

# ATM CARD APPLICATION FORM



Please complete this form in block capitals and return to one of our account opening officers at your local Branch.

**Please Issue an ATM card to the applicant(s) below.**

## PERSONAL DETAILS

### 1<sup>st</sup> Card Holder's Name

Surname \_\_\_\_\_ Other Names \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

### 2<sup>nd</sup> Card Holder's Name

Surname \_\_\_\_\_ Other Names \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

## PRIMARY ACCOUNT DETAILS

Account No \_\_\_\_\_

Please indicate which accounts you want to access using this card.

Account No.(s)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Cash Withdrawal Limit \_\_\_\_\_ RWF

**Note:** One ATM card can be connected to more than one account only if all accounts belong to the same person.

I / We\* confirm that the information given is true and;

I / We\* authorise you to make any enquiries you may deem necessary in connection with this application;

I / We\* accept and agree to be bound by the equity card conditions of use as stipulated overleaf.

\*Delete as appropriate

### Customer signature in the case of joint accounts - (all parties must sign)

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Approved By \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Branch Stamp \_\_\_\_\_

## TERMS AND CONDITIONS

In condition of Equity Bank Rwanda Plc pursuant of my /our request making available to me /us an EquiCard /we agree to bound by the following terms and conditions:

### 1. Definitions

a) In these terms and conditions:

**"Bank"** means Equity Bank Rwanda Plc its successors and assigns.

**" Bank Account"** means in relation to a Cardholder(s) any account maintained by the Bank in Rwanda which the Cardholder(s) entitled to operate in respect of which the cardholder(s) has request to be able to give transaction Instructions .

**"Card "** means an Equicard issued by the Bank at the request and in the name of the person named upon it for use in connection with Equicard facilities provided by the Bank.

**"Card Holder"** means a person to whom a Card has been issued and whose been issued and whose name appears on it and who agrees to be bound by these terms and conditions as varied from time to time by the Bank.

**"Pin"** means in relation to a Cardholder, the personal identification number required to gain access via an ATM terminal top give a Transaction instruction.

**"Transaction Instruction "** means an instruction given by use of the 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 instructions 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 not 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 instructions on the Equicash ATMs
  - i) To effect a debit or credit to the customer's Account.
  - ii) To display the current balance on the customer's Account up on the terminal.
  - iii) To give an account statement to the cardholder's Account.
  - iv) To order a cheque book relating to the customer's Account.
  - v) Such other transaction instructions given through the use of facilities from time made available by the bank whether of manifest error, the bank's records as to any transaction instructions or their consequences thereof shall be conclusive.

d) In the absence of manifest error, the bank's records as to any transaction instructions or their consequences thereof shall be conclusive .

e) Cardholder(s) must exercise all due care and attention to ensure the safety of the card and the secrecy of the PIN at all times and prevent the loss of and / or use of his / her card or PIN by any third party. A cardholder in 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 must not disclose his / her PIN to anyone in any circumstances.

f) If a card is lost or stolen or if a PIN is disclosed to any unauthorized person ,The cardholder(s) must immediately notify the bank of such loss, the ft 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.

g) The card is neither a credit nor a cheque guarantee card and the card holder shall not represent the card as such.

3.

a) Except to the extent that these terms and conditions require otherwise, they shall not affect any 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 customer's Account may not be overdraw by the giving of a transaction instruction.

c) Cash or cheques deposited in Equicash Automated teller machine for credit to a customer's account shall be subject to verification by the bank. In the event of any discrepancies, the bank own determination of the amount(s) credited shall in the absence of manifest error, be conclusive.

d) Cash or cheques deposited in Equicash automated teller machine for credit to a customer's account will be collected the bank and the proceeds will not be available until the relevant funds have been received for value 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 account and sign mandates authorizing the use of the account by the additional cardholder. The additional cardholder must also sign the same mandate.

### 5. Cancellation of cards

a) The cardholder(s) may at any time cancel his / her card by retuning it to the bank.

b) The bank may at any time cancel a card without notice, assigning any reason and without incurring any liability to the cardholder(S).

c) The cardholder(s) must not use or attempt to use the card after any notification of its cancellations or withdrawal has bees give.

### 6. Replacement of cards

if a cardholder(s) loses or changes his / her card, the Bank may at its discretion 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 account such fees 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 the cards.

8. **Liability of Cardholders**

a) Subject to condition 2(g) the cardholders 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 a third party. The bank shall not be liable for any disclosure to any third party arising out of a transaction instruction.

b) The cardholder 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. **Amendment**

a) These terms and conditions may be amended at any time from time to time by notice from the bank to the cardholder(s).

b) Any such amendment shall be subsequent use of the card shall be deemed to constitute acceptance.

10. **Law**

The terms and conditions shall be constructed and the provision of the Equity Bank limited card facilities shall be regulated in accordance with laws of Rwanda for the time being in force.

*I the undersigned confirm I have read and understood the terms of the Privacy Policy and hereby give express, unequivocal, free, specific and informed authority to Equity Bank Rwanda PLC and its Affiliates to collect, use and process my data as per the policy provided at <https://equitygroupholdings.com/privacy-policy/>. Furthermore, Equity Bank Rwanda and its affiliates shall process my / our personal information, including keeping records of such personal information, in order to comply with international and / or national AML and CFT laws and regulations and any other legal obligations as may be applicable from time to time.*

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_