile</b> Access your account balance, transaction history, download your statement via fax confirm your cheque request status via a touch tone telephone or mobile phone.
<ul> <li>Telelink (Enquiries via touch telephone)</li> <li>Mobile Banking (Enquiries via mobile phone)</li> <li>Zmobile (Enquiries and payment via mobile phone)</li> </ul>
<b>Debit Cards</b> Zenith bank offers debit cards and credit cards for cashless payments and cash withdrawals from Automated Teller Machine (ATMs.)
Easy Cards Vpay Cards
Preferred Name on Card
Alertz Received notifications of transactions made on your accounts (deposit and withdrawals, alone etc. Via
SMS EMAIL BOTH (Please Indicate mode)
Full notification Notification on Deposit Only Notification on withdrawals only Notification on deposit and withdrawal
For your Websurfer card (Internet only use), apply online@www.zenithbank.com

I/We have read and understood the terms and conditions governing the provision of E-Banking service contained herein and according agree to be bound by same.

Authorised signature and date

"CAUTION"  IT IS DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WEL- KNOWN TO YOU	N	20
The Manager <b>ZENITH BANK (GAMBIA) LTD.</b>		
Dear Sir, RE:		
PROSPECT	TIVE ACCOUNT NAM	1E
I/We understand that the above name Account with you.	d person (s) nas/nave	applied to open a Current
I/We have known the above- named promment on his/their means and repu	person(s) for utation as follows: -	(Period) and I/We
I/We also confirm that the applicant is banking facilities may be extended.	a person/applicants a	are persons the usual
I/We maintain current account(s) with:	:	
NAME OF BANK/BRANCH BA	NKER'S ADDRESS	ACCOUNT NUMBER
The above information is provided in	confidence.	
Voure faithfully		
Yours faithfully, REFEREE'S ACCOUNT NAME		
REFEREE'S ADDRESS		
REFEREE'S GSM NUMBER		
	Signature	

"CAUTION"  IT IS DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WEL- KNOWN TO YOU	N	20
The Manager <b>ZENITH BANK (GAMBIA) LTD.</b>		
Dear Sir, RE:		
PROSPECT	TIVE ACCOUNT NAM	1E
I/We understand that the above name Account with you.	d person (s) nas/nave	applied to open a Current
I/We have known the above- named promment on his/their means and repu	person(s) for utation as follows: -	(Period) and I/We
I/We also confirm that the applicant is banking facilities may be extended.	a person/applicants a	are persons the usual
I/We maintain current account(s) with:	:	
NAME OF BANK/BRANCH BA	NKER'S ADDRESS	ACCOUNT NUMBER
The above information is provided in	confidence.	
Voure faithfully		
Yours faithfully, REFEREE'S ACCOUNT NAME		
REFEREE'S ADDRESS		
REFEREE'S GSM NUMBER		
	Signature	



# ZENITH BANK (GAMBIA) LTD. MANDATE FOR INDIVIDUAL CURRENT ACCOUNT

NAME OF ACCOUNT	ACCOUNT NO		
CONTACT ADDRESS	TELEPHONE		
NAME OF SIGNATORY	PLEASE TICK AS APPROPRIATE		
	CHEQUE CONFIRMATION REQUIRED? YES NO		
	If yes, Amount to be confirmed:		
Mobile Phone No:	Please note that the Bank's Policy allows confirmation of D100,000 and above in writing and before presentation of cheque		
FOR BANK USE  REMARK			
CSU OFFICER			
RSM OFFICER			
APPROVAL	DATE		



# ZENITH BANK (GAMBIA) LTD. MANDATE FOR INDIVIDUAL CURRENT ACCOUNT

NAME OF ACCOUNT	ACCOUNT NO
CONTACT ADDRESS	TELEPHONE
NAME OF SIGNATORY	PLEASE TICK AS APPROPRIATE  CHEQUE CONFIRMATION REQUIRED? YES NO If yes, Amount to be confirmed:
Mobile Phone No:	Dand above Please note that the Bank's Policy allows confirmation of D100,000 and above in writing and before presentation of cheque
FOR BANK USE	
CSU OFFICER	
RSM OFFICER	
APPROVAL	







**DEBIT CARD APPLICATION FORM** 







PERSONAL INFORMA	TION		
Surname*:			
Other Names*:			
Title*:			Sex*: M F
Date of Birth*:	dd mm	уууу	
Security Word*:			Marital Status: S M D W
E-mail Address*:			Place of Origin*:
ID Type*:	ID No*:		Nationality:
Issue Date::	Expiry Date*:		Region:
Residential Address*:			Tel (office):
City:			-
State:			Tel (home):
Country:			Mobile No*:
	ON (MasterCard/VISA		t
Employment Status:	Self Employed:	Emplo	oyed: Others:
Occupation: Employer:			
Office Address:			City:
State:			Country:
Income Sources:	Salary:	Trading Busin	
	Others		
Approx Annual Income:	- Carlotto		
• •	DIVIDUAL ACCOUNTS	ONLY Individual A	Account: Corporate Account
Default Naira Account No			ult USD Account No:
Other Account Number (i			
CORPORATE ACCOL	INTS ONLY		
Company Name:			
Company Address:			
City:		State:	
Name of Requesting O	fficer:		
CARD DETAILS			V
Type of Card: Maste	ercard: Visa:	Verve:	V-pay: eTranzact:
Preferred Name on car	d (1):		
	, ,	(Two names, maxi	imum 26 characters)
Preferred Name on car	d (2):		
		(Option	nal - Company name)
Terms and conditions	apply (see overleaf)		
Signatur	е		Date
BANK USE ONLY			
Current A/C Number		Cash	h Domiciliary A/C Number
Savings A/C Number Ordin		inary Domiciliary A/C Number	
Processing Officer & Bra	anch	Sign	nature & Date
Branch Head's Name			nch Head's Sign & Date







# PASSPORT **PHOTOGRAPH**

# DEBIT CARD APPLICATION FORM

PERSONAL INFORMA	ATION		
Surname*:			
Other Names*:			
Title*:		Sex*: M F	
Date of Birth*:	dd mm yyyy		
Security Word*:		Marital Status: S M D W	
E-mail Address*:		Place of Origin*:	
ID Type*:	ID No*:	Nationality:	
Issue Date:	Expiry Date*:	Region:	
Residential Address*:		Tel (office):	
City:			
State:		Tel (home):	
Country:		Mobile No*:	
	ION (MasterCard/VISA ONL	Y) Employed: Others:	
Employment Status:	Self Employed:	Employed: Others:	
Occupation: Employer:			
Office Address:		City:	
State:		Country:	
Income Sources:	Salary:	Trading Business: Real Estate:	
	Others		
Approx Annual Income:			
CORPORATE AND IN	DIVIDUAL ACCOUNTS ONLY	Individual Account: Corporate Account	
Default Naira Account No	o:	Default USD Account No:	
Other Account Number (	if any) :		
CORPORATE ACCOL	JNTS ONLY		
Company Name:			
Company Address:			
City:		State:	
Name of Requesting O	Officer:		
CARD DETAILS			
Type of Card: Maste	ercard: Visa:	Verve: V-pay: eTranzact:	
Preferred Name on car	rd (1):		
	(Tw	o names, maximum 26 characters)	
Preferred Name on car	rd (2):		
	(Optional - Company name)		
Terms and conditions	s apply (see overleaf)		
Signatur	e	Date	
BANK USE ONLY			
Current A/C Number		Cash Domiciliary A/C Number	
Savings A/C Number		Ordinary Domiciliary A/C Number	
Processing Officer & Bra	ancn	Signature & Date	
Branch Head's Name		Branch Hood's Sign & Date	

# Zenith Bank Debit Card Terms and Conditions will be reduced by the amount of the authorization. We may refuse a request for

## 1. Definitions

1.1 "Account" means an account from which payments are made under Condition 7 below and shall apply whether or not the account number is altered at any time and will extend to any account opened in substitution for the Account which may be at any of our branches.

1.2 "Dual Currency" means international transactions are charged to the USD domiciliary account while Naira transactions are charged to a selected Naira

1.2 "Agreement" this document
1.3 "Authorisation" means confirmation given to a Merchant, bank or
Automatic Teller Machine (ATM) for card transaction initiated by the

cardholder.

1.4 "Card" means our Debit Card issued to you under the Card Association

payment scheme.

1.5 "Card Number" means the number embossed across the middle of the

1.6 "PIN" means any personal identification number issued to or selected by you or any Additional Cardholder.

you or any Additional Cardholder.

1.7 "Merchani" means a person who agrees, by arrangement with us or a Card Association, to accept the Card as payment for goods, services or cash.

1.8 "Transaction" means any use of the card or card number to make or authorise payments to Merchant or the use of the Card and PIN in cash machines or otherwise to obtain cash.

1.9 "Card Association" means card brand and platform your card is issued on

i.e. MasterCard, Visa, Interswitch or eTransact.

1.10 "We", "Ours", "Us" means Zenith Bank and/or any division of Zenith

# halls Wood? Verbrit inspects blancous tomor(e) to

# 2. Use of Card

2. Use of Card 2.1 You must ensure that all Cards are signed immediately on receipt and that you comply with any instructions we may give regarding the use and

that you comply with any instructions we may give regarding the use and selfcenging of Crub and Selfcenging of Crub. 22 You may only use the Cruft. 22 You may only use the Cruft and 22 You may only use the Crub and the Crub an current/savings account.

2.4 Subject to clause 12, you will be liable for the amount of all Card

Transactions and Charges debited to the Account.

2.5 If the Card expires or is lost or stolen, the provision of a new Card will be

at our sole discretion.

2.6 The Card may not be used for illegal purposes.

2.7 You should exercise reasonable care when giving your card details to a ant to ensure the integrity of the Merchant and that your card details to

will not be subject to a continuous unauthorized debiting.

2.8 You may use the card to draw cash from any ATM displaying the Card

Association's symbol world-wide 2.9 We will issue you with a Personal Identification Number (PIN). We will not give your PIN to anyone but you. You can use your PIN with your card for withdrawing money and using other services available from self-service machines. You may also be asked by a Merchant or other supplier to enter

machines. You may also be asked by a Merchant or other supplier to enter your PiN into a secure PIN pad when you pay in press for goods and services with your Debit Card. If you have a disability that prevents you from 12.10 We may refine to an almost a payment if we consider that your card or account has been or is likely to be misseed, whether finaddently or denrivers. To enable to anotherias a payment we may refer an antiorization request back to the Merchant or supplier for further information. You may be 2.11 Wor cames they are card payment on the present part and you will be a supplier of the present the payment 2.11 Wor cames they are card payment only antiorized but a Merchant may initiate a refund. We will credit your account when we receive any such refund. We cames the responsible for any delay in receipt of the refund. 2.12 Clustes you notify us otherwise, we will renew your card on expiration and change your occument he applicable card renewal fee

# 3. Safeguarding the Card and PIN 3.1 You must take all possible at-

nust take all possible steps to keep the card safe and all card Tou must take all possible steps to keep the card sare and all card security details secret at all times.
 If we have issued you with a PIN, you must take all reasonable

precautions to prevent fraudulent use. These include:
3.21 shielding the key pad at self-everice machines or the secure PIN pad at premises of Merchants or other suppliers when entering your PIN and undertaking transactions;
3.22 not creating PINs that are easy to guess if you change your PIN e.g. 12.3.2 complying with all reasonable instructions we issue regarding keeping 3.3.3 complying with all reasonable instructions we issue regarding keeping

3.2.3 complying with all reasonable instructions we issue regarding keeping our PN safe.
3.3 You must never allow any other person to use your Card whether with or without the card number or the PIN, but if you do so, you will be liable for any debits to the account without limitation.
3.4 You must never writche PIN on the card including on any material kept

with the card.

3.5 You may only disclose the card number for the purpose of making a valid verified transaction or when reporting the loss or theft of the card or when we

verified transaction or when velocities —— authorise disclosure.

3.6 When using your card to pay for goods or services through the Internet or other electronic media, you are strongly recommended to use "secure 3.6 When using your card to pay not goods to set recommended to use 'secure payment' sites and software.

 3.7 You must inform us at once if any of your statements has an entry of

3.8 You must report any lost or stolen card as soon as practicable (see

Merchants who accept the card. The card PIN can be used in cash machines

which accept the card to obtain cash.

4.2 Once the card has been authorized for a transaction, the transaction cannot be stopped.

4.3 If the card is used to draw cash from a cash machine operated by another

bank, there may be a handling charge.

4.4 We may be requested to authorise a purchase or other payment you make with your card before it can be completed. If we do, your account balance

Eull Massa

# 5. The Account

Association Debit Card conditions, the latter prevail.

5.2 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.

5.3 We may deduct the amount of a transaction from any other account we hold in

5.3 We may defined the amount of a transaction from any other account we hold in your name(s), if we consider it appropriate to do so.
wor name(s), if we consider it appropriate to do so.
with the consection of the control of the

tions will normally be debited to your Account within 3 working days of in. All Transactions will be shown on your regular bank statement.

# nnly charges for the following:

7.1.1 Cash adva sh advances as well as the purchase of foreign currency and travelers wer the counter at any branches or any other institution:

7.1.2 ATM withdrawals on accounts; 7.1.3 Purchase transactions from accounts;

1.4 Card renewal, card replacement, card re-issue and card annual maintenance fee

7.1.4 Card renewal, card replacement, card revisues and card annual maintenance for 1.1.5 Providing a copy or copies of a vowable repressional provided to you. It obtains 7.1.6 Conversion of foreign currency into 1.85 Dollar when you use the card to fine fine contractive to the card to the contractive to the card to the contractive to the cardinary card to the provided contractive to the cardinary card that applies on the day were advised of the withdrawal or purchase (this may be some time after you withdraw the cash or make the purchase). Amounts due to use must be excluded in SD Dollar in your account. 7.2 The charges described in 7.1 above are set out in our tariff of charges for constoners. The applicable leaff will be given to you when you one your account.

customers. The applicable tariff will be given to you when you open your account. The tariffs are also available upon recoper at any time and use shown on our website: The tariffs are also available upon recoper at any time and use shown on our website: transactions or services on your personal or business account, which do not relate specifically to the use of the card. 7.3 We reserve the right to change any of our charges, but will generally notify you of any changes at least thirty days in advance.

to the stilled to overdraw the account unless an overdraft facility has been authorized in advance and confirmed in writing by the Bank.

8.2 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.

8.3 Interest charged on borrowing will be calculated and deducted from the account

3. John Accounts
9.1 An Account that is a joint account continues as such until we receive written

fance with the Account terms and conditions

notice to the contrary from one of you.

9.2 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.

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

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.

9.5 We may credit to the account amounts paid into the account in the name of any of

5.3 We may seems to me, any money available in the account is payable to you next of kin 
9.7 Each of you is jointly and separately responsible for: 
9.7 Each of you is jointly and separately responsible for: 
9.7 Each private with the conditions of ace; and 
9.7 Each private part of the account. 
9.7 Each private part of the account. 
9.8 You agree that when the statements or other contact are seed, so more than one 
say that the account 
was opened or in the absence of any such arrangement to the first named account 
was opened or in the absence of any such arrangement to the first named account

10.1 We will comply with any obligations we have under relevant data protection

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

10.2 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

application and this may be seen my ourse sugarants—see a control of the control

10.0 we will continue to accept the sail of the sail o

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

11.1.1 retuse to authorize transactions;
11.1.2 cancel or suspend the right to use the card entirely or in respect of specific tunctions; 11.1.3 refuse to replace any card without affecting your outstanding obligations under

this agreement which shall continue in force.

11.2 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

ither decision is communicated to you.

1.3 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.

11.4 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.

11.5 We may re-issue cards from time to time for use in accordance with this

## 12. Loss or Misuse of Card and Liability

12. Lifyour 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. telephone us on #231 278 1/40, 278 2275 24 nours a cay or #202 2353 1510. 12.4 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 is used before you have received it, or (b) someone else uses your Card 60 min after you report it lost or stolen.

12.2 You shall be liable:
12.2.1 if your Card is lost, stolen or misused by someone who obtained i your negligence; you will be liable for all amounts transacted on your

and losses incured accordingly.

12.2.2 if it is missused with your permission, you will be liable for all loses.

12.2.3 if the card has been fraudulently used before you report the loss, or manner that suggests some form of compromise, the cardholder shall be liable loses and the present and the pre

the losses and/or prosecution.

12.2.4 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.

12.2.5 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
12.4 Cards retrieved having been reported as lost, stolen or liable to misuse must equently be used, but must be cut in half and returned immediately to us not subsequently be used, but must be cut in half and returned immediately to us 12.5 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

ant documents and notify us of it. resevant documents and notify us of it.

12.6 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 12.1 and 12.2 is adhered to, we have the right to make any refunds to your

12.1 and 12.2 is anserted to, by the hard prigin to make any returns to your account conditional upon you supplying us with a crime reference number and/or account conditional upon you supplying to show that the matter has been reported to the Folice.

12.7 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, they would treat that as you acting you did not notify us of a change of address they would treat that as you acting you did not notify us of a change of address we would treat that as you make the property of the property

you have the card or the disclosure of the PIN and to take all steps we deem neitsure 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 necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide necessary to assist with the recovery of the card. You agree that we may provide the policy or other third parties with any information we consider relevant in espect of the alleged issue of the Card.

## 13.0 Limitation of liability

3.1 Until you notify us under condition (12) above that your card is lost, stolen used you shall be liable for transactions up to sixty (60)

minutes after receipt of the notification.

13.2 If someone uses card obtained from you with your permission, you will be able for all the transactions which took place prior to notifying us that there is danger of the card being used.

13.3 You will not be liable for losses to us for transactions that may take place

in danger of being misused etc.

13.4 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

This includes: 13.5.1 any machine that fails to work; and 13.5.2 industrial disputes, natural disasters, or

# 14 Ownership of the Card

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

15.1 These Terms and Conditions are in addition to the Terms and Condition 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

15.2 We may amend these Terms and Conditions from time to time after giving 15.2 We may amend these Terms and Conditions from time to time after giving you 30 days notice. Changes Envariable to you may not require prior notice. 15.3 We shall not be liable five we are unble to perform our obligations under 15.3 We shall not be liable five we are unble to perform our obligations under 15.3 We will be proved to the provided of the provided of the provided processing system or transmission links or to industrial dispute or anything outside of our control, or the control of our agents or sub-contractors.

15.4 If a Merchant is liable to refund a Transaction, we will only credit the value of the provided provided to the provided of the provided of the provided provided to the provided provided to the provided provided to the provided prov

by us.

15.6 You shall immediately notify us in writing of any change to your address or if you change name. 15.7 We may assign our rights and benefits under this Agreement at any time.

15.8 This Agreement will be construed in accordance with and governed by Laws of the Federal Republic of Nigeria. You agree however that we conduct collection and other proceedings relating to the recovery of amounts under this agreement in any jurisdiction in which you may be resident from time

to time.

15.9 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 late

15.10 For your security, we may record phone calls between you and us. We may o this to make sure we are providing a high quality of service and following your instructions correctly.

15.11 Your application will be subject to Zenith Bank's internal regulatory

13.11 Your application Will be subject to Zentin Basic 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: .....Date..... Authorised Signature Full Name

# Zenith Bank Debit Card Terms and Conditions

# 1. Definitions

1.1 "Account" means an account from which payments are made unde 1.1 Account means an account root where payments are made tuner condition? Below and shall apply whether or not the account number is after Account opened in substitution for our branches.
1.2 "Dual Currency" means international transactions are charged to the USD domicillar vaccount while Naira transactions are charged to the USD domicillar vaccount while Naira transactions are charged to a selected Naira

account

1.2 "Agreement" this document
1.3 "Authorisation" means confirmation given to a Merchant, bank or
Automatic Teller Machine (ATM) for card transaction initiated by the 1.4 "Card" means our Debit Card issued to you under the Card Association

1.5 "Card Number" means the number embossed across the middle of the

1.6 "PIN" means any personal identification number issued to or selected by

you or any Additional Cardholder.

1.7 "Merchant" means a person who agrees, by arrangement with us or a Card Association, to accept the Card as payment for goods, services or cash. 1.8 "Transaction" means any use of the card or card number to make or authorise payments to Merchant or the use of the Card and PIN in cash machines or otherwise to obtain cash.

1.9 "Card Association" means card brand and platform your card is issued on

i.e. MasterCard, Visa, Interswitch or eTransact. 1.10 "We", "Ours", "Us" means Zenith Bank and/or any division of Zenith

2. Use of Card
2.1 You must ensure that all Cards are signed immediately on receipt and that you comply with any instructions we may give regarding the use and

that you comply with any instructions we may give regarding the use and sufficiencing of Craft.

2.1 within the validity period emboxed on the Card, and
2.2 within the validity period emboxed on the Card, and
2.2 If you have validate credit balance or available but undrawn borrowing facility on the Account. In determining availability we may take into account the amount of any Transaction to yet defined and any authorization we may have given in respect of a prospective Transaction.

2.1 Transactions in currences often than USD will be converted to USD

2.5 Taisactions in currentless other than C3D will be converted to C3D debited to your domiciliary account using the market rate determined by Card Association: while local transactions will be debited to your Naira

Card Association, while local transactions will be deented to your natar current/savings account.

2.4 Subject to clause 12, you will be liable for the amount of all Card Transactions and Charges debited to the Account.

2.5 If the Card expires or is lost or stolen, the provision of a new Card will be at our sole discretion.

2.6 The Card may not be used for illegal purposes.

2.7 You should exercise reasonable care when giving your card details to a Merchant to ensure the integrity of the Merchant and that your card details

Merchant to ensure the integrity of the Merchant and that your card deaths) will not be analysed to a continuous unsuffunited debting. 2.8 You may use the card to draw cash from any ATM displaying the Card Association's symbol world which desired the continuous properties of the continuous and the

herwise. To enable us to authorise a payment we may refer an authorization quest back to the Merchant or supplier for further information. You may be isked to produce further identification by the Merchant or supplie

2.11 You cannot stop a card payment only authorized but a Merchant may initiate a refund. We will credit your account when we receive any such refund. We cannot be responsible for any delay in receipt of the refund.

2.12 Unless you notify us otherwise, we will renew your card on expiration and charge your account the applicable card renewal fee

3. Safeguarding the Card and PIN 3.1 You must take all possible steps to keep the card safe and all card security details secret at all times.
3.2 If we have issued you with a PIN, you must take all reasonable

precautions to prevent fraudulent use. These include:
3.2.1 shielding the key pad at self-service machines or the secure PIN pad at premises of Merchants or other suppliers when entering your PIN and

undertaking transactions;
3.2 not creating PNs that are easy to guess if you change your PIN e.g.
3.2 complying with all reasonable instructions we issue regarding keeping
your PN safe.

st never allow any other nerson to use your Card whether with or

5.3 You must never allow any other person to use your Card whether with or without the card number or the PIN, but if you do so, you will be liable for any debits to the account without limitation.
3.4 You must never write the PIN on the card including on any material kept with the card. with the card.

3.5 You may only disclose the card number for the purpose of making a valid

authorise disclosure.

3.6 When using your card to pay for goods or services through the Internet or

other electronic media, you are strongly recommended to use 'secure payment' sites and software. payment' sites and software.

3.7 You must inform us at once if any of your statements has an entry of transaction(s) you do not recall.

3.8 You must report any lost or stolen card as soon as practicable (see

# condition 12.1)

4. Card transactions
4.1 The card or card number can be used to make or authorise payments to
Merchants who accept the card. The card PIN can be used in eash machines
which accept the earl do obtain cash.
4.2 Once the card has been authorized for a transaction, the transaction

cannot be stopped.

4.3 If the card is used to draw cash from a cash machine operated by another

re may be a handling charge.

say be requested to authorise a purchase or other payment you make ir card before it can be completed. If we do, your account balance

will be reduced by the amount of the authorization. We may refuse a request for

unt is governed by our Personal or Business Banking Ter

5.1 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 Debt Card conditions, the latter prevail.

2.1 We will debtate the amount of all transactions from the account. This applies the condition of a transaction from any other account we hold in your namely, if we consider it appropriate to do so.

3.4 If you owe us money we can, without needing any further consent from you, debt your account and furnher any sum on norther account you have with us.

5.5 If an authorization is given by us, the card transaction will immediately reduce the amount which can be deraw on the account, even though the amount has not been amount which count of the condition of the conditio

1 Transactions will normally be debited to your Account within 3 working days of a Transaction, All Trans

## We apply charges for the following:

.1 We apply charges for the following: .1.1 Cash advances as well as the purchase of foreign currency and travelers

7.1.1 Cash advances as well as the purchase of foreign currency and travelers cheeges over the counter at any branches or any other institution, 7.1.2 ATM withdrawals on accounts.
7.1.2 ATM withdrawals on accounts.
7.1.2 ATM withdrawals on accounts.
7.1.3 Card reserves (and replacement, card re-sisses and card annual maintenance for 7.1.5 Provising a copy or corpies of a voucher previously provided to you.
7.1.6 Correvision for a foreign currency into this Dellar when you use the card to obtain reserves the contract of the reserves of the contract of the contract of the reserves of the contract of the reserves of t

Transactions or services on your personal or business account, which do not relate specifically to the use of the card.

7.3 We reserve the right to change any of our charges, but will generally notify you of any changes a least thirty days in advance.

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

authorized in advance and confirmed in writing by the Bank.
8.2 You must not overfarw 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.
8.3 Interest charged on borrowing will be calculated and deducted from the account

9.1 An Account tent is a joint account continues as such mise receive written notice to the contrary from one of you.
9.2 If your account is a joint account we may continue to deduct from your account he amount of any card based transaction, even if the joint account mandate is cancelled, until all cards have been returned to us.
9.3 We may issue a card to any one or more of you as authorized by your account

mancase.

9.4 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.

overdrawn, or becomes overdrawn as a result mercor.

9.5 We may credit to the account amounts paid into the account in the name of any of

6 If you die, any money available in the account is payable to you next of kin. 7 Each of you is jointly and separately response 7.1 Complying with the conditions of use; and

0.7.2 Repaying any borrowing on the account 9.8 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

has on information we hold on your ganus we have unuse reev'ant data protection have on information we hold on you.

10.2 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. 10 3 We will carry out further credit checks, if required, either to advance further

10.3 W will carry out further credit checks, if required, either to advance further credit or when money is wored to us. This may include containing other financial institutions and sharing information with them.

10.4 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. On the containing the account is closed. Of the Wei will containe to keep as the financian obstuly out after the account is closed.

will continu post, e-mail or telephone. If you prefer not to be contacted in this way please advise us accordingly. 10.7 We will contact you in the medium by which you have contacted us, either by

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

11.1.1 refuse to authorize transactions;
11.1.2 cancel or suspend the right to use the card entirely, or in respect of specific functions; 11.1.3 refuse to replace any card without affecting your outstanding obligations under

17.1.2 feature of replace day clard winsoid rates, any out outstanding tompations under this agreement which shall continue in force.

11.2 we not responsible if a requestor or most result in shedined 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.

11.3 You may do you me 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 Cards should be destroyed by cutting them in half through the magnetic st chip. 11.4 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. 11.5 We may re-issue cards from time to time for use in accordance with this agreement until it is ended.

Table 2012 A provided by the Charles of Card and Liability
12.1 If your card is lost, stolen or for any reason is at risk of being misused or if
the PN's indicational in breach of this agreement, you must as soon as practical
telephone us on + 234 1.28 1.780, 278 2273 A hours a day or +202 333 1510.
12.4 Provided you have not acted frankelmelly or window treasuable 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 clee uses your
Card is used before you have received it, or (b) someone clee uses your
L2.2.1 You shall be liable.
12.2.1 If your Card is lost, stellor 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.

your negligence; you wo control and losses incurred accordingly.

12.2.2 if it is misused with your permission, you will be liable for all loses.

12.2.3 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

12.2.4 The Bank shall not be liable for consequences that arise as a result of 12.2.4 The Bank shall not be made for consequences that who a because of disclosure to any third party arising out of a transaction instruction.

12.2.5 The Cardholder should not hold the Bank liable, accountable or responsible for any loss, injury or damage arising out of the use of terminals

cepting the card 12.4 Cards retrieved having been reported as lost, stolen or liable to misuse must 12.4 Cards retrieved naving been reported as losts, stoken or table to missise must not subsequently be used, but must be cut in half and returned immediately to us 12.5 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

the card is half and return the card to us. You must report any loss or their of the card to the police, and if we sail, obtain a crime reference number including other card to the police, and if we also, obtain a crime reference number including other 12.6 If you claim that any transactions have occurred without your authority we can insist that you perpet such transactions to the Police and that you obtain a crime reference number. If your account has been debtied with transactions which you salige were frandation or as a returnl of misses of the card provided 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.

ou did not notify us of a change of address we would treat that as you acting

without reasonable care.

12.8 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 encessary 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.

13.0 Limitation of liability

13.1 Onlin you monly us under continon (12) move that you cause is now, some or at risk of being misused you shall be liable for transactions up to sixty (60) minutes after receipt of the notification.

13.2 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 descent of the search between or all the results of the contribution was the contribution with the contribution of the contribution was descent of the search between or all the search of the search between the search between the search of the search between the search between the search of the search between the search between the search of the search between the search between the search between the search between the search of the search between the search of the search between the search of the searc

danger of the card being used.

13.3 You will not be liable for losses to us for transactions that may take pace
sixty (60) minutes after you have notified us that your card is lost or stolen or is
in danger of being misused etc.

13.4 If we are unable to debit your account because the account has been closed

all transactions.

13.5 We will not be liable to you if we cannot carry out our responsibilities.

## 13.5.1 any machine that fails to work; and 13.5.2 industrial disputes, natural disasters natural disasters or acts of God

14 Ownership of the Card 14.1 The Card remains the property of Zenith Bank at all times, and must be returned to us immediately if we ask for it.

15.1 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.

15.2 We may amend these Terms and Conditions from time to time after giving 15.2 We may amend these Terms and Conditions from time to time after giving you 30 days notice. Changes Enversable to you may not require poir notice. Changes Enversable to you may not require poir notice. As a supervise of the condition of the

by us. 15.6 You shall immediately notify us in writing of any change to your address or

f you change name.

5.7 We may assign our rights and benefits under this Agreement at any time. 12.7 or may assign our rights and openents uneer tims agreement at any time. 15.8 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. 15.9 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. 15.10 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

do this to make sure we are provising a maga-quampa, and proving further confirmation on proving provi

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: Full Name Authorised Signature Authorised Signature