



## ATM/Debit Card Application Form

I, Mr. /Ms. \_\_\_\_\_ hereby apply for an ATM/Debit Card launched by your branch and furnish the following information for your kind consideration. I hereby undertake to abide the terms and conditions on which the ATM/Debit card is issued by you. The cash drawn through ATM/Debit card usage be debited to A/c No. \_\_\_\_\_ with \_\_\_\_\_ Branch.

Branch where account held : \_\_\_\_\_  
Account Number : \_\_\_\_\_  
Full name : \_\_\_\_\_  
ID/Passport No. : \_\_\_\_\_  
Nationality : \_\_\_\_\_  
Postal Address : \_\_\_\_\_  
Physical Address : \_\_\_\_\_  
Telephone No. : \_\_\_\_\_  
Office: \_\_\_\_\_  
Residence: \_\_\_\_\_  
Mobile: \_\_\_\_\_  
Fax No.: \_\_\_\_\_  
Email ID : \_\_\_\_\_

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Identification questions in case of need (any two):

My date of birth : \_\_\_\_\_  
Name of my mother : \_\_\_\_\_  
Name of my father : \_\_\_\_\_  
My favorite sports : \_\_\_\_\_

My favorite question \_\_\_\_\_ my answer \_\_\_\_\_

(You may be asked to answer the any of the above questions in case the bank is required to identify you when instructions are required to be accepted on phone)

Signature \_\_\_\_\_

Date: \_\_\_\_\_

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### **Official Bank use only**

Card order date \_\_\_\_\_ Sign of dealing officer: \_\_\_\_\_

Card receipt date \_\_\_\_\_ Sign of dealing officer, \_\_\_\_\_

Card Number \_\_\_\_\_ Sign of dealing officer \_\_\_\_\_

Sign of the applicant verified with Specimen signature held by branch:

\_\_\_\_\_



### **KENSWITCH CARD TERMS AND CONDITIONS**

Acceptance by the Cardholder of these terms and conditions shall be deemed to take place upon receipt by the Cardholder or his agent of the card.

1. The Card is and shall at all times remain the Property of Guardian Bank Limited and must be returned to the Bank within 48 hours of demand by the Bank.
2. The Cardholder must sign the Card as soon as he/she receives it and take all and every reasonable precaution to ensure its safety.
3. The Cardholder must memorize the PIN number and destroy the slip advising him/her of the PIN Immediately upon receipt.
4. The Cardholder shall not disclose his/her PIN to any other person.
5. The card may be used in the Republic of Kenya at any designated Automated Teller Machines for the withdrawal of cash from cash dispensers.
6. The card transaction shall not exceed the daily Maximum limit determined from time to time and shall only be for transactions designated in Kenya Shillings.
7. The Cardholder may only use the Card within the cleared Credit Balance available in his/her account.
8. The Card is not a credit card or a cheque guarantee card and shall not be used by the Cardholder other than as a Cash card/Debit Card at designated POS.
9. If the card is lost or stolen or the Cardholder has reason to suspect that his/her PIN may have been compromised, the Cardholder must immediately notify directly to the Card Centre situated at our Biashara Street Branch or the Branch where the Cardholder maintains the account of such theft, loss or suspicion by telephone and confirm such notice in writing within 24 hours. Unless such notice is given and received, the Bank shall be authorized to debit the cardholder's account for any cash withdrawn/POS usage using the Card.
10. The bank shall levy an administration and/or replacement charge for any lost, stolen or misplaced Card.
11. The Bank shall levy a charge in respect of services provided under this Agreement including the transaction fee and charge(s) may vary from time to time.
12. The Bank shall not be liable to the cardholder if he/she is prevented from or unable to make use of the Card at any of the ATM machines POS owing to individual action, the failure of any computer or telecommunications system, power blackouts or other circumstances beyond the Bank's control.
13. The Cardholder hereby permits and authorizes the bank to share and use within the bank's information system all customer data pertaining to the Cardholder during use of the Card for the Bank's internal process.
14. The Bank reserves the right at any time to vary these conditions, suspend or withdraw the card or any of the services available in respect of the Card.
15. The Cardholder hereby acknowledges that the bank's records, shall be binding and conclusive evidence of all transactions.
16. The Bank shall not bear any responsibility to the Cardholder for any loss, injury or damage arising from the use of the Automated Teller Machine/POS.
17. The Cardholder shall be liable for payment of all expenses incurred by the Bank in exercising any right against the Cardholder in respect of any breach of his obligations



- hereunder, including all legal charges on the attorney's collection charges and tracing charges and value added tax on all such charges (if applicable).
18. The agreement for the issue and use of the card may be terminated by the surrender of the Card or by the refusal of The Bank to continue the facility.
  19. Guardian Bank/Kenswitch ATM Card/Debit Card is not transferable under any circumstance and shall be used only by the Cardholder.
  20. These Term & Conditions shall be in accordance with Laws of Kenya.
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In these conditions, the following words and phrases have meanings as follows:

- ATM means Automated Teller machine
- The Bank means Guardian Bank Limited
- Cardholder means the person in whose name the card has been issued
- Maximum Limit means the highest limit of withdrawal that a Cardholder may make using the Card within any given day.
- PIN means the personal identification number allocated to the cardholder by the bank to enable the Cardholder use the Card.
- The Card means any ATM/POS access and issued by the Bank in the name of the account holder.

**Declaration**

- a. I/We confirm that the information given is true and correct.
- b. I/We accept and agree to be bound by the Card terms and conditions use.
- c. I/We authorize Guardian Bank to debit my/our account with the card issuance and other charges in accordance with Guardian Bank's tariff.

I/We agree to be bound the above terms and conditions.

Signature of Applicant(s): \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_