

CORPORATE PREPAID CARD APPLICATION FORM

REQUIREMENTS

- Certificate of Registration/ Certificate of Incorporation for limited liability companies/Trust Deed for religious Organizations
- PIN Certificate (company)
- Company Search (CR 12)
- Trust Deed/ Constitution
- Board resolution appointing corporate administrator
- PIN and National ID/ Passport copies of at least 2 directors
- Copy of PIN and ID or Passport of the Company Administrator(s)

COMPANY DETAILS

Registered Name: (trading name) _____

Account name: _____

Entity Type: Sole Partnership Limited Liability Company Others (please specify) _____

Nature of business (industry): _____

Certificate of Reg./Incorporation No.: _____ Date of Registration/Incorporation _____

PIN /Tax Number: _____ VAT No.: _____ Tax Exempted: Yes No (attach certificate)

Mailing Address P. O. Box: _____ Postal Code: _____ Town: _____ Country: _____

Physical Address: Building _____ Street Name: _____ Estate: _____ LR.no: _____

EXPECTED ANNUAL TRANSACTION LIMITS

Transactional frequency (Number of TXN) _____ Transactional value (Amounts in KES) _____

COMPANY ADMINISTRATOR DETAILS

Name: _____

Email address: _____ Designation: _____

Sign here (Within the boundary of this box)

The company

- a) The company undertakes to notify NCBA of any changes of the company's administrator(s)
- b) The company authorizes the company administrator to issue instructions to the bank with regard to the corporate prepaid cards
- c) Agrees to be bound by the NCBA Bank Advantage prepaid cards Terms and Conditions of use as set in this application and as amended from time to time.
- d) Warrants that the information given herein is true and complete.

SIGNED FOR AND ON BEHALF OF COMPANY

Name: _____

Authorised signature: _____ Date: _____

Name: _____

Authorised signature: _____ Date: _____

Privacy Notice

At NCBA, we value your privacy and are committed to protecting your personal information.

This form is used to collect personal information from you which is necessary for us to provide you with the services you require and to comply with applicable legal obligations. We may share your information with other NCBA Group members.

While using your information for authorized purposes, we may need to engage the services of third parties that may process your information outside of Kenya. When we do this, we'll ensure that the transfer is done lawfully and only to third parties who are obligated to handle the information with an appropriate level of protection to ensure the security of your information.

From time to time we may contact you with details of other bank products, services or offers we provide or events and competitions we run and you may opt-out of this at any point by sending an email to contact@ncbagroup.com.

For further details on how we use your information, and your rights in relation to our use of this information, please refer to our Privacy Notice at <https://ke.ncbagroup.com/privacy-policy/> or you may request a hardcopy at any of our branches.

I/We the undersigned, confirm that I/We have read and understood the terms outlined in the Privacy Notice available at <https://ke.ncbagroup.com/privacy-policy/>. I/We hereby authorize NCBA and its affiliates to process my personal information for the purpose stated above and as stipulated in the Privacy Notice.

Name	Signature	ID number	Date

TERMS AND CONDITIONS

1. Def

In these Conditions:

- 1.1 'The Bank' means NCBA of P.O. Box 44599 - 00100 Nairobi;
- 1.2 'Card' means any prepaid Card issued by the Bank to you;
- 1.3 'Cardholder' means the principal Cardholder for whose use a Card is issued by the Bank at his request;
- 1.4 'Card Account' means the account maintained by the Bank for you in connection with the Card Transactions;
- 1.5 'Card Centre' means a separate unit of the Bank that is responsible for the management, control and processing of facilities and transactions conducted by the use of the Card;
- 1.6 'Card Transaction' means any payment made or cash advance obtained by the use of the Card, or in any manner authorized by you for debit to your Card Account;
- 1.7 'Conditions' means these or any other conditions made by the Bank from time to time;
- 1.8 'PIN' means Personal Identification Number allocated to you by the Bank for cash withdrawal at the ATMs and point of sale (POS) transactions;
- 1.9 The masculine gender includes the feminine and vice versa;
- 1.10 Authorized User – Any person you nominate to use your Account and to whom, upon your request, the Bank has issued a Card in his name.

2. Conditions Constituting Agreement

- 2.1 These conditions, as varied from time to time constitute the Agreement between you and the Bank with respect to the issue and use of the Card.
- 2.2 You shall be deemed to have read, understood and agreed to be bound by these conditions upon your signing of the Application Form.

3. The Card Is Issued Subject To The Terms Of This Agreement:

- 3.1 The Bank shall issue you, at the Bank's sole discretion, a Card to enable you to obtain facilities and benefits made available by the Bank and make purchases from merchants who accept the VISA branded cards worldwide.
- 3.2 The Card may also be used to withdraw cash from automated teller machines (ATMs) operated by the Bank and other members of VISA International (the ATM shall be identified by the VISA logo) up to such limit as may be notified to you by the Bank from time to time in writing.
- 3.3 The Card is, and remains, the property of the Bank at all times and it must be returned to the Bank on request and may be repossessed at any time without notice by the Bank or by any person acting on the Bank's behalf.
- 3.4 Until and unless this Agreement is terminated, the Bank shall renew the Card from time to time at the prevailing cost.

4. Use Of The Card

- 4.1 You shall comply with the following terms:
- 4.2 Sign the Card upon receipt with a black or blue ballpoint pen and write your name on the section indicated.
- 4.3 Keep the Card secure at all times.
- 4.4 Do not use the Card before or after the period for which it is stated to be valid or after any notification of its cancellation or withdrawal is given to you whether by the Bank or any person acting on the Bank's behalf.
- 4.5 Destroy the slip advising you of the PIN immediately upon receipt and always keep any record of it separate from the Card.
- 4.6 Do not discard carelessly used carbon copies containing the Card details as that information could be used to perpetrate fraud.
- 4.7 When making a purchase, ensure that the merchant destroys any spoiled vouchers or receipts in your presence.
- 4.8 Upon expiry, there is no need to return the Card to the bank, destroy the Card by cutting into pieces.
- 4.9 The Card is not transferable and is valid for use only by the person whose name is written on it during the validity period thereon.
- 4.10 A Card should not, under any circumstances, be used for any unlawful purpose including the purchase of goods and/or services prohibited under the Kenyan law.
- 4.11 The use of the Card is subject to the Bank's absolute discretion to withdraw the right to use the Card or to refuse any request for Authorization of any Card Transaction at any time and without prior notice.

5. Debit Of Card Account

The Bank shall be entitled to debit your Card Account at any time of the month with the amount of all Card Transactions arising from the use of the Card

6. Lost or Stolen Card

- 6.1 If a Card is lost or stolen, or a Card is for any other reason liable to be misused or you have any reason to suspect that your PIN may have been discovered by an unauthorized person, you shall immediately notify the Customer care, P. O. Box 44599-00100, Nairobi, Tel: +254 711 056 444/+254 732 156 444, or the nearest

branch of the Bank by telephone and confirm such telephone call in writing within seven (7) days, quoting your Card Account number.

- 6.2 Until and unless such notice is received, the Bank is authorized and shall remain authorized to debit your Card Account for Card Transactions made using the Card.
- 6.3 You shall be liable to the Bank for all losses or claims to the Bank arising from any Card Transaction affected before such notice is received.
- 6.4 You shall give the Bank, and any person acting on the Bank's behalf, all necessary assistance in any investigations, avail all information as to the circumstances of the loss, theft or possible misuse of the Card and take all reasonable steps to assist the Bank to recover the Card and money
- 6.5 You shall consent to the disclosure to third parties of such information as is relevant concerning your Card Account in connection with such loss, theft or possible misuse of your Card and money
- 6.6 If your Card is lost and reported to the Bank and you subsequently find it, you should destroy the Card by cutting it into pieces and the destroyed Card must be surrendered to the Card Centre.
- 6.7 The Bank will, as soon as practicable, replace any lost or stolen Card subject to payment of the applicable replacement charge

7. Pin

You shall be issued with a Personal Identification Number (PIN) to enable you to use the Card. You should keep your PIN confidential and never disclose it to any third party, including the Bank's staff.

8. Visa International Regulations

- 8.1 The use of the Card is regulated by the terms of VISA International and you agree to abide by those terms as they shall be communicated to you by the Bank from time to time.

Any charges made by VISA International on for d Account. The amount of Card Transactions and charges rendered involving foreign currency shall be converted into Kenya Shillings at the prevailing exchange rate quoted by VISA International on the date the debit is received.

9. Liability

- 9.1 The Bank shall not be liable in any way if a third party does not honor the Card.
- 9.2 You shall be liable for any loss or cost suffered by the Bank as a result of any breach of this Agreement
- 9.3 The Bank shall not be liable if it is unable to perform its obligations under this Agreement due to the failure of any machine, data process system, transmission link, industrial dispute, terrorist action or anything outside its direct control.

10. Indemnity

- 10.1 In consideration of the Bank complying with your instructions in relation to the Card Account or any service with respect to the Card, you undertakes to indemnify the Bank and hold it harmless against any loss, charge, damage, expense, fee or claim which the Bank suffers or incurs or sustains thereby and you agree to absolve the Bank from all liability for loss or damage which you may sustain from the Bank acting on your instructions or request or in accordance with this agreement.

11. Cardholders Claims

- 11.1 Your Card Account shall only be credited with a refund in respect of a Card Transaction if the Bank receives a refund voucher or other refund verification acceptable to it.
- 11.2 No claim by you against a third party may be the subject of a defense or counter claim against the Bank.
- 11.3 You shall not be entitled to any interest on any credit in your Card Account.
- 11.4 You shall not return for cash refund any goods or tickets obtained with the use of the Card.

12. Mail Order/ Telephone Order/ Internet Transactions

- 12.1 The Bank will honor the above Card Transactions effected by you save for General Purpose Card through the above means and debit your Card Account in the usual manner
- 12.2 You agree to be liable for all such Card Transactions and in proving that the transaction was authorized by you, the Bank shall be entitled to rely on such documentary evidence as may be available to it which confirm that you gave your Card number to a merchant by mail or other order and the Banks rights shall not be affected by reason of your not having placed, confirmed or renewed the order or received the goods in question.

13. Data Protection

All personal data and credit information that you provide to us with respect to this Agreement and in the course of your use of the Card will be collected, processed, shared or otherwise dealt with in accordance with our Privacy Policy available on our website at www.ncbagroup.com

14. Variation

- 14.1 The Bank reserves the right to vary, amend or replace all or any these Conditions at any time without prior notice. The Bank shall notify you of any changes made to these Conditions as soon as is practicable but failure to make such notification shall not invalidate the charges.

15. Assignment

- 15.2 We may assign any or all of our rights and obligations under this Agreement to a third party. You may not sell, assign or transfer your Card or any of your obligations under this Agreement.

16. Governing Law And Jurisdiction

This Agreement is governed in all respects by the laws of Kenya. You submit to the non-exclusive jurisdiction of the Courts of Kenya and the Bank shall be at liberty to enforce a judgment anywhere in any jurisdiction where you carry on business or have any asset. Please sign below to indicate your understanding of the above terms and conditions.

17. Unforeseen Circumstances

From time to time, our services might be unavailable due to circumstances beyond our control (such as fires, floods, natural disasters, system failures or other unpredictable events). When this happens, you might not be able to use your Card or obtain information about your Account. We're not responsible or liable if this happens.

Name: _____ Signatory 1: _____

Date: _____

Name: _____ Signatory 2: _____

Date: _____

Name: _____ Signatory 3: _____

Date: _____

FOR OFFICIAL USE ONLY

Name: _____ Position: _____

Sales Code: _____ Signature: _____ Date: _____