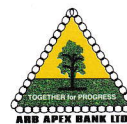


# ATM CARD APPLICATION FORM



..... BANK LIMITED

Please complete in block letters where applicable

Date: 

DD	MM	YY
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 Branch:

## FIRST APPLICANT

Title: 



 Mr. 



 Mrs. 



 Miss 



 Ms. 



 Prof. 



 Hon. 



 Dr.

Surname: 



 First Name:

Postal Address:

Email Address:

Tel/Mobile no.:

## SECOND APPLICANT (JOINT ACCOUNT)

Title: 



 Mr. 



 Mrs. 



 Miss 



 Ms. 



 Prof. 



 Hon. 



 Dr.

Surname: 



 First Name:

Postal Address:

Email Address:

Tel/Mobile no.:

## BANK INFORMATION

Account no.: 



 Account Type: 



 Savings 



 Current

Other Accounts to be linked to card:

Account Name:

Is this your first ATM Card? 



 Yes 



 No

If no, please state why you are applying for a new card:

I/We confirm that I/we have read and understood the terms and conditions overleaf

First Signature: 



 Second Signature:

DD	MM	YY
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## BANK USE ONLY

### BANK OFFICIAL DETAILS

Name:

Signature:

Authorized by:

Date:

[Issuer refers to the ARB Apex Bank Limited or the Rural/Community Banks where the ATM Card is issued]

### DEBIT CARD TERMS AND CONDITIONS

I/We hereby apply for the Issuer's ATM Card. I/We declare that the information provided in this application form is true and correct and shall inform Issuer of any changes thereto. I/We hereby authorize Issuer to verify any information provided herein from whatever source(s) it may consider appropriate.

I/We further agree to be bound by the following terms and conditions:

1. I/We undertake that this application form, signed by me/us is for the issuance of an Issuer Limited ATM Card for myself/ourselves and for my/our use and that in doing so, I/We do not represent the interest of someone else.
2. I/We understand that Issuer may decline my/our application without any reason given me/us.
3. I/We understand that the Issuer ATM Card remains the property of Issuer and I/We will surrender it unconditionally and without reservation upon demand by Issuer.
4. I/We undertake not to use or attempt to use the ATM Card without sufficient funds in my/our account to cover the ATM withdrawal or purchase transactions.
5. I/We undertake not to use or attempt to use the ATM Card after the Bank has notified me/us of its cancellation or withdrawal.
6. I/We undertake to immediately inform Issuer, when the ATM Card is lost, stolen or misplaced, giving details of the loss, theft or misplacement. I/We understand that if I/We fail to so inform Issuer, I/We may increase the chances of the occurrence of fraud on my/our account, and Issuer would not be responsible in anyway whatsoever for any unauthorized transaction(s) on my/our account during this period.
7. I/We understand that I am/we are liable for any transaction(s) that occur(s) on my/our account prior to reporting the loss of my/our Issuer ATM Card to Issuer.
8. I/We undertake to promptly return all found ATM Cards, previously reported by me/us as lost, stolen or misplaced, to Issuer in the event that I/we do find them.
9. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues and Issuer staff, and Issuer will not accept any liability should I/we disclose my/our PIN to another person.
10. I/We recognize that I am/we are not allowed to give my/our ATM card to anyone except those involved in any Point of Sale transaction. The ATM card is owned by Issuer and has been given to me/us in trust and is therefore not transferrable.
11. I/We hereby authorize Issuer to debit my/our account directly with all transactions undertaken at the Point of Sale Terminals or ATMs with my/our ATM card and I/we take full responsibility for these transactions. I/We also agree to accept Issuer's receipt PF withdrawals and transactions as conclusive and binding.
12. Issuer is authorized to debit my/our account with fees in respect of the issuance, usage and renewal of the Issuer ATM Card, and also for providing the services stated herein.
13. Issuer reserves the right to terminate the services stated herein at any time without notice to me/us and without incurring any liability(IES) whatsoever.
14. Issuer reserve the right to vary these terms and conditions at its sole discretion and without notice to the applicant.
15. Issuer and its agents reserve the right to ask for proof of an Issuer Card holder's identity if the Issuer ATM Card is presented at its teller counters or Merchant points. This measure may be followed from time to time in order for Issuer to protect its esteemed customers against the possibility of fraud.
16. These terms and conditions are governed by the laws of the Republic of Ghana.