



# VISA DUAL CURRENCY DEBIT CARD

Surname .....

Other Names .....

Title .....

Account(s)


Savings account

Current account

US Dollar (Dom) account

Date of Birth .....

Sex .....

Phone No .....

Email Address .....

Residential Address .....

.....

Pick-up Branch .....

Customer's Signature ..... Date .....

Class of card CLASSIC  GOLD  PLATINUM

FEES	
Card Issuance	N 1000.00
Card Re-issue	N 1000.00
PIN Re-issue	N 200.00

DAILY LIMITS	
POS	N 500,000.00
Internet Transactions	N 250,000.00
ATM Cash Withdrawal	N 60,000.00

TERMS AND CONDITIONS APPLY

### FOR OFFICE USE ONLY

Received By ..... Signature ..... Date .....

Processed By ..... Signature ..... Date .....

Authorized By ..... Signature ..... Date .....



# UNION BANK DEBIT CARD



## TERMS AND CONDITIONS

1. The VISA CARD is being issued at the Bank's discretion.
2. Use of the card will be restricted to the lower of limit approved by the Bank or the available credit balance on the customer's account or approved overdrawn and within the period to its validity.
3. Issuance of the card does not entitle the cardholder to overdraw his/her account unless there is a prior arrangement with the Bank. The cardholder shall be liable to the Bank for any overdraft resulting from the use of the card.
4. The cardholder is to exercise every possible care to prevent the card or any record of the PIN from being lost or stolen. Where a loss or theft arises, the Bank shall not be liable for any loss arising therefrom.
5. No official, agent, officer or employee of the Bank knows the PIN; it is therefore the responsibility of the cardholder not to divulge the PIN for any reason. You are strongly advised to memorise your PIN (**DO NOT WRITE DOWN YOUR PIN**).

Please change your PIN to any four digits number of your choice and destroy your PIN Mailer. Upon inserting your card into the ATM, you will be prompted to change your PIN.

6. The cardholder must notify the Bank immediately when he/she discovers the loss or theft of a card or when he becomes aware for any reason that the PIN is known to someone other than himself/herself. Notification which must be acknowledged should be to the Branch of the Bank where the cardholder has his/her account.
7. The Bank will not be liable for any inconvenience caused by the failure of the machine for whatever reason which makes it impossible for the cardholder to use the card.
8. The card is personal to the holder and is not transferable under any circumstance.
9. Cost of issuance and replacement of the card will be borne by the cardholder.
10. The card remains the property of the Bank and may be withdrawn or cancelled without notice to the cardholder who has committed a breach of any of the terms herein stated.
11. The cardholder shall accept as evidence of withdrawals, the records of transactions as stated in the ATM journal roll. Such transactions shall subsequently be debited to the cardholder's account.
12. The Bank may without notice vary, suspend or terminate the services available with the use of card. The Bank also reserves the right to change, amend or add to these conditions and may also vary, suspend or terminate any limit previously granted.