



**DEBIT CARD APPLICATION FORM**

**BIO-DATA**

**Title:** (Mr/Mrs/Miss/Dr./Chief/Prof/Others).....

**SURNAME:**

**OTHER NAMES**

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*(Customers names should not exceed 21 characters including spaces & no special characters please)*

**CONTACT ADDRESS:**

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**LINE 1**

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**LINE 2**

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**LINE 3**

**NAME ON CARD**

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**GSM NUMBER:**

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**NUMBER 1**

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**NUMBER 2**

**EMAIL ADDRESS**

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**BRANCH FOR DELIVERY OF DEBIT CARD** *(if different from branch of domiciliation of account)*

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I apply for the issuance of a KEYSTONE BANK debit card. I understand that the information given hereby is the basis for issuing the debit card and therefore warrant that such information is correct. I /we agree to be bound by the terms and conditions governing the issuance of a debit card. *(Kindly find terms and conditions overleaf)*

**CUSTOMER ACCOUNT NUMBER**

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**Kindly note the following**

- 1. No special characters or symbols*
- 2. Customers names should not exceed 21 characters including spaces*
- 3. Your branch MUST confirm your details before the Debit Cards will be processed if you are requesting from the branch outside your account domiciliation branch*

**TERMS & CONDITIONS FOR KEYSTONE BANK DEBIT CARD**

“Service” means Instant Cash.

“PIN” means your Personal Identification Number.

“Account” means any account maintained with the Bank at any of the Bank’s branches in Nigeria.

“Mailing address” means the customer mailing address in the Bank’s records.

“Instruction” means the customer requests to the Bank for the Service.

1) **BENEFIT OF THE SERVICES PROVIDED SHALL BE SUBJECT TO THE TERMS & CONDITIONS**

- a) That I have been given a default *PIN* that I will change at the first usage of the *ATM*.
- b) I agree that my card shall be kept secure at all times and my *PIN* will not be disclosed to any other person. I will take reasonable care in maintaining confidentiality of the *PIN* by ensuring that it is known to me only.
- c) All transactions at CHANNELS made with my card and *PIN* will be treated as having been authorized by me.
- d) Withdrawals transacted by the card and *PIN* shall not exceed a maximum limit as may be specified by the Bank.
- e) The Card is the property of the Bank and may be withdrawn at any time without prior notice.
- f) I agree that the card shall expire on the expiry date indicated on the Card and may be at the discretion of the bank to renew upon expiry.
- g) The **Bank reserves** the right to levy fees/charges or commission, as it may deem appropriate for the use of this service.
- h) If the Card becomes lost, missing or stolen, I shall make a written report at the nearest Business office.
- i) I will be charged N1, 000.00 for cost of card and N50.00 monthly service charge. The Bank reserves the right to review the fee either in amount or frequency of charging without prior notice.
- j) I acknowledge and agree that this agreement is subject to change at any time without any prior notice to me.

2) **USE OF THE SERVICE**

I shall ensure that the Service is used for any of the following purposes:

- a) To make withdrawals from my account via the *ATM*.
- b) To check my account balance.
- c) To pay my bills
- d) Funds Transfer (where such service is available)
- e) Any other service that the Bank might offer through the card.

3) The Bank shall be excluded from liability in the following circumstances:

- a) In the event that the **Bank** complies with any or all instructions given with my card where my *PIN* becomes known to a third party.
- b) The **Bank** shall not be liable for any instruction given by means of any fraudulent, duplicated or erroneous instruction emanating from the use of my *PIN*.
- c) The **Bank** shall not be liable to any failure to provide the service to comply with these terms and conditions arising from any cause that is beyond the Bank’s reasonable control.
- d) Withdrawal of cash at the *ATM* shall be deemed to have concluded at the point the *ATM* dispenses cash. The **Bank** accepts no liability whatsoever for any subsequent event occurring after cash has been dispensed.
- e) The **Bank** will not be liable for any machine malfunction, strike any dispute or any circumstances affecting the use of the card where such matter are not within the direct control of the **Bank**.

4) **TERMINATION**

The Bank may for a valid reason alter, suspend or terminate the service without giving notice, and in the event that the Bank decides to give notice, should be sent to the *mailing address* contained in my records with the Bank.

SIGNATURE:.....

DATE:.....