

ePayCard *Terms and Conditions*

DEFINITION

"Issuer" refers to as "The Bank".

"The Store" means ePay Card.

"Card" means the ePay Card issued to you by the Bank.

"Card Issuance Date" means the date on which your card is issued.

"PIN" means the unique personal identification number which we provide to you to authorise transactions and to withdraw cash from ATM.

"Top-up", "Load" or "Reload" means to add money to your card.

"We", "Us" or "Our" means Bank and / or ePay Card Agent.

"You" or "Your" means the individual holding the card.

"Card Association" means the brand and platform your Card is issued i.e MasterCard, Visa, InterSwitch or eTransact.

1. FEES AND CHARGES

All fees and charges relating to the Card are available at the website. you may also contact the Card Services Department.

These fees and charges form an integral part of this Terms and Conditions and the fees are not refundable.

2. APPLYING FOR EPAY CARD

2.1 To apply for a Card you must be at least 18 years old.

2.2 Provide a passport photograph for application.

2.3 You may apply for a Card by completing the application/requisition form at the website/store.

2.4 By applying for your Card you will need to pay a unrefundable fees where applicable, By obtaining the Card you are agreeing to the Terms and Conditions contained herein.

2.5 The Bank reserves the right to refuse to issue or activate a Card.

3. ACTIVATING YOUR PREPAID ACCOUNT

3.1 To activate your Card, you must change your PIN at any Bank ATM or at any POS-enabled terminal using the default PIN received.

3.2 If you encounter difficulty activating your Card, call Bank Card Services Department on (kindly insert nos).

4. RELOADING YOUR CARD

4.1 A minimum load applies for this Card; while the maximum amount you can reload into your Card is subject to the Bank's reloading policy.

4.2 Details of how you can reload are available at the website/store and in the brochure provided with your card. The Bank reserve the right to decline any request for a reload and alter the minimum and maximum reload amounts from time to time.

4.3 Reloading to your Card can be done at any ATM, In-store enabled POS terminal, or any Bank branch nationwide, via Internet or Bank's Mobile Money application.

4.4 Funds in your virtual card will not earn interest.

4.5 If you encounter difficulty loading your Card, call Card Services Department.

5. MAKING TRANSACTIONS FROM YOUR ACCOUNT

5.1 When you use your Card with your PIN to withdraw cash from ATMs a withdrawal fee shall apply. You may also be subjected to any applicable fees, surcharges, rules and regulations of relevant financial institution hosting the ATM, or other financial institution or association. It is your responsibility to check any additional fees or surcharges prior to processing your transaction.

5.2 The maximum amount you can transact with your Card per day varies according to card type you have. Kindly contact Bank Card Services for more information.

5.3 Subject to the above, you can always use your Card to purchase goods and services from retailers provided there are

ePayCard *Terms and Conditions*

sufficient funds available in on your Card and the merchant being able to obtain verification online. From time to time the bank may impose controls on the use of your Card in specific market sectors.

5.4 You must not spend more money than you have on the account. Any attempt to do so may be treated as a criminal act.

6. KEEPING YOUR CARD AND PIN SAFE

6.1 Using your Card and PIN will be the primary way for you to take money out of your card.

6.2 You must keep your PIN safe, this means:

- * When you change your PIN to activate your card, you must memorise it immediately and destroy the notification slip;

- * You must keep your PIN secret and not disclose it to anyone including friends, family, our staff or retailers;

- * You must not write your PIN anywhere;

- * You must not use your PIN if someone else can see you typing it in.

6.3 If you have any reason to suspect that your PIN has been compromised, change it as soon as possible by visiting the nearest Bank ATM or branch.

6.4 If you have forgotten your PIN you may call Bank Card Services Department on (insert hotline No), visit the nearest Bank branch or ePay Agent store for a Pin reset / reissue.

6.5 You must keep your card safe, this means:

- * You must not give your card to anyone else;

- * You must not damage or bend your Card;

- * You must ensure that you keep your card in a safe place.

- * You must keep your card away from electronic devices.

7. REPORTING LOST AND STOLEN CARDS

7.1 You must call us immediately using the telephone number indicated at the back of the card and other related materials provided with your Card if: (a) your card is lost; (b) your card is stolen; or (c) you find out that your card is being used in a manner not authorised by you. We will then take action within a reasonable

time after notification to block the card.

7.2 You may be asked to provide your Card number and other details to help out staff verify if they are talking to the correct person. You may also be required to assist us in further investigation, if your Card is lost or stolen or we suspect your Card being misused.

7.3 If our records show that there is money remaining on your card Account, we will cancel your Card and issue a new one at a fee.

7.4 Until you notify us under conditions above that your card is lost, stolen or at risk of being misused, you shall be liable for transactions up to six (6) hours after receipt of the notification.

7.5 If someone uses your card with your permission, you will be liable for all the transactions which took place prior to notifying us that there is a danger of the card being misused.

7.6 You will not be liable for losses to us for transactions that may take six (6) hours after you have notified us that your Card is lost or stolen or is in danger of being misused.

7.7 If we know of, suspect or wish to prevent misuse of your Card we may, without notice:

- * refuse to approve a transaction;

- * cancel or suspend your right or an additional cardholder's right to use the Card for all or any purposes;

- * refuse to replace any Card.

These Terms and Conditions will continue even if we do not take any of these actions; we will not be responsible or incur liability for any loss or damage you may suffer as a result.

8. REPORTING TRANSACTION DISPUTES

8.1 If you believe that any of the transactions on your Card were unauthorised or incorrectly posted to your card Account, you must notify us within 30 days from the date of transaction. We will attempt to assist you with any qualifying dispute under the Card Association scheme regulations.

8.2 We advise that you contact the merchant first for any transaction in dispute as this may lead to a quicker resolution of the dispute before reverting to the Issuer.

ePayCard *Terms and Conditions*

8.3 We may send you a dispute declaration form which must be completed in full for us to assist you with a transaction dispute.

8.4 We shall not refund any sums to you or be responsible for any loss if you have not taken the precautions set out under this Terms and Conditions, in particular keeping your PIN and card safe.

8.5 You will not receive a refund until our investigation is complete. If the disputed transaction is refunded to your Account, it may later be deducted from your Account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and authorised by you then you will be debited or a reversal is done.

9. ADVISING CHANGE OF NAME, ADDRESS OR CONTACTS DETAILS

9.1 It is your responsibility to notify us within 14 days of any changes to your name, address, e-mail address, contact, telephone number or any other applicable contact details in order to ensure our records are accurate, complete and up to date. You will be liable for any loss or fraud that may result from any failure to notify us.

9.2 You can visit the website/store or call Bank Card Services for any such change.

10. CARD CANCELLATION AND YOUR RIGHT TO CANCEL

10.1 You have the right to withdraw from this agreement at anytime. Please note, this will not entitle you to a refund of any transactions. To cancel your Card you need to send your cancellation request to any Bank branch or the store enclosing Card(s) issued cut in half.

10.2 Following receipt of your Card(s) we will wait 30 days for all transactions to be processed. once all transactions and fees have been deducted, any balance on your Card will be returned to you. A cancellation fee may apply. This process may take up to 7 days.

10.3 If your Prepaid Card is misused, or we suspect misuse of your Card, we reserve the right to cancel your Card without further

notice else inform us if any illegal use of card is noticed.

11. PROTECTING YOUR PERSONAL DATA

11.1 We are the custodian of personal data given to us in connection with your Card.

11.2 The Bank will process and retain personal data in order to open, administer and run your Card and to deal with any enquires you have about it.

11.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.

12. LIABILITY

12.1 If something which we are not reasonably able to control, including but not limited to defects relating to the Card, stops or delays us from doing something we are supposed to do under these Terms and Conditions, we will not be responsible for any loss which you may suffer.

12.2 If you are affected by something which is our fault, we will only be responsible for the loss you suffer as a direct result up to a maximum of the balance on your Card and not for any other loss (for example, loss of reputation).

12.3 If you have acted fraudulently you will be responsible for all losses on your Card. If you act without reasonable care and this causes losses, you may be responsible for them.

12.4 Provided you have not acted fraudulently or without reasonable care, you will not be liable for any transactions or fees incurred on your Card if: (a) your Card is used before you have received it, or (b) someone else uses your Card 6 hours after you report it is lost or stolen.

12.5 In the event that you do not use your Card in accordance with these Terms and Conditions or we find that you are using the Card fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Card and to recover any money owed as a result of your activities.

12.6 We accept no responsibility or liability for the goods or

ePayCard *Terms and Conditions*

services that you purchase with your Card or for any product or service discounts arising from the purchase of your Card.

12.7 We accept no responsibility or liability for merchant refusing to honour a transaction on your Card or failing to cancel an authorisation.

12.8 From time to time your ability to use your Card may be interrupted e.g. when we carry out maintenance, for which we will incur no liability. If this happens, you may be unable (a) to use your Card to pay for purchases or obtain cash from ATMs, (b) to reload your Card, and / or (c) to obtain information about the funds available in your Card and / or about your recent Card transactions. Please notify us if you have any problems using your Card.

13. CARD ISSUER

Your card is issued by Bank which is authorised as a financial institution. Financial enquiries can be done via visiting Bank branch or call.

14. CARD EXPIRATION

14.1 In the event that your Card has expired, visit the store and complete the card renewal application form. You will automatically be issued a renewed Card at the store.

14.2 We reserve the right to decline to issue a renewed / replacement Card.

14.3 We will charge your card, on or after the date of issue of your renewed / replaced Card, the Card Replacement Fee for your Card.

14.4 You may be charged a cancellation fee in the event that you request a refund of the remaining funds on your Card once your Card has expired.

15. CHANGES TO THESE TERMS AND CONDITIONS

We will not notify you of any change to these Terms and Conditions.

Always visit our website to Read the Terms and Conditions.

16. GENERAL

We reserve the right to terminate this agreement immediately if we suspect you have provided false information on request for the Card or fraudulent / criminal act is ascertained against you.

Having read and understood the above ePay Card Terms and Conditions, I hereby consent to be bound accordingly as evidenced by filling ePay Card application form.