

Terms and Conditions

DEBIT CARD AGREEMENT (Please read the following and complete the application form).

The use of your Debit Card shall be subject to the terms and conditions of the agreement between UNITED BANK FOR AFRICA PLC (herein after referred to as "we", "us " and "our") and the CARDHOLDER (herein after referred to as you and your) in connection with the Debit Card. CARDHOLDER shall include (where appropriate) any person the customer has authorized the bank to issue the Card to.

USING THE CARD

1. We will give you a Card to use to get cash from POS, ATM, Web, Contactless, QR, and Other Acceptable Channels for payments for goods and services. You must sign your Card and change your Personal Identification Number (PIN) to a new PIN of your choice as soon as you receive it.
2. You agree that the card shall be kept secured at all times and your Personal Identification Number (PIN) will not be disclosed to any other person.
3. You agree that all transactions at any ATM or Point of Sale(POS) made by your card and with your PIN will be treated as authorized by you and in line with your account mandate. The bank will not accept any liability for any alleged unauthorized use of the Card.
4. You must take all reasonable precautions to prevent the card and PIN from being used fraudulently or you might be liable for any losses incurred by you. These reasonable precautions include but are not limited to:
 - a. Not interfering with any magnetic stripe or integrated circuit (chip) in the card;
 - b. Not disclosing the card number except when properly using the card;
 - c. Destroying any notification of your PIN;
 - d. Not writing down or recording in any format any PIN or disclosing it to anyone else (other than any additional cardholder) including the police and/or bank officials;
 - e. Not using weak PIN or PINs that can be easily guessed (e.g. 1111, 0000, 1234, birthday, wedding day etc)
 - f. Complying with any other instruction we may advise from time to time regarding keeping the card, card number and your PIN safe.

FEES AND CHARGES

1. A card issuance fee is applicable to your account. Replacement cost for lost, stolen or renewed cards would be charged to your account; as applicable. Once you report a lost or stolen card, we will ensure that your account is temporarily blocked in order to prevent unauthorized usage.
2. You will be required to obtain a new card from us for the replacement of lost, missing, damaged or stolen card OR when PIN is forgotten.
3. The bank reserves the right to charge fees and commission on your transactions as it may deem appropriate for use of this service by you.

LIMITING YOUR RIGHT TO USE THE CARD

1. You agree that card shall expire on the expiry date stated on the card and the re-issuance of another may be at the discretion of the bank.
2. You agree that the card is the property of United Bank For Africa Plc and may be withdrawn from you on demand. You also agree that the bank will not be liable if a circumstance warrants the card to be trapped by an ATM.
3. The bank will not be liable for any machine malfunction, strike, dispute or any other circumstances affecting the use of the card.
4. The bank shall not be liable for any events that may occur after ATM has successfully dispensed cash to you for your withdrawal transactions.

5. Withdrawals from ATMs with your card and PIN shall not exceed a maximum limit as may be specified by the Bank from time to time without prior notice to you.

WHAT YOU SHOULD NOTIFY US

1. Immediately your card is lost or stolen or you think that the Card may be compromised misused or if the PIN is disclosed to any unauthorized persons or suspected to have been compromised.
2. If your statement includes an item which you think is wrong.
3. Immediately you change your name, phone number or address.

LIMITS OF LIABILITY

1. Until you notify us that your Card is lost, stolen or at risk of being misused you will be liable for transactions before we acknowledge the receipt of the notification.
2. If someone uses your Card whether or not with your permission,; you will be liable for all the transactions which take place prior to you notifying us that there is a danger of the card being misused.
3. We will not be liable to you if we cannot carry out any or all our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes: Any machine failing to work; and Industrial disputes, natural disasters, or acts of God

REFUNDS AND CLAIMS

1. We will credit your account with a refund for any transaction or incorrect debit to your account in which you have reported only after an independent investigation is conducted by us and we are satisfied that your claims are genuine.
2. You will be requested to provide us with full details of any transaction you want to dispute.

TERMINATING 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 Cards and made all payments due under this agreement.

I,.....
(ACCOUNT NAME)

hereby confirm I have read and understood all the Terms and Conditions in the UBA DEBIT CARD Agreement and I agree to be bound by same.

AUTHORISED SIGNATORY

AUTHORISED SIGNATORY:

DATE: