

## VISA PRE-PAID CARD APPLICATION FORM

Branch  Date 

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Pre-paid card qualification and requirements: to qualify for Visa Pre-paid Card you must be over 18 years

### PERSONAL DETAILS

Full Names   
Date of Birth 

D	D	M	M	Y	Y	Y	Y
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 ID/Passport No.  Phone No.   
Email Address   
Current Address   
(Please tick) Own ☐ Rent ☐ No. of Years at Residence   
Marital Status Married ☐ Single ☐

### CUSTOMER DECLARATION

I confirm that the above information is true and correct. I agree to be responsible for all transactions through the card and to the terms and conditions. I acknowledge receipt of above Card(s) and Pin(s)

Signature  Date 

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### FOR OFFICIAL USE ONLY

Customer Service Officer  Date 

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Allocated Card Number 

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### TERMS AND CONDITIONS

#### 1. Introduction

- Upon successful application, the Visa Prepaid card will be issued by Steward Bank for use at any location displaying the Visa logo, including, ATMs, Online and POS, subject to terms and conditions hereinunder.
- This Agreement shall be construed and governed in accordance with the laws of Zimbabwe.
- Cardholder shall always ensure that the card is adequately funded before use. The Card does not entitle the cardholder automatic overdraft facilities or permit any authorizations to take place if the card is inadequately funded.
- The Visa Prepaid card is not in any way linked to your Bank account, hence, it does not earn interest on funds loaded onto the card.

#### 2. Loading of Funds on the Card

- Funds can be loaded on to the card using the specified loading options availed by Steward Bank from time to time.
- Steward Bank reserves the right to limit the number of times your Card can be reloaded in a day and certain load limits may apply from time to time.
- After loading of funds on to the card, your funds will be available for use within 12 hours from time of loading.
- A load or reload fee may apply.

#### 3. Card Usage

- The cardholder can use the Card at any location displaying the Visa logo globally.
- Steward Bank reserves the right to set transactional limits and spend on the card. Updates on limits will be availed by Steward Bank from time to time
- The Card is denominated in the United States Dollar (USD) currency. Transactions in other currencies will be converted in to USD and a forex mark-up may apply.
- The Card remains the property of Steward Bank, and the Bank reserves the right to suspend, restrict or cancel the Card for the following but not limited to:
  - a. There is a concern about security of your account or cards issued to the cardholder
  - b. There is suspicion that it is being used in an unauthorized or fraudulent manner.
  - c. There is possible breach of Anti-money laundering and financing of terrorists laws and regulations.
- Like any payment card, Steward Bank does not guarantee acceptance by any retailer.
- Steward Bank may also refuse to authorise a transaction:
  - a. If sufficient funds are not loaded on your Prepaid Card at the time of a transaction to cover the amount of the transaction and any applicable fees;
  - b. If the Bank has reasonable grounds to believe that the Cardholder is acting in breach of this agreement;
  - c. If the Bank believes that a transaction is potentially suspicious or illegal (for example, if we believe that a transaction is being made fraudulently); or because of errors, failures (whether mechanical, technical or otherwise) or refusals by merchants, payment processors or payment schemes processing transactions.

#### 4. Transaction Authorization

A Prepaid Card transaction will be regarded as authorized by the Cardholder by way of :

- Entering your PIN or providing any other security code;
- Insert a Prepaid Card and enter your PIN to request a cash withdrawal at an ATM;
- Make a request for a cash advance at any bank counter;
- Inputting a Card Verification Value (CVV2) or (CVV) or Secure code. Steward Bank will not be held liable for any losses that occur where internet transactions are conducted on internet sites that do not require a CVV or CVV2 or card verification for validation.

#### 5. Cancellation and Expiry of Card

- The Cardholder has the right to cancel the Prepaid Visa card at any point in time after Card issuance
- Steward Bank reserves the right to terminate or cancel the card as a result of a breach in contract by Cardholder, including suspicion that the Card is being deliberately used to commit fraud or for other illegal purposes.
- At contract cancellation, Steward Bank will return funds in the card to the original loading source.
- The Prepaid Card is valid for a continuous 2 year period, the period ending on the expiry date set out on your Prepaid Card. Transactions emanating from an expired Card will not be authorized
- The Cardholder may request for the cancellation of the Card by filling the cancellation request form available at any Bank branch together with any additional documents as may be required by Bank.
- It is understood by the Cardholder that any request for cancellation of the Card shall only be processed by the BANK when all transactions effected through the use of the Card will have been settled.
- In case of outstanding amount on the Card, Bank will refund such amount after deduction of any processing charges, commission or other fees as per bank's tariffs of charges to the Cardholder.

#### 6. Keeping your Prepaid Card secure

- The Cardholder shall treat the Prepaid Card like cash. Cardholder shall remain liable for any transactions done by an unauthorized user prior to receipt by Steward Bank of notification of such a loss or theft or disclosure on the Hotline number : 0808 8888 or email customerservice@stewardbank.co.zw.
- The PIN or Secure code and the Card shall always be in the control and possession of the authorized cardholder. The Cardholder hereby indemnifies and holds the Bank harmless from any direct or indirect loss, damages, costs, claims, liability or losses whatsoever arising transacting made using the Card and PIN.
- KEEPING OF DOCUMENTS AND INFORMATION RELATING TO OPERATIONS BY MEANS OF CARDS - TIME LIMIT FOR CLAIMS
- The Cardholder shall inform the BANK as soon as reasonably practical if he notices an item which seems to be wrong on his statement. No claim or action whatsoever relating to a transaction shall be entertained after the expiry of 30 days from the date of the statement of account whereon the transaction is borne.
- In case of Cardholder's complaint the BANK shall follow the rules and regulations set by initiating and processing such complaint.
- The cardholder shall advise the bank of any discrepancies within 30 days from the statement date. If no, discrepancies are reported.
- Cardholder may seek for retrieval request for any transaction that is reflected on statement of the cardholder which needs to be verified. The cardholder will file such request within 30 days from the statement date and will be liable to pay a Retrieval Request Fee for each such request. This fee is as per the bank's card fees which will be advised from time to time.

#### 7. COMMUNICATION OF INFORMATION TO THIRD PARTIES

- The BANK shall be entitled, should it deem necessary, to pass on to any commercial bank, financial institution or merchant, any information relative to the Cardholder in case of improper or fraudulent use of the Card by him, or in order to facilitate the recovery of same in case of loss or theft.
- The BANK shall be entitled, subject to the applicable laws and regulations of the COUNTRY, to pass on to any other entity, any information relative to the Cardholder.
- The BANK may list cancelled cards in its Warning Bulletin for dissemination to its merchant network and appropriate Card Organizations.

#### 8. RECORDS, BALANCE AND TRANSACTIONS DETAILS

- ATM Receipts: It is the responsibility of the Cardholder on completion of a transaction through an ATM/POS to ensure that he obtains a corresponding receipt / record.
- Card Information: The Cardholder may request for information as to the balance of the Card or the transactions effected by calling on the BANK's contact details and email cardcentre@stewardbank.co.zw or by visiting the nearest branch ATM.

#### 9. REFUND POLICY

- The customer may apply for a refund of the card balance should they require to do so. Prevailing withdrawal regulations as set by the Central Bank shall apply.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Name \_\_\_\_\_