

## GETBUCKS DEBIT CARD ACCOUNT APPLICATION FORM

### PERSONAL DETAILS (PLEASE PRINT CLEARLY)

RANK/TITLE:																																	
FIRST NAME:																																	
SECOND NAME:																																	
SURNAME:																																	
DATE OF BIRTH:	Y	Y	Y	Y	M	M	D	D																							GENDER:	M	F
TYPE OF IDENTITY DOCUMENT:																													(Indicate National ID or Passport or Driver's License)				
IDENTITY NUMBER:																																	
RESIDENTIAL ADDRESS:																																	
TOWN/CITY:																					TELEPHONE NUMBER:												
AREA:											CELLPHONE NUMBER: (To be linked to card)																						
AREA CODE:																																	
EMAIL ADDRESS:																																	
SOURCE OF FUNDS: (Occupation)																																	

### NEXT OF KIN

RANK/TITLE:																															
FIRST NAME:																															
SURNAME:																															
RESIDENTIAL ADDRESS:																															
TOWN/CITY:																					TELEPHONE NUMBER:										
AREA:																															
AREA CODE:																															

### PURPOSE OF APPLICATION (TICK WITH AN X WHERE APPLICABLE)

NEW CARD      
 AMENDMENT      
 REPLACEMENT

REASON REPLACEMENT \_\_\_\_\_     
 FEES COVERED \_\_\_\_\_

LINKING OF ACCOUNTS (COMPLETE WHERE APPLICABLE)

BRANCH ACCOUNT HELD

BRANCH ACCOUNT HELD	NAME OF ACCOUNT HOLDER	ACCOUNT TYPE	ACCOUNT NUMBER

CLIENT SIGNATURE

DATE Y Y Y Y M M D D

## BANK USE ONLY

CARD ISSUANCE AUTHORISED \_\_\_\_\_

DATE \_\_\_\_\_

CARD NUMBER ISSUED 605918

ADDITIONAL CARD NUMBER

CUSTOMER ACCOUNT

**DECLARATION BY APPLICANT**

I commit to select a four digit PIN (Personal Identification Number) which I shall not disclose to anyone, not even GetBucks staff members. I will not write my PIN on the card or keep it with card. I here indemnify GetBucks against any losses resulting from unlawful or unauthorized access to my Debit card. I authorise GetBucks to send marketing messages through the mobile number I have provided above.

**Card collection**

I \_\_\_\_\_ ID Number \_\_\_\_\_ hereby acknowledge safe receipt of my debit card and having read and understood the terms and conditions related to the use of the debit card.

Signature of Cardholder \_\_\_\_\_ ID \_\_\_\_\_

DATE Y Y Y Y M M D D

## TERMS AND CONDITIONS OF DEBIT CARD

The usage of and application for the debit card (the "Card") shall be subject to terms and conditions between you, the cardholder, ("You"; "Cardholder") and GetBucks Microfinance Bank (the "Bank")

### 1. Card application

- 1.1 All applications for the Card are subject to the Bank's approval.
- 1.2 The Bank shall have the right to verify the Cardholder's identity and refuse to provide you with the Card if you cannot provide the Bank with proof of your identity to the Bank's satisfaction.
- 1.3 The Bank, in its sole absolute discretion, reserves the right to refuse you access to the Card.
- 1.4 You shall inform the Bank immediately if there is a change in your details that you have provided to the Bank in terms of your application for the Card.

### 2. Card Issue

- 2.1 You must sign the Card on the reverse side link immediately after receiving it.
- 2.2 Additional cards linked to your account may be issued to other persons authorized by you in writing.
- 2.3 You will be charged service fees and other account charges, as will be notified from time to time.
- 2.4 The Bank shall always remain the owner of the Card and the Card may, at any time, be cancelled, suspended, recalled or retained by the Bank in accordance with the provisions of these Terms and Conditions.

### 3. Card Use

- 3.1 You must use the Card yourself and may not allow any other person to use the Card.
- 3.2 You shall not:
  - 3.2.1 let anyone else obtain or use your Card, personal identification number ("PIN"), or any other code allocated to You by the Bank and/or subsequently chosen by You; and
  - 3.2.2 disclose your Card number to anyone, except when:
    - (i) Carrying out a Transaction;
    - (ii) Registering or activating a Card for use in connection with a Digital Wallet; or
    - (iii) To report a Card lost, stolen or likely to be misused.
- 3.3 You may use the Card to buy goods and/or services from those suppliers which accept the Card.
- 3.4 When using the Card to buy goods and/or services you will be requested, in some instances, to sign a transaction slip.
- 3.5 The Bank will give you a PIN, which will enable you to draw cash, make local deposits, transfer funds, make purchases and operate the Card on Automated Teller Machines ("ATMs").
- 3.6 You must comply with exchange control regulators when using the Card inside and outside the country of Zimbabwe.
- 3.7 Use of your Card is subject to the Bank's transaction and daily limits, as amended from time to time.
- 3.8 You accept that electronic communications via the internet or SMS Message may not be secure and may be intercepted by unauthorized persons, or delivered incorrectly. Any such communications between you and the Bank shall be at your risk.

### 4. Authority to debit your account

- 4.1 The Bank will charge to your bank account any payments the Bank makes on your behalf for purchases or cash withdrawals that you or the additional cardholder may make using the Card, whether or not the slips or vouchers are signed.
- 4.2 When a Transaction is authorized by use of the Card and PIN, the use of the PIN will be regarded as conclusive evidence that the Transaction was authorized by you.
- 4.3 Should there be a dispute concerning a transaction, the onus will be on you, the account holder, to prove the dispute to the Bank.
- 4.4 You will not be allowed to stop payments to any supplier.
- 4.5 The Bank will debit any other GetBucks Bank account you may hold for any necessary charges or payments made by using this Card, should the Card account not hold sufficient funds.

### 5. Unauthorized use of the Card and PIN

- 5.1 You are responsible for the proper use of the Card and its safekeeping at all time.
- 5.2 You shall exercise reasonable care to keep your PIN secret, and your Card secure at all times.
- 5.3 As soon as you discover or suspect that your Card is lost or stolen, or your PIN is compromised, you must notify the Bank immediately by telephone, or to go to your nearest Bank branch. By reporting a Card lost or stolen, you are instructing and authorizing the Bank to stop the Card from transacting as soon as reasonably possible after such notification. Delay in notifying the Bank will be considered as negligence on your part, and the Bank will not be held liable for any losses incurred during the period from loss to notification.
- 5.4 If you are negligent in not promptly reporting the Card lost or stolen to the Bank, You will be responsible for all transactions using the Card, including where:
  - 5.4.1 The Card and PIN are used to withdraw money; and/or
  - 5.4.2 The Card was used for payment of goods and services, in the period before the Bank has stopped the Card from transacting.
- 5.5 You should carefully examine all statements and any other account information received by you, or accessed by you, and immediately report any disputed transactions, errors or omissions to the Bank.

- 5.6 Should you dispute that any purchase or withdrawal debited to your account was authorized by You, You will have to prove that such transaction was not authorized by you, whether or not the slip / voucher was signed. Unless you have provided adequate proof, to the satisfaction of the Bank in its sole discretion, you will be deemed to have authorized such purchase or withdrawal.

### 6. Termination of Your Relationship with the Bank

- 6.1 Should you decide to terminate your relationship with the Bank, You must inform your branch in writing and the request must be accompanied with your Card, which must be cut into pieces so that it cannot be used again. If you do not cut your Card up and it is used without your authority, you will liable for payment of all such transactions.
- 6.2 The Bank may immediately suspend or block any Card, end this agreement, cancel any Card and/or refuse to issue or replace any Card if any of the following occurs -
  - 6.2.1 the Cardholder is declared bankrupt or insolvent, or is sequestrated, or enters into a voluntary arrangement with its creditors;
  - 6.2.2 if Cardholder is a company, a petition is presented for the appointment of a provisional or final judicial manager or liquidator or, an examiner or liquidator is appointed, or, a receiver is appointed over any part of the company's property or undertaking;
  - 6.2.3 if You are an individual and You are sequestrated, or if You enter into a scheme of arrangement or compromise;
  - 6.2.4 You are no longer, in the Bank's sole and unfettered opinion, able to manage your financial affairs;
  - 6.2.5 the death of the Cardholder;
  - 6.2.6 any representation, warranty or statement made by You to the Bank is or becomes, in its opinion, untrue in any material respect;
  - 6.2.7 You commit any serious or repeated breach of this Agreement;
  - 6.2.8 You are in breach of any other agreement with the Bank;
  - 6.2.9 it becomes unlawful for the Cardholder to continue to have a Card;
  - 6.2.10 the Bank must do so to comply with any law, regulation or direction from a relevant competent authority or competent Court;
  - 6.2.11 You use your account or your Card for any unlawful or other inappropriate purpose;
  - 6.2.12 If, for any reason, the Agreement becomes unenforceable or void; and/or
  - 6.2.13 In the event of a material change relevant to you occurring which is, in the opinion of the Bank, prejudicial to the Bank's interest.

### 7. Failure/Malfunction of Electronic Funds Transfer at Point of Sale Unit ("EFTPOS") or ATM

- 7.1 The Bank will not be held responsible for any loss arising from any failure, malfunction or delay or any EFTPOS unit or ATM, or our supporting or shared networks, where applicable, resulting from circumstance beyond our control.

### 8. Addresses for notices

- 8.1 The street address you supply on your application form for a Card will be the address at which documents in legal proceedings may be served.
- 8.2 You must notify the Bank in writing or email immediately if your chosen address changes/has changed.
- 8.3 The Bank will be entitled, but not obliged, to send any notice in terms of the email address (if any) you specified on your application form

### 9. General

- 9.1 The Bank may at any time amend these terms by notice in writing to you. Any amendments will not constitute a cancellation of this agreement.
- 9.2 You may not vary any of these terms.
- 9.3 These terms will be governed by Zimbabwe law.
- 9.4 References to the Card in these terms, where applicable, include any additional Card issued to you.
- 9.5 A favour or concession the Bank may give you will not affect any of the Bank's rights against you.
- 9.6 The Bank's right to receive payments from you will not be affected by any dispute between you and any supplier.
- 9.7 You must pay all the Bank's expenses in recovering any outstanding amounts You owe the Bank, including legal fees on an attorney and own client scale, collection fees and tracing fees.

I have read and understood the terms and conditions related to the use of the debit card.

Signature \_\_\_\_\_

Name \_\_\_\_\_

DATE 

Y	Y	Y	Y	M	M	D	D
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