FCMB BUSINESS DEBIT CARD APPLICATION FORM

Account Name: _____

Account No: | | | | | | | | | | |

Mobile (GSM) No: | | | | | | | | | | | |

Email Addr ess: _____

Deli very Br anc h: _____

DEBIT CARD AGREEMENT

1. Upon issuing the Card, First City Monument Bank Plc. (hereinafter called "the bank") will provide you with a 4 digit Personal Identification Number (hereinafter referred to as the PIN), which shall be considered as the signature of the Cardholder when carrying out transactions.

2. As a cardholder, it is agreed that you shall:

   a Keep the card and PIN with utmost care, prevent possession of the Card and/or PIN by third parties and will not save the PIN in a recognizable form, including on the Card or on any other item, carried along with the Card;

   b Keep the Card safe from high temperature, mechanical damage and strong electromagnetic waves;

   c Not alter or copy the Card;

   d If the PIN is entered incorrectly three consecutive times, the Bank may block and/or confiscate the Card.

3. The Cardholder is entitled to carry out transactions within the established limits, only in Automated Teller Machines (ATM), Point of Sale Terminals (POS), the WEB and other places of settlement marked with the Card (Visa/Verve/MasterCard) acceptance logo.

4. All transactions at any ATM or POS that are made with your Card and P IN will be treated as authorized by you and the bank accepts no liability if it is found that the transaction was carried out without due authorization.

5. Transactions done with the Card and PIN shall not exceed a maximum limit as may be specified by the Bank from time to time.

6. The Bank is entitled to disregard the order forwarded by the Cardholder, if:

   a The Card is hotlisted;

   b The funds in the Card are insufficient for performing the transaction and paying the commission fees as determined by the Bank;

   c On any other grounds provided in legal acts.

7. Withdrawal of cash at the ATM shall be deemed to have been concluded at the point when the ATM dispenses cash to you through the cash tray. The Bank accepts no liability whatsoever for any subsequent event occurring after cash has been so dispensed.

8. The Card remains the property of the Bank and can be withdrawn at any time. The Card must be returned upon the Bank's demand. It is also agreed that an ATM may impound your Card at any time if the circumstance so warrants.

9. It is also agreed that the Card shall expire on the expiry date indicated on the debit Card and may at the discretion of the Bank, be renewed upon expiry.

10. The bank reserves the right to levy fees and commissions, as it may deem appropriate for the privilege of having the Card by you. This fee or levy is payable whether or not the Card is used. You authorize the bank to charge your account for all fees and commissions related to the use of the Card.

11. You pledge and undertake that you shall be liable for all transactions on the Card and the Card will be used at your own risk. You shall be liable for all losses arising from use of the Card by any person obtaining possession of it with or without your consent whether or not due to your negligence.

12. The bank reserves the right to levy fees and commissions, as it may deem appropriate for the privilege of having the Card by you. This fee or levy is payable whether or not the Card is used. You authorize the bank to charge your account for all fees and commissions related to the use of the Card.

13. You acknowledge that it is your responsibility to notify the bank on the loss or theft of the Card within 24 hours after learning of such fact. If the Card becomes lost, missing or stolen, you shall promptly make a written report at the Bank's Head office, Customer Services Unit or the nearest branch of the Bank. You shall take all necessary steps to assist in the recovery of the Card as the Bank may require.

14. You agree that the bank shall deactivate or destroy your Card without prior notice after six months of inactivity to protect you from potential fraud.

15. The Bank will block your Card immediately upon receipt of your block Card request. However the Bank will not be liable for any loss(es) arising from the use of your Card or PIN by any unauthorized person (s) before the Card is blocked.

16. Where the Card becomes lost, missing or stolen, you shall be required to obtain a new Card from us at a prescribed fee for the continuation of the services provided under this agreement.

17. Your rights under this Agreement are personal to you and shall not be assigned.

18. You acknowledge and agree that this Agreement is subject to change at any time without prior notice to you.

19. Either party can terminate this agreement with seven days written notice to the other party PROVIDED HOWEVER that the Bank may terminate this Agreement with or without notice if the circumstance so warrants.

I hereby certify that I understand and agree with all the terms and conditions above

CARD ISSUANCE AUTHORISERS. (To be signed by any two directors as stated on the mandate)

We understand that all card-holders will have access to the company's fund through the debit card and this is with no liability to the bank or any of its officers.

_____ _____

NAME: SIGNATURES/DATE:

_____ _____

NAME: SIGNATURES/DATE:

NAME/SIGNA TURE OF CARDHOLDERS.

Fill in your name as you wish it to appear on the MasterCard Business.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

FOR OFFICIAL USE ONL Y

Car d No .

Signatur e v erified ☐

CSO Name: _____

CSO Signatur e/Date: _____

CSM Name : _____

CSM Signatur e/Date: _____