

# debit card application form

Savings/Current/Executive Account

Branch

How much cash would you like to withdraw per week?

TShs 1,000,000  TShs 2,000,000  Other Specify \_\_\_\_\_ (Max. Tshs 5,000,000)

I/We confirm having read and understand the terms and conditions over leaf.

Customers Signatures of authorised users (i)  (ii)

## For Official Use only

Branch

Card Centre

## Personal/Joint Account Card

## Physical Address

Date

(for card delivery)

First Applicant

Home/Work

Second Applicant (Joint Account Only)

(Street Name/Building/Floor/House No./ Area)

Postal Address

Postal Address

Postal Code

Tel: \_\_\_\_\_

Postal Code

Cell: \_\_\_\_\_

Town

Town

Department (if using employers address)

Department (if using employers address)

## Card Personalisation Details

Affix  
Photograph  
Here  
(No staples)

Affix  
Bar  
Code  
Label  
Here.

Affix  
Bar  
Code  
Label  
Here.

Affix  
Photograph  
Here  
(No staples)

(i) Surname

(i) Surname

First Name(s)

First Name(s)

Account Number

Account Number

# terms and conditions

In consideration of Standard Chartered Bank pursuant of my/our request making 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 (T) Ltd, its successors and assigns, "Bank Account" means relation to a Cardholder(s) any account maintained by the Bank in Tanzania which the Cardholder(s) is entitled to operate in respect of the Cardholder(s) has requested to be able to give Transaction Instructions. "Card" means an Electron Debit Card issued by the Bank at the request and the name of the person named upon it for use in connection with debit card facilities provided by the Bank. "Card Holder" means a person to whom a Standard Chartered Debit Card has been issued and whose name appears on it and who agrees to bound by the Bank. "PIN" means in relation to a Cardholder, the personal identification number required to gain access via an ATM terminal to give a Transaction Instruction. "Transaction Instruction" means an instruction to give by the use of Card.

(b) In these terms and conditions, unless the context requires otherwise:

- i) The word "terminal" means any Automated Teller Machine or Point-of-Sale terminal through which Transaction Instruction may be given
- ii) Words denoting one gender shall include all other genders and
- iii) Words denoting the singular shall include the plural and vice versa

## 2. Use of Card and PIN

- a) A Card is 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 Instruction on the Moneylink ATMs
  - i) To effect a debit or credit to the customer's Current Account.
  - ii) To display the current balance on the customer's Current Account up on the terminal
  - iii) To give an account statement to the Cardholder and
  - iv) To order a cheque book relating to the customer's Current Account
  - v) Such other Transaction Instructions given through the use of the standard Debit card facilities from time to time made available by the bank whether in Tanzania or elsewhere to the Cardholder.
- d) The Card may also be used outside Tanzania to withdraw cash from automated Teller Machines operated by members of visa (which machines shall be identified by the logo of "VISA" and to purchase goods from merchants equipped with Point-of-Sale terminals. Identified by the logo of "VISA ELECTRON"). All such withdrawals and purchases shall be debited from the customer's Current Account at rate exchange as may be prescribed by the Bank at the relevant time.
- e) All withdrawals at Standard Chartered Bank(T) Ltd Automated Teller Machines will be subject to the weekly withdrawals limit may NOT be applicable when the Card is used on non Standard Chartered Bank(T) Ltd Automated Teller Machines locally or abroad.
- f) In the absence of manifest error, the Bank's records as to any Transaction 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 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 in a Joint Account will be fully responsible for ensuring that its Personal Identification Numbers are only known to persons of due authority within the joint account. Subject to this, a Cardholder(s) must not disclose his/her anyone in any circumstances.
- h) If a Card is lost or stolen or if a PIN is disclosed to any unauthorised person, the Cardholder(s) must immediately notify the Bank of such loss, theft or 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 Card holder shall not represent the Card as such.

## 3. Current Account

- a) Except to the extent that these terms and conditions require otherwise, they shall not affect any other terms and conditions express or implied, governing the customer's bank account as set out in the General Terms and Conditions governing accounts.
- b) The Current Account may not be overdrawn by the giving of a Transaction Instruction.
- c) Cash or Cheques deposited in a Moneylink Automated Teller Machine for credit to a customer's Current Account shall be subject 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 Cheques deposited in Moneylink Automated Teller Machine for credit to a customer's Current Account will be collected by the Bank and the proceeds will not be available until the relevant funds have been received for value by the Bank.

## 4. Additional Cards

A customer wishing to have an additional Card on his/her account must ensure that he/she opens a Joint Current Account and sign mandates authorising the use of the account by the additional Cardholder(s) must also sign the same mandates.

## 5. Cancellation of the Cards

- a) The Cardholder(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, assigning any reason and without incurring any to the Cardholder(s).
- c) The Cardholder(s) must not use attempt to use the Card after any notification of its cancellation or withdrawal has been given.

## 6. Replacement of Cards

If a Cardholder(s) loses or changes his/her Card, the Bank may at its direction issue a replacement Card as the Cardholder(s) may require.

## 7. Fees

In respect of each Cardholder(s) the Bank shall be entitled to charge and debit from the customer's Current Account such as it may from time to time notify the Cardholder(s) including but without limitation a service fee of an amount to be prescribed by the bank from time to time for the use of the Card.

## 8. Liability of Cardholder(s)

- a) Subject to condition 2 (g) 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 third party. The bank shall not be liable for any disclosure to any third party arising out of a Transaction Instruction.
- b) The Cardholder(s) should not hold the bank liable, responsible or accountable in any way whatsoever for any loss, injury or damage howsoever arising out of the use of the ATM.

## 9. Circumstances beyond the control of the Bank

The Bank shall have no liability for inability to perform its obligations under the Cardholder(s) Agreement due to any thing whatsoever outside the control of the Bank, its agents or subcontractors.

## 10. Amendments

- a) These terms and conditions may be amended at any time and from the Bank to the Cardholder(s).
- b) Any such amendments 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.

## 11. Law

These terms and conditions shall be constructed and the provision of the Standard Chartered Debit Card facilities shall be regulated in accordance with laws of Tanzania for the time being in force.