

DEBIT CARD APPLICATION FORM

PLEASE COMPLETE DETAILS IN CAPITAL LETTERS (I/We confirm having read & understood the terms and conditions overleaf)

1st Applicant - THE ACCOUNT HOLDER

DATE

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1. PERSONAL DETAILS

Title: (Mr/Mrs.Miss/Dr) First Name Surname
Postal Address Tel: W H
Residential Address
Nationality ID No./Passport

2nd Applicant - OTHER AUTHORISED CARDHOLDER

2. PERSONAL DETAILS

Title: (Mr/Mrs.Miss/Dr) First Name Surname
Postal Address Tel: W H
Residential Address
Nationality ID No./Passport

3. ACCOUNT DETAILS

Type of Account (tick one only) Current ☐ Savings ☐ Account Number

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Name of Branch

4. BILL PAYMENT(S)

To pay your utility bills via ATM, complete below:

DSTV ☐ A/C No.

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 ORANGE ☐ Cell No.
BTC ☐ A/C No.

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 MASCOM ☐ Cell No.

Please enclose a copy of recent bill(s) for each utility.

I/we confirm having read and understood the Debit Card Terms and Conditions at www.sc.com/bw or printed for me/us by the branch at my request.

1st Applicant's Signature _____ 2nd Applicant's Signature: _____ Date: _____

5. FOR BANK USE

APPLICATION FOR Gold Card ☐ Platinum Card ☐ Infinite Card ☐

☐ Card number verified

☐ Signature verified

☐ Form completed

☐ Card/pin Mailer Issued

1st Applicant - Relationship ID

2nd Applicant - Relationship ID

Authorising Officer

Card Processing Manager

Debit Cards Terms and conditions

In consideration of Standard Chartered Bank pursuant to my/our request available to me/us a Standard Chartered Debit Card I/We agree to be bound by the following terms and conditions:

1. Definitions

- a) In these terms and conditions;
- "Bank"** means Standard Chartered Bank Botswana Limited, its successors and assigns.
- "Bank Account"** means in relation to a Cardholder(s) any account maintained by the Bank in Botswana which the Cardholder(s) is entitled to operate in respect of which the Cardholder(s) has requested to be able to give Transaction Instructions.
- "Card"** means a Debit Card issued by the Bank at the request and in the name of the person named upon it for use in connection with Debit Card facilities provided by the Bank.
- "Pin"** means in relation to a Cardholder, the personal identification number required to gain access via a terminal to give the Transaction Instruction.
- "Transaction Instruction"** means an instruction given by the use of the Card
- b) In these terms and conditions, unless the context requires otherwise:
- The word "terminal" means any Automated Teller Machine or Point of Sale or Internet terminal through which Transaction Instructions may be given.
 - Words denoting one gender shall include all other genders and
 - Words denoting the singular shall include the plural and vice versa.

2. Use of card and PIN

- a) A card is not transferable and may not be used other than by the Cardholder.
- b) A card remains the property of the Bank and upon cancellation must be surrendered on demand to the Bank.
- c) The Bank shall be entitled to give immediate effect to the following Transaction Instructions;
- To effect a debit or a credit to the client's Current/Savings Account
 - To display the current balance on the client's Account upon the terminal
 - To give a mini statement to the card holder
 - Such other Transaction instructions given through the use of the Standard Chartered Debit Card facilities from time to time made available by the bank whether in Botswana or elsewhere to their Cardholder.
- d) The card may also be used outside Botswana to withdraw cash from any Automated Teller Machines, to purchase goods from merchants equipped with Point of Sale terminals and make payment online.
- The currency conversion rate for authorization of a foreign currency transaction when using a card may differ with the final conversion currency rate when the transaction is settled at a later date.
- e) The card may be used for Bill payment facility
- f) In the absence of manifest error, the Bank's records to any Transactions Instructions or their consequences thereof shall be conclusive.
- g) A Cardholder(s) must exercise all due care and attention to ensure the safety of the card and the secrecy of the PIN at all times and to prevent the loss of and/or use of his/her card or PIN by any third party. A cardholder (Account holder/Authorized cardholder) will be fully responsible for ensuring that its Personal Identification Numbers are only known to persons of due authority on the account. The cardholders must not disclose his/her PIN to anyone in any circumstances
- h) If card is lost or stolen or if a PIN is disclosed to any unauthorized person, the Cardholder(s) must immediately notify the Bank of such loss, theft, or the disclosure. Any oral notification must be confirmed in writing immediately. The cardholder(s) will be liable in respect of any Transaction Instruction given prior to receipt by the bank of notification of such loss, theft or disclosure.
- i) The card is neither a credit card nor a cheque guarantee card and the cardholder shall not represent the card as such.

3. Bank Accounts

- a) Except to the extent that these terms and conditions require otherwise, they shall not affect other terms and conditions express or implied, governing the Bank clients.

Current/Savings Account

- b) The Current/Savings account may not be overdrawn by the giving of the Transaction Instruction.
- Cash or Cheques deposited in the Automated Teller Machine for the credit to a customer's Current/Savings Account shall be subjected to verification by the Bank. In the event of any discrepancies, the Bank's own determination of the amount(s) credited shall in the absence of manifest error, be conclusive.
- d) Cash or Cheque deposited in the Automated Teller Machine for the credit to a client's Current/Savings account will be collected by the Bank and the proceeds will not be available until the relevant funds have been received for the value by the Bank.

4. Additional Cards

A client wishing to have an additional card on his/her account must ensure that the authorized cardholder signs the application form.

5. Cancellation of cards

- a) The Card holder(s) may at any time cancel his/her card by returning it to the Bank.
- b) The Bank may at any time cancel a Card without notice, or assigning any reason and without incurring any liability to the Cardholder(s)
- c) The Cardholder(s) must not use or attempt to use the card after notification of its cancellation or withdrawal has been given

6. Replacement of Cards

- a) If a cardholder(s) loses or changes his/her card, the Bank may at its discretion issue a replacement card as the Cardholder(s) may require.

7. Liability of Cardholders

- a) Subject to conditions 2 (h) the Cardholder(s) shall be fully liable in respect of each Transaction Instruction given by the use of his/her card. Transaction Instruction must be given in such a way that any confidential information displayed on a terminal is not disclosed to a third party. The Bank shall not be liable for disclosure to any third party arising out of a Transaction Instruction.
- b) The Cardholder should not hold the bank liable, responsible or accountable in any way whatsoever for any loss, injury or damage howsoever arising out of use of the Automated Teller Machine.

8. Circumstances beyond the control of the Bank

The Bank shall have no liability for the inability to perform its obligations under the Cardholder agreement due to anything whatsoever outside the control of the Bank, its agent or subcontractors.

9. Amendment

- a) These terms and conditions may be amended at any time and from time to time by notice from the Bank to the Cardholder(s)
- b) Any such amendment shall be deemed to be effective and binding on the Cardholder(s) on receipt and any subsequent use of the card shall be deemed to constitute acceptance.

10. Law

These terms and conditions shall be construed and the provision of the Standard Chartered Debit card facilities shall be regulated in accordance with the Laws of Botswana for the time being in force.