

CRUTECH COMMUNITY MICROFINANCE BANK (NIG.) LIMITED



DEBIT CARD REQUEST FORM

CONFIDENTIAL

TERMS AND CONDITIONS APPLY

Date:

Branch:

REQUEST TYPE: New Request Replacement Only Hot-listing Hot-Listing & Replacement
De-Hot listing Link Account

REASON FOR REQUEST: New Account Lost Card Stolen Card Fraudulent Action Damaged
Expired Change of Name Others

CUSTOMER INFORMATION:

Surname Name First Name Middle Name

Account Type: Savings Current Joint Corporate Others

Linked Accounts(Please specify Other accounts to be linked to this card)
Account No 1:

Account No 2:

Card Pan: First six digits on your card (for card hotlisting & card limit concession only)

Last four digits

Email address:

Mobile Number:

Occupation

Date of Birth:

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

Identity Card Type (Tick as appropriate)

- National ID
- International passport
- Voter's card
- Driver's License

FOR CARD CONCESSION LIMIT REQUEST ONLY:

	Frequency/Transaction Amount Limits	
Category of Concessions	Account 1	Account 2
Daily Web Transaction Frequency Limit (Number of Times)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Daily POS Transaction Frequency Limit (Number of Times)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Daily Web Transaction Value Limit	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Daily POS Transaction Value Limit	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Daily ATM Transaction Frequency Limit	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Daily ATM Transaction Value Limit	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

FOR BANK USE ONLY

Account Verified? Copy of ID Card Collected

Customer ID:

Date of deployment:

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

Initiator:

Staff Number:

Signature:

Authoriser:

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

Signature:

Staff Number:

TERMS AND CONDITIONS

The following Terms and Conditions apply to any person who applies for, accepts and/or uses a card issued by Crutech MFB Limited. In these terms, "we", "us" or "our" refers to CRUTECH MFB LTD and its successors, agents and assigns while "you", "your" refers to a Cardholder. By signing at the bottom of these Terms, you agree that you have received, read, understood and agree to be bound by terms contained herein and our subsequent amendments thereto, as well as the laws, rules and regulations now existing or which may hereafter be enacted, issued or enforced. You also agree that you shall use your card in accordance with these Terms. If you do not agree with the terms contained herein. **DO NOT ACCEPT or USE THE CARD.**

The use of your card shall be subject to the following terms and conditions

1. You agree that your card shall be kept secure at all times and that your personal identification number (PIN) will not be disclosed to a third party.
2. You agree that you will take reasonable care in maintaining the confidentiality of the PIN by ensuring that the same is not compromise.
3. All transactions at any channels such as Automated Teller Machine (ATM), Point of Sale (POS), internet, etc that are made by your card and with your PIN will be treated as having been authorized by you.
4. If any account that may be accessed by your card is a joint account or an account with more than one signatory, all transactions at any channels that are made by your card with your PIN will be treated as authorized by you and CRUTECH MFB LTD of Nigeria Plc (hereinafter called the Bank) accepts no liability if it found that transaction was carried without authorization.
5. In the unlikely event that your card can access an account that does not belong to you, it shall be your duty to report such immediately to nearest branch of our CRUTECH MFB LTD centre for the access to be removed.
6. In the event that your card is used to carry out transactions on an account that does not belong to you, such transactions shall be deemed to be authorized by you and the bank shall recover fully all sums collected together with changes accruable.
7. Withdrawals transacted by the card and the PIN shall not exceed a maximum limit as may be determined by the Bank from time to time.
8. Withdrawal of cash at the ATM shall be deemed to be concluded at the point where the ATM dispenses cash through the cash tray. The bank accepts no liability whatsoever for any subsequent event occurring after cash is so dispensed.
9. The card is the property of the bank and may be withdrawn at any time. It must be returned to the bank upon demand. You also agree that an ATM may impound your card at any time if the circumstances or warrants.
10. You agree that the card shall expire on the expiry date indicated on the card and may be renewed at the discretion of the bank.
11. The bank shall not be liable for ATM Malfunction, strike or dispute or other circumstances affecting the use of the card where such matters are not within the direct control of the bank.
12. You shall be liable for all losses arising from the use of the card by third parties whether or not expressly authorized to do so.
13. You covenant that you shall be liable for all transactions on the use of the card and that usage of the card is at your risk.
14. The bank reserves the right to levy fees and commission for the use of the service, as it deems appropriate.
15. If the card becomes lost, missing or stolen, you shall promptly make a written report at the Bank's nearest branch or call CRUTECH MFB LTD on 08150751777. You shall also take all necessary steps required to assist in the recovery of the card.
16. You will be liable for any loss arising from the use of the card or PIN by any unauthorized person up to two working days after the bank receives written notification of loss of the card.
17. Where the card becomes lost, missing or stolen, or the PIN is forgotten, you shall be required to obtain a new card from us a specified fee for the continuation of the services provided in this agreement.
18. Your right under this agreement is personal to you and shall is not assignable.
19. You acknowledge and agree that this agreement is subject to change at any time without any prior notice to you.
20. Either party may terminate this Agreement with seven days written notice to the other party NOT WITHSTANDING THAT the Bank may terminate this agreement with or without notice if the circumstances so warrants.
21. Cards holder must ensure that their cards are properly stored to prevent any damage to the chip as a fall back to magnetic stripe can be caused by the terminals inability to read the chip if it is damaged. The card holder shall bear the liability if there is a fraud as a result of a fall back if it is found that the fallback resulted from a damaged chip.
22. Card must be activated before leaving our branch.

These Terms shall be governed by the Laws of the Federal Republic of Nigeria.

Authorized Signatory

Date

D	D	M	M	Y	Y	Y	Y

Authorized Signatory

Date

D	D	M	M	Y	Y	Y	Y

Authorized Signatory

Date

D	D	M	M	Y	Y	Y	Y