

CORPORATE DEBIT CARD APPLICATION FORM

Steward Bank Limited Branch

Date

CARD REQUIREMENTS

New Card

Replacement Card

DETAILS OF THE BUSINESS

Name of Business

Steward Bank Account Number

Company Registration Number

Address

Phone Number

Company's Contact Person

Mobile Number

Email Address

LINKING OF ACCOUNTS

We authorise Steward Bank to create sub-accounts to be linked to the corporate debit card as follows:

Name on Card	Name of Custodian	Mobile Number of Custodian	Email Address of Custodian
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

DECLARATION BY AUTHORISED SIGNATORIES AS PER SIGNING ARRANGEMENT

I/We _____ the undersigned agree to be bound by the Terms and Conditions under which this ZimSwitch Corporate Debit Card(s) are issued, which may be amended from time to time.

Name Signature Date

Name Signature Date

Name Signature Date

Name Signature Date

FOR BANK USE ONLY

Received By Signature Date

Checked By Signature Date

Approved By Signature Date

BANK STAMP

Steward Bank Limited (hereinafter referred to as Steward Bank) is committed to national and international law, rules and regulations and policies regarding the combating of criminal activities, money laundering and terrorist financing. All applications and all information concerning customers are therefore subject to verification, processing and screening and Steward Bank may be obliged to decline certain applications. In addition, upon the acceptance of an application, all information, instruction and transactions for and on behalf of a customer will be subject to continuous screening which may prohibit, limit or delay the execution thereof and which may oblige Steward Bank to terminate its relationship with the customer. To the extent permissible, Steward Bank shall advise the customer of any prohibitions or limitations on such applications, instructions and transactions. Steward Bank, its employees, officers and directors shall not be liable for any special, punitive, indirect or consequential losses or damages, including, without limitation, loss of profit, or any anticipated savings.

(A) TERMS AND CONDITIONS OF USE OF DEBIT CARD AND SUB ACCOUNT

The Card has been issued by Steward Bank Limited ("the Bank") on the following conditions:

1. The Card remains the property of Steward Bank and upon cancellation, must be surrendered on demand to Steward Bank.
2. The Card is not transferable and may only be used by the Cardholder ("account holder" or its "authorised signatories" or "designated officers in custody of the card").
3. Steward Bank is authorized to debit the Cardholder's FCA (USD) account with all such withdrawals. Steward Bank, at its sole discretion, is entitled to select any funded account to be debited.
4. The Card does not entitle the Cardholder automatic facilities nor will it entitle the Cardholder the right to countermand or stop payment without prior approval from Steward Bank. Post-dated cheques drawn in terms of this Card will not be accepted.
5. Steward Bank may, at its sole discretion withdraw the Card if the Cardholder issues a cheque under the protection of this Card for which funds are not provided or were no prior arrangements for overdraft facilities have been made. A penalty charge will be levied at current rates for any cheques issues or guaranteed by this Card without sufficient funds to meet them.
6. Cardholder must exercise all due care to prevent:
 - The loss of the Card
 - The use of the Card and PIN by third parties
7. If the Card is lost, stolen or the PIN has become known to an unauthorised person, the Cardholder must notify Steward Bank of such a loss, theft or disclosure. Any verbal communication must be confirmed in writing within seven days. The Cardholder shall remain liable for any transactions done by any unauthorized user prior to receipt by Steward Bank of notification of such a loss, theft or disclosure. Hotline: 0808 8888; Email: cardservices@stewardbank.co.zw
 - The Cardholder shall remain liable for any transactions done by any unauthorised user where a cheque book and cheque card have been kept together.
8. Steward Bank may rely on the authority of each of the person designated (in a form acceptable to the Bank) to send instructions or do any other thing until the Bank has received written notice or other notice acceptable to it of any change from a duly authorised person.
9. The Cardholder shall assume full responsibility for the genuineness, correctness, authority of representation and custody of the Card and validity of transactions through the use of the Card. The Bank will not be liable for loss of funds should the Cardholder disclose the PIN and custody of the Card to an authorised signatory or any related disputes by the Cardholder in terms of breach of its company's internal processes in the use of the Card or application of the funds in the account.
10. The Cardholder may cancel the Card at any time by returning it to the Bank.
11. The Bank may at its discretion, if it is being used contrary to any of the foregoing conditions, may cancel the Card without consulting the Cardholder.
12. The Bank is authorized to charge and debit the Cardholder account with such fees as it may from time to time determine. The Bank may exercise its general lien or any similar right it is entitled to, including combine or consolidate all or any of the Customer's accounts with the Bank and the right of set off or transfer any sum or sums outstanding to the credit of any one or more of such accounts against any liabilities in any other account.
13. Neither the Cardholder nor the Bank will be responsible for any failure to perform any of its obligations with respect to any account if such performance would result in it being in breach of the any law, regulation or other requirement of any government or any other regulatory authority in accordance with which it is required to act or its performance is prevented, hindered or delayed by a Force Majeure Event: in such case its obligations will be suspended, for so long the as the Force Majeure event continues (and, in the case of Steward Bank, no other representative office or affiliate shall be liable). "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability , requisition, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, act of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.
14. These terms and conditions together with any further instructions and conditions that may be prescribed by the Bank from time to time as read with the terms and conditions on the Account Opening, shall constitute the terms of agreement between the Cardholder and the Bank. By signing this application form, the Cardholder is deemed to have read and understood the terms and conditions and agree to be bound by same.
15. In respect of any account, these terms and conditions shall be construed in accordance with the laws of Zimbabwe.

(B) CONDITION OF THE SUB-ACCOUNTS

Name	Signature	Date	D	D	M	M	Y	Y	Y	Y
Name	Signature	Date	D	D	M	M	Y	Y	Y	Y
Name	Signature	Date	D	D	M	M	Y	Y	Y	Y
Name	Signature	Date	D	D	M	M	Y	Y	Y	Y