

PREPAID CARD APPLICATION FORM

Branch

SOL- ID

Date:

All fields in asterisk are mandatory

BIO DATA

Title: Mr. Mrs. Miss. Dr. Prof. Other.

• Surname:

• Middle Name:

• First Name:

• Preferred Name on Card in Bold (Not more than 21 Characters)

Passport photo

Print your middle and last name at the back of the pass port

Are you an Exim Bank Customer?

No yes

If yes provide Account Number

Account Type

Current A/C

Saving A/C

Occupation / Profession

Income Range (USHS): 0-1M 1-5M Above 5M

Residential Address (street) City: Country:

Residential status: own Residence Tenant

Telephone Number:

A CARD THAT CONNECTS YOU TO LIFE

- Get it without opening an Account
- No monthly charges
- Make online payments, POS and Visa or Interswitch ATMs
- Transact in all Currencies



Email Address: Mobile(Mandatory)
 Date of birth: Home
 Place of Birth: Office No.

Gender: Male: Female:
 Nationality: Resident permit No.

Type of Identification: National ID International Passport Driver's license Others ID No.

Country of Issue:

Next of Kin Details:

Name:

Telephone:

Place of work:

Declaration

I declare that the above information is correct to the best of my knowledge.

Customer's signature :

Check list

Documentation required

1. Completed Visa prepaid Application Form
2. A Reference form /address verification documentation letter of introduction
3. Passport size photo
4. Identification document
5. Residential permit or working permit (Foreigners)

FOR BANK USE ONLY

Customer identification Number

Name of the Account Officer

Account Officer's ID (Employment or Finacle ID)

Account Officer's Signature/Date

Name of CSO

CSO Signature /Date

Name of BOM

BOM Signature / Date

Business officer

INTRODUCTION

By using your EXIM BANK VISA PREPAID CARD you unconditionally agree to be bound by the laws, rules, regulations, and official issuance applicable, now existing or which may hereinafter be enacted, issued or en-forced. These terms and conditions comprise the agreement between EXIM BANK UGANDA (herein after referred to as we/us' and our') and the card holder (herein after referred to as you and your) in connection with the cardholder's Visa. In this agreement, CARD HOLDER shall include (where appropriate) any person the customer asked us to give a card to.

1. DEFINITION

- 1.1 "Bank" means EXIM BANK Uganda
- 1.2 "Card" means EXIM VISA PREPAID CARD issued by us including any renewal or placement card or cards
- 1.3 "card holder" means the person having power done to operate the card in accordance with the Bank's mandate in respect thereof.
- 1.4 "customer self service web application" means the website that customers access to get their account Balance, update their details and make card 10 card transfers.



- 1.5 "load" "Reload* means to pay /credit money to your prepaid card.
- 1.6 "PIN" means the personal identification Number issued to you to authorize transactions (ATM, POS Or web).
- 1.7 "PASSCODE" means the digit code used to access the customer self service web application
- 1.8 "prepaid Card" means the prepaid issued to you by us
- 1.9 "Transaction" means only cash withdrawal or payment made using the card, or any refund arising in connection with the use of the card in any authorized manner for debit or credit to the card.
- 1.10 "VISA" means visa international and its authorized agents.
- 1.11 "visa card access points" means an ATM, post terminal or website merchant location the visa prepaid card is used on.

2. Applying for a prepaid card

- 2.1 You must be atleast 18 years old to apply for a prepaid card
- 2.2 Proof of identity and address is required to apply for a prepaid card
- 2.3 You must provide a valid telephone number /email or the point of applying for a prepaid card
- 2.4 All relevant card issuance fee must be paid when opening a card

3. Activating your prepaid card

- 3.1 Your card will be activated immediately after the initial pin change
- 3.2 If your card remains inactive after this period, kindly contact the UBA Customer Service Centre.

4. Reloading your card

- 4.1 loading and reloading of cards can be done at any UBA branch
- 4.2 The maximum load amount allowed your card is subject to Bank regulations on prepaid cards.

5. Using the card

- 5.1 We will give you a card for withdrawal of cash from cash machines (ATMS) or to withdrawal cash and /or to make payments for goods and/or services. You must sign your card and change your pin to a new pin of your choice as soon as you receive it and follow any instruction that we give about using your card and keeping it safe.
- 5.2 The card must not be used for any unlawful transaction including the purchase of goods and/or services prohibited by the laws of the Republic of Uganda.
- 5.3 We may refuse to authorize use of the card if the transaction does not comply with applicable terms from time to time.
- 5.4 All transactions can be viewed online by accessing the customer self service web application with your pass code.
- 5.5 we will convert all overseas transactions onto US Dollar currently using the prevailing exchange rate as determined by the bank. A percentage commission underlined by the bank from time to time shall be charged on the amount of the transaction.
- 5.6 All the card belong to the bank and we may ask you to return them to us/or ask others to hold on to them for us at any time.
- 5.7 Any establishment must ask us for authorization before accepting payment by your card. We may decide not to give our authorization if:
 - 5.7(A) Your card has been reported as lost or stolen, or when we have reason to suspect it is lost or stolen
 - 5.7(B) You have defaulted on any part of this agreement.
- 5.8 You must have all reasonable precautions to prevent the card and pin from being used fraudulently at you will be liable for any loss incurred by use. These reasonable precautions include; are not limited to:
 - 5.8 (A) Signing the card as soon as it is received
 - 5.8 (B) Not allowing anyone else to use the card.
 - 5.8 (C) Not interfering with any magnetic stripe or integrated circuit (chip) in the card
 - 5.8 (D) Not disclosing the card number except when properly using the card;
 - 5.8 (E) Destroying any notification of your pin.
 - 5.8 (F) Not writing down recording in any format, any pin or disclosing to any

- one else other than any Additional card holder including the police and /or name officials or using PIN that can easily guessed;
- 5.8 (G) Complying with any other reasonable instruction we issue regarding keeping the card, card number or PIN safe

6. Fees and charges

- 6.1 You shall be charged fees by the bank, in accordance with Bank's schedule of fees and charges regarding your prepaid card.
- 6.2 You are encouraged to call the bank on our customer interaction centre numbers below if you have Any queries, complains or issues regarding your card.

7. Limiting your right to use card

- 7.1 If we have good reasons we may
 - 7.1(a) Refuse to approve a transaction
 - 7.1(b) counsel or suspend your right to use the card for any or all purposes, or refuse to replace any Card without prior notice to you. This agreement will be deemed to continue to subsist even if we do any of the above.
- 7.2 We will not be liable on you
 - 7.2(a) For refuse on our part to approve a transaction
 - 7.2(b) For any loss or damage you may suffer as a result of the said refusal.
 - 7.2(c) If your card is used after you failed to report a lost or stolen card to us immediately.
 - 7.2(d) If your card is , misused due to negligence on your part.

8. Security

- 8.1 You should keep the card safe and your pin confidential at all times. you must also keep the card separately from the cheques.
- 8.2 You should never write down or record your pin.
- 8.3 You should only reveal the card number to make a transaction or to report a loss or theft of the card or otherwise with our permission only if we allow you to do so.

TERMS AND CONDITIONS

9. What should notify us of

- 9.1. You should notify us:
 - 9.1(a) Immediately your card is lost or stolen, you think the card is compromised, misused or if the pin is disclosed to any unauthorized persons or suspected to have been compromise.
 - 9.1(b) If your statement includes on them which you think is wrong.
 - 9.1(c) Immediately you change your name or address.

10. Loss or Misuse of your Visa Prepaid Card

10.1 Your Liabilities

- 10.1(a). If your card is lost, stolen misused by someone who obtained it due to your negligence you will be liable for all amounts transacted on your card and losses incurred.
- 10.1(b) If it is misused with your permission you will be liable for all the losses.
- 10.1(c) If the card has been fraudulently used before you report the loss or in a manner that suggests compromise by the card holder.
- 10.1(d) The bank shall not be liable for consequences that arise as a result of disclosure to any third party arising out of a transaction instructions.
- 10.1(e) The bank shall not be liable, accountable or responsible in any way whatsoever to the card holder for only loss, injury or damage however arising out of the use of the Visa card access points.
- 10.2. If the card is lost or stolen or misused or someone else may have discovered the pin, You must notify us immediately by calling or emailing us on our customer interaction centre telephone number and email address below. on receipt of your report we will take steps to stop the use of the card or where appropriate any



additional card (s) on your card. you must if we ask you to cut the card in half and return it together with any additional cards.

- 10.3. You must co-operate with the police and us in our efforts to recover the card if it has been lost or stolen. You must report any loss or theft of the card to the police and if we request for it, obtain a crime reference number and notify us of it.

11. Limits of Liability

- 11.1. Until you notify us that your card is lost, stolen or in risk of being misused, you will be liable for transactions before we acknowledge the receipt of the notifications.
- 11.2. If someone uses a card issued to you, you will be liable for all the transaction which take place prior to your notifying us that there is a danger of the card being misused.
- 11.3. You will not be liable for losses from transactions that take place after you have notified us and we have acknowledged receipt of your notification that your card is lost or stolen or is in danger of being misused etc.
- 11.4. If we are unable to debit your card because the card has been closed or for any other reason beyond our control, you will be liable to pay for all transactions.
- 11.5. We will not be liable to you if we cannot carry out our responsibility under this agreement as a result of anything that we cannot reasonably control. This includes:
- 11.5(a) Any machine failing to work
- 11.5(b) Industrial disputes, natural disaster or acts of God
- 11.6. We will only be responsible for the loss you suffer as a direct result up to a minimum balance in your card and not for any other loss.
- 11.7. If for whatever reason you don't use your card in accordance with these terms and conditions for example the card is being used fraudulently, we reserve the right to charge you for any cost the bank reasonably incurs in taking action to stop the use of the card and to recover any money incurred as a result of your activity.
- 11.8. We shall not be liable for the goods or services you purchase with your card.
- 11.9. We shall not be liable for a merchant's refusal to honour a transaction on your card or failing to cancel an authorisation.
- 11.10. There may be interaction in the use of the card ie. when maintenance is being carried out of which we will not be liable for. During this short period you may be unable to use your card to pay for purchases or withdraw cash from the ATM, reload your card, check balance on card. please notify us if you have any problem using your card.

12. Refund and claims

We will credit your card with a refund for any transaction or incorrect debit to your card which you will have protested against, only after an independent investigation is conducted by us and when we are satisfied that your claims are correct. you cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. you cannot transfer any rights against us to anyone else.

13. Changing the terms of this agreement

- 13.1. We may change the terms of this agreement, including our charges upon notification to you about the change. changes will normally arise from changes in market conditions, changes in the cost of providing the services to you, changes in legal or other requirements affect us or for any other good reason.
- 13.2. We may introduce a change for any service provided under or in connection with this agreement.
- 13.3. Most changes will be implemented at least one day after we notify you about them to give you sufficient time to consider whether you wish to continue with the service.

14. Termination of this agreement

This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all the cards and made all payments due under this agreement.

15. General

- 15(a). We do not warrant that service that we provide pursuant to the terms of this agreement will always be available. we reserve the right to withdraw or vary these services or benefits at any time without giving you notice.
- 15(b). We will charge you for any loss or cost we incur resulting from a breach of this agreement by you.
- 15(c). This agreement is governed by the laws of the Republic of Uganda including laws pertaining to money laundering, BOU regulations and guidelines and other applicable laws in Uganda.
- 15(d). We don't accept liability if we cannot provide any part of our service for a reason beyond our control (for example industrial action, failure of power supplies or equipment) if we cannot produce or send statements for any reason beyond our control, or you don't receive any statement, your responsibilities under the agreement will continue.
- 15(e). Your application will be subject to our processes and reviews which may require you to provide further confirmations on documents. Reserve the right to accept or reject your application.
- 15(f). We reserve the right to terminate this agreement immediately upon suspicious/false information on opening a prepaid card or a fraudulent, criminal act is ascertained against you.

All the terms and conditions in the Exim Prepaid Visa Card Agreement have been read and understood by me as evidenced by my signature below.

Full Name: _____

Signature of card holder: _____

All correspondence should be sent to:
 Head service Quality
 Exim Bank Uganda
 Plot 6 Hannington Road , kampala Uganda
 Tel: +256 312 320 400

