



PREPAID CARD APPLICATION FORM



PERSONAL INFORMATION

Title: _____ Last name: _____

First name: _____ Other names: _____

Security word: _____ Sex: Male Female

Date of Birth: _____ Place of Birth: _____ Marital Status: S M D W

Nationality: _____

Email Address:

Billing Address: _____

City: _____ State: _____

Country: _____ Mobile: _____

Form of Identity: _____ Identity Number: _____

Issuing Date: _____ Expiry Date: _____

BVN No: *(Mandatory)* _____

CARD INFORMATION

Brand: MasterCard Visa

Type of Card: Personalized Non - Personalized

Currency/Amount: NGN USD GBP EUR

Preferred name on Card: (Max)

ACCOUNT INFORMATION

Are you an existing account holder? Yes No

Type: Current Savings

I certify that I have read and agreed to the terms and conditions of this service overleaf

Signature

Date

BANK USE ONLY

Current Account Number: _____ Cash Dom A/C Number: _____

Savings Account Number: _____ Ordinary Dom A/C Number: _____

Processing Officer: _____ Signature & Date: _____

Branch Head: _____ Signature & Date: _____

Zenith Bank Prepaid Card Terms and Conditions

DEFINITION

“Account” means the prepaid account established by us in your name;
“Account Opening Date” means the date on which you open your Account by paying your card issue fee and, if applicable, your first monthly fee;
“Prepaid Card” means the Prepaid card issued to you by Zenith Bank to run your Account.
“PIN” means the unique personal identification number which we provide to you to authorise transactions and to withdraw cash from an ATM.
“Top-up”, “Load” or “Reload” means to add money to your Account;
“We”, “us” or “our” means Zenith Bank Nigeria Limited,
“You” or “your” means the individual holding the Account.
“Card Association” means the brand and platform your Prepaid card is issued i.e. MasterCard, Visa, Interswitch or eTransact
“Charges” means fee charged for transaction initiated using the card or card number.

“Conversion rate/exchange rate” means the rate at which the Naira is converted into foreign currency and made available to you for withdrawal(s) or purchase(s)

1. Fees and Charges

Information regarding fees and charges relating to Zenith Bank Prepaid cards are available at our Branches and website. You may also contact Zenith Bank Card Services. These fees and charges form an integral part of this Terms and Conditions.

1.1.1 We apply charges for the following :

1.1.2 Cash advances, ATM withdrawals on accounts, Purchase transactions from account, providing a copy or copies of a voucher previously provided to you.

1.1.3 The charges described in 1.1.1 above are set out in our tariff of charges for customers. The tariffs are also available upon request at any time and are shown on our website www.zenithbank.com.

1.1.4 We reserve the right to change any of our charges, we will however notify you of any charges.

2. Applying for a Prepaid Card

2.1 To apply for a Prepaid Card you must be at least 18 years old.

2.2 We will require proof of your identity and address.

2.3 You may apply for our Prepaid Card by completing the form online via our website or at any of our Branches.

2.4 To open your Account you will need to pay the relevant card issue fee and, where applicable, your first monthly fee. By opening your account you are agreeing to these Terms and Conditions herein.

2.5 We reserve the right to refuse to issue or activate a Prepaid Card.

3. Activating Your Prepaid Account

3.1 Your card will be active within 24 business hours after collection.

3.2 If for any reason your prepaid card is not active after the stipulated period or requests for reactivation call Zenith Bank Customer service helpline

4. Reloading Your Account

4.1 A minimum opening amount applies for each Prepaid Card type; while the maximum you can reload into your account is subject to the Bank's reloading policy.

4.2 Details of how you can reload are available on our website and in the brochure provided with your Prepaid Card. We reserve the right to decline any reload and alter the minimum and maximum reload amounts from time to time. See our website for the latest information.

4.3 Funds loading to your account can be done at any of our branches.

4.4 Funds in your account will not earn interest.

5. Making Transactions from Your Account

5.1 You can use your Card with your PIN to withdraw cash from ATMs and at bank counters. A withdrawal fee will apply. You may also be subjected to any applicable fees, surcharges, rules and regulations of the relevant ATM, or other financial institution or association. It is your responsibility to check any additional fees or surcharges prior to processing your transaction.

5.2 The maximum amount you can transact with your card per day varies according to card type you have. Kindly contact the Bank for more information

5.3 Subject to the above, you can always use your Prepaid Card to purchase goods and services from retailers provided there are sufficient funds available in your Account and the merchant being able to obtain verification online. From time to time we may impose controls on the use of your Prepaid Card in specific market sectors.

5.4 If you use your Card to make a purchase or, where applicable, a cash withdrawal in a currency other than the currency of your card, the transaction will be converted to card currency at the exchange rate applicable at that time. The applicable cross currency and cross border assessment fees may apply.

5.5 You must not spend more money than you have on the account. Any attempt to do so may be treated as a criminal act.

6. Applicable conversion rate/exchange rate on international transactions for Naira Card

6.1 For International transactions on your Naira card the Bank shall be at liberty to apply such prevailing exchange rate as it shall deem fit in order to make the required foreign exchange available to you.

7. Keeping your card and pin safe

7.1 Using your Card and PIN will be the primary way for you to take money out of your Account.

7.2 You must keep your PIN safe, this means:

• When you receive your PIN, you must memorise it immediately and destroy the notification slip;

• You must keep your PIN secret and not disclose it PIN to anyone including friends, family, our staff or retailers;

• You must not write out your PIN anywhere;

• You must not use your PIN if someone else can see you typing it in.

7.3 If you suspect that someone else knows your PIN, change it as soon as possible by contacting the near Zenith Bank branch or Customer Service number.

7.4 If you have forgotten your PIN you may call Customer Services or the nearest branch for a Pin Reset

7.5 You must keep your card safe, this means:

• You must not give your card to anyone else;

• You must not damage or bend your card;

• You must ensure that you keep your card in a safe place.

• You must keep your card away from electronic devices.

8. Reporting Lost and Stolen Cards

8.1 You must call us immediately using the telephone number indicated on the brochure, our website and other related materials provided with your Card if: (a) your card is lost; (b) your card is stolen; or (c) you find out that your

Card is being used in a manner not authorized by you. We will then take action to stop someone else getting access to the money in your Account.

8.2 You may be asked to provide your Card number and other details to help our staff verify if they are talking to the correct person. You may also be required to assist us in further investigate, if your Card is lost or stolen or we suspect your Card is being misused.

8.3 If our records show that there is money remaining on your Account, we will cancel your Card and issue a new one and send to your domiciled branch.

8.4 Until you notify us under conditions above that your card is lost, stolen or at risk of being misused you shall be liable for transactions up to sixty (60) minutes after receipt of the notification.

8.5 If someone uses your card with your permission, you will be liable for all the transactions which took place prior to notifying us that there is a danger of the card being misused.

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

8.7 If we know of, suspect or wish to prevent misuse of your Card we may, without notice:

• refuse to approve a transaction;

• cancel or suspend your right or an additional cardholder's right to use the Card for all or any purposes;

• refuse to replace any Card.

These Terms and Conditions will continue even if we do not take any of these actions; we will not be responsible or incur liability for any loss or damage you may suffer as a result.

9. Reporting Transaction Disputes

9.1 If you believe that any of the transactions on your Card were unauthorized or incorrectly posted to your Account, you must notify us within 30 days from the date of transaction. We will attempt to assist you with any qualifying dispute under the Card Association scheme regulations.

9.2 You must attempt to resolve a transaction dispute with the merchant before asking that we pursue the dispute on your behalf. We strongly advise you contact the merchant first as this may lead to a quicker resolution of the dispute.

9.3 We may send you a dispute declaration form which must be completed in full for us to assist you with a transaction dispute.

9.4 We will not refund any sums to you if you have not taken the precautions set out in this Terms and Conditions, in particular keeping your PIN and Card safe.

9.5 You will not receive a refund until our investigation is complete. If the disputed transaction is refunded to your Account, it may later be deducted from your Account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and authorised by you then you will be debited or a reversal is done.

10. Advising Change of Name, Address or Contact Details

10.1 It is your responsibility to notify us within 14 days of any changes to your name, address, e-mail address, contact telephone number or any other applicable contact details in order to ensure our records are accurate, complete and up to date. You will be liable for any loss or fraud that may result from any failure to notify us.

10.2 You can notify Customer Services at any Zenith Bank of any such change.

10.3 You are required to apply for a card reissue to change the name written on your card. All necessary document must be attached to your name change on card request.

11. Account Closure and Your Right to Cancel

11.1 You have the right to withdraw from this agreement at anytime. Please note, this will not entitle you to a refund of any transactions you have made or charges made in respect of foreign currency transactions. To cancel/close your Account you need to write to Zenith Bank Customer Services enclosing Card(s) issued out in half.

11.2 Following receipt of your Card(s) we will wait 30 days for all Transactions to be processed. Once all transactions and fees have been deducted, any balance on your Account will be returned to you. A cancellation fee may apply. This process may take up to 7 days

11.3 If your Account has had no transactions for a period of at least one year and it has a zero balance, we reserve the right to close your Account.

11.4 If your Account is misused, or we suspect misuse of your Account, we reserve the right to close your Account without further notice else inform us if any illegal use of card is noticed.

12. Protecting Your Personal Data

12.1 We are the custodian of personal data given to us in connection with your Account.

12.2 We will process and retain personal data in order to open, administer and run your Account and to deal with any enquiries you have about it.

12.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.

13. Liability

13.1 If something which we are not reasonably able to control, including but not limited to defects relating to the Card, stops or delays us from doing something we are supposed to do under these Terms and Conditions, we will not be responsible for any loss which you may suffer.

13.2 If you are affected by something which is our fault, we will only be responsible for the loss you suffer as a direct result up to a maximum of the balance on your Account and not for any other loss (for example, loss of reputation).

13.3 If you have acted fraudulently you will be responsible for all losses on your Account. If you act without reasonable care and this causes losses, you may be responsible for them.

13.4 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 60 min after you report it lost or stolen.

13.5 In the event that you do not use your Card in accordance with these Terms and Conditions or we find that you are using the Card fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Card and to recover any monies owed as a result of your activities.

13.6 We accept no responsibility or liability for the goods or services that you purchase with your Card or for any product or service discounts arising from the purchase of your card.

13.7 We accept no responsibility or liability for a merchant refusing to honor a transaction on your Card or failing to cancel an authorization.

13.8 From time to time your ability to use your Card may be interrupted, e.g. when we carry out maintenance, for which we will incur no liability. If this happens, you may be unable (a) to use your Card to pay for purchases or obtain cash from ATMs, (b) to reload your Account, and/or (c) to obtain information about the funds available in your Account and/or about your recent Card transactions. Please notify us if you have any problems using your Card.

14. Card Issuer

Your Card Account is held with and issued by Zenith Bank which is authorized as a financial institution. Further enquiries can be done via visiting any Zenith Bank branch or www.zenithbank.com, or call telephone number: +234 1 2781740, 2782273 or via E-mail cardservices@zenithbank.com.

15. Card Expiration

15.1 We will automatically renew your personalized prepaid card on expiration and send to your branch

15.2 Non- personalized cards will be renewed to personalized cards bearing the name of the cardholder

15.3 We reserve the right to renew or replace a prepaid card.

15.4 Prepaid cards will only be renewed provided there are sufficient funds on the card to cover the applicable renewal cost.

If these funds are not available at the point of renewal, the cardholder must reload new funds onto the card

15.4 We will renew your Prepaid Card on the same pricing plan as the expiring Prepaid Card.

15.6 You will be charged a cancellation fee in the event that you request a refund of the remaining funds on your Account

16. Changes to These Terms and Conditions.

Except otherwise stated, changes to any of these Terms and Conditions takes effect immediately. We will however notify you of such changes. All material changes will be published on our website or on your online account and/or communicated to you via email. If you feel that are disadvantaged by any such change you may cancel your Card.

17. Contacting the Bank

16.1 If you are unhappy with the way your Account is being run you may contact the nearest Zenith Bank Branch or our Customer Services number on +234 1 2781740, 2782273 or via E-mail cardservices@zenithbank.com so that we can investigate the circumstances as soon as possible.

18. General

We reserve the right to terminate this agreement immediately if we suspect you have provided false information on opening a Prepaid Card or a fraudulent/criminal act is ascertained against you.

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

Cardholder's Signature Full Name Date