



**INTERNATIONAL CARD APPLICATION FORM**

Branch:

Date:

**FOR OFFICIAL USE ONLY - Card Account Number**

Card Qualification and Requirements: To qualify for the International Card, you must be over 18 years old and above.

**Please Select Card Type:**

**VISA CARD**  Choose Card Denomination: **US Dollars**  **GB Pounds**

**Credit Type:** Classic credit  Corporate Credit  Gold Credit  Platinum Credit

**Debit Type:** Classic Debit  Others (Specify e.g Rotary e.t.c)

**Prepaid:** Visa Prepaid  Hajj Prepaid (USD Only)

**OR**

**MASTERCARD**  Choose Card Denomination: **US Dollars only**

**Credit Type:** Standard Credit  Platinum Credit

**Debit Type:** Standard Debit  Gold Debit  Platinum Debit

Naira Debit:

Supplementary Card? (YES/NO)  If yes, Name of Card Holder (Surname first)  Must fill application form

**YOUR PERSONAL DETAILS (All details are required)**

Title  Surname  Other Name(s)

Residential Address: (Own Address)

Postal Address (Own Address)

Occupation  Annual Income  No of Years At Current Employer

Employer's Name/ Address

Date of Birth:         Place of Birth:  Nationality:  Country of Residence:

Home Phone:  Mobile Phone:  E-mail:

Sex Male  Female  Marital Status Married  Single  Widowed  Divorced

Maiden Name  Name of Spouse (If married)

Spouse Status Civil Servant  Corporate  Home Manager  Self Employed  Number of Dependents

Your Favourite Pet  Year of First Job  Wedding Date  Mother's Maiden Name

Form of Identification  Int'l Passport  National ID  Driver's Licence  Others (Specify)

Number  Date Issued        Expiry Date

How do you want to receive your statement  By E-mail  By Post  Other Services  Internet Banking  I-Alert

Existing relationship with bank ? (YES/ NO)  If YES how many years  Existing Account type  Account No.

**DIRECT DEBIT MANDATE (credit card request only)**

I hereby authorize you to debit my Domiciliary Account and/or my current/savings account no                      on a monthly basis with my Minimum due Balance on my credit card, being value for the settlement of my International Card transaction for the month.

In the event that I do not have an existing current account, please take this as mandate to open one for me.

I, the undersigned applicant, warrant that the above information supplied by me is true and correct, I agree that I have read, understood, and am hereby bound by the International Card Terms and Conditions as listed on the back of this form.

Signature

Date

1. CBN means Central Bank of Nigeria

Your credit card account shall be secured by collateral acceptable to the bank. This may be cash, or other assets prescribed by the bank.

## 2. Using the Card

2.1.1 We will give you a Card to use either to get cash from cash machines, (ATMs) or to withdraw cash and make payments. You must sign your Card as soon as you receive it, follow the instructions that we give about using your Card and keeping it safe.

The card may be used to pay for goods or services or to obtain cash advances for any other purposes we allow from time to time, up to your Credit Limit.

2.1.2 The card must not be used for any unlawful transaction including good and/or service prohibited by the laws of the Federal Republic of Nigeria.

2.2 We may refuse to authorize use of the card if:

2.2.1 the transaction exceeds your Credit Limit or if the amount owing on your account plus any other amount we have agreed to authorize would exceed your Credit Limit; or

2.2.2 the transaction does not comply with any applicable terms from time to time.

2.3. All transactions will be shown on your monthly account statements.

2.4 You are required to repay all amounts outstanding on your account b

2.5 Failure to repay the outstanding amount will result in a late payment charge on your account plus interest charges

2.6. We will convert all overseas transactions into US dollar currency using the prevailing exchange rate and will factor in a percentage commission on the amount of the transaction.

2.7. All the Cards belong to Intercontinental Bank and we may ask you to return them to us and/or ask others to hold on to them for us anytime.

2.8. Any establishment may ask us for authorization before accepting payment by your card. We may decide not to give our authorization if:

2.8.1 your card has been reported as lost or stolen or we have reason to suspect it is lost or stolen

2.8.2 you have defaulted on any part of this agreement.

2.8.3 you go over your 'available credit' by making payment on top of all other transactions we have authorized including those not yet charged to your account. The 'available credit' on your account will be based on your credit limit; amounts debited to the account which remain unpaid and payments received from you which are paid into your account. We reserve the right not to adjust your available credit by the amount of any payments received until they have been cleared. Typically, clearing may take up to ten working days after we receive your payment.

2.9.1 signing the card as soon as it is received;

2.9.2 not allowing anyone else to use the card 2.5 Failure to repay the outstanding amount will result in a late payment charge on your account plus interest charges.

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2.9.1 signing the card as soon as it is received;

2.9.2 not allowing anyone else to use the card;

2.9.3 not interfering with any magnetic stripe or integrated circuit (chip) in the card;

2.9.4 not disclosing the card number except when properly using the card;

2.9.5 destroying any notification of your PIN

2.9.6. not writing down or recording in any format any PIN or disclosing it to anyone else (other than any additional cardholder) including the police and/or bank officials;

2.9.7. complying with any other reasonable instructions we issue regarding keeping the card, card number or any PIN safe.

2.10 You should not exceed your Credit Limit without prior agreement.

If you do exceed your Credit Limit during any statement period we reserve the right to charge you a fee to cover our costs. The fee will appear on the next statement issued. If you required a higher Credit Limit, please request for an increase.

## 3. Fees and Charges

3.1 The Cardholder shall be charged fees by the Bank, in accordance with the Bank's schedule of fees and charges regarding your MasterCard account For each cash withdrawal made at cash machines, the Bank will charge to your account the applicable transaction fee. A card issuance fee is applicable to your account. Replacement cost of lost, stolen or renewal cards would be charged to your account as applicable. Once you report your card lost or stolen, we will ensure your account is temporarily blocked in order to prevent unauthorized usage. We will apply a service charge for this.

3.2. Cost of calls made by cardholders to the MasterCard Global Services Centre will be charged to the Cardholder's account

## 4. Limiting your right to use the Card

4.1. If we have good reason, we may:

4.1.1. Refuse to approve a transaction

4.1.2. Cancel or suspend your right to use the Card for any or all purposes: or refuse to replace any Card without prior notice to you.

This agreement will be deemed to continue to subsist even if we do any of the above.

4.2. We will not be liable to you

4.2.1 for refusal on our part to approve a transaction

4.2.2. for any loss or damage you may suffer as a result of the above

4.2.3. if your card is used after you have failed to report a lost or stolen card to us immediately

4.2.4. if your card is misused due to negligence on your part.

## 5. Security

5.1. You should do all that you reasonably can to keep the Card safe and your PIN confidential at all times. You must also keep the Card separately from any cheques.

5.2 You should never write down or record your PIN.

5.3. You should only reveal the Card number to make a transaction or to report the loss or theft of the Card or otherwise with our permission only if we allow you to do so.

## 6. What you notify us of

6.1. You notify us:

6.1.1. Immediately your card gets lost or stolen or you think that Card may be misused or if the PIN is disclosed to any unauthorized persons or suspected to have been compromised.

6.1.2 If your statement includes an item which you think is wrong.

6.1.3 Immediately you change your name or address.

6.2. You can contact us at any of our branches during business hours or at Intercontinental Bank Card Centre, Lagos, Nigeria on 01-2772000. You will be required to confirm in writing within seven days any verbal information which you have not already given us in writing.

6.3 You must give us all the information you have about the loss, theft or misuse of a Card or the PIN, and any other information we may require. We may give the police any information we think will be useful. If you find Cards which you have reported as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and return them to us immediately.

## 7. Loss or Misuse of Your Credit Card

### 7.1 Your Liabilities

7.1.1 If your card is lost, stolen or misused by someone who obtained it due to your negligence; you will be liable for all amounts transacted on your account and losses incurred.

7.1.2 If it is misused with your permission you will probably be liable for all losses.

7.1.3 If the card has been fraudulently used before you report the loss, or in manner that suggests some form of compromise, the Cardholder may be liable for the losses and/or prosecution.

7.1.4 The Bank shall not be liable for consequences that arises as a result of disclosure to any third party arising out of a transaction instruction.

7.1.5. The Cardholder should not hold the bank liable, accountable or responsible in any way whatsoever for any loss, injury or damage howsoever arising out of the use of the MasterCard access points.

7.2. If the Card is lost or stolen or liable to be misused or someone else may have discovered the PIN, you must inform us immediately by calling us on telephone number 01-2772000. We may ask you to confirm it in writing to Intercontinental Bank Card Centre, Lagos Nigeria.

7.3 We will then take steps to stop use of the card and, where appropriate, any additional card on your account. You must, if we ask you to, cut the card in half and return it to us together with any additional card on your account.

7.4 You must co-operate with us and the police in our efforts to recover the card if it has been lost or stolen. If you recover it, you must not use it but should cut the card in half and return the card to us. You must report any loss or theft of the card to the police, and if we ask, obtain a crime reference number and notify us of it.

## 8. Limits of Liability

8.1 Until you notify us under condition 6.1 that your Card is lost, stolen or at risk of being misused you may be liable for transaction up to sixty (60) minutes after receipt of the notification.

8.2. If someone uses a Card obtained from you with your permission, you will be liable for all the transactions which take place prior to you notifying

8.3. You will not be liable for losses to us for transactions that may take place after you have notified us that your Card is lost or stolen or is in danger of being misused etc.

8.4 If we are unable to debit your Account because the Account has been closed or for any other reason beyond our control. You will still be liable to pay us for all transactions.

8.5. We will not be liable to you if we cannot carry out our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes:

8.5.1. Any machine failing to work; and

8.5.2. Industrial disputes, natural disasters, or acts of God.

## 9. Refunds and claims

We will credit your account with a refund for a transaction if the retailer asks us to or if you notify us that a transaction with retailer has been incorrectly debited to your account. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.

## 10. Changing the terms of this agreement

10.1 We may change the terms of this agreement, including our charges upon notification to you about the change. Changes will normally arise from changes in market conditions, changes in the cost of providing the service to you, changes in legal or other requirements affecting us or for any other good reason.

10.2 We may introduce a charge for any services provided under or in connection with this agreement.

10.3. We will notify you about any changes by:

10.3.1. advertising in the press; or

10.3.2. putting messages in your statements; or

10.3.3 sending you a separate written notice,

10.4 Most changes will be implemented at least 14 days after we notify you about them to give you sufficient time to consider whether you wish to continue with the service.

## 11. Ending this agreement

This agreement will come to an end if either of us give a written notice to the other to that effect and you have returned all Cards and made all payments due under this agreement. We may give you replacement Cards from time to time until this agreement ends.

## 12. Additional Cards

12.1. A Cardholder that wishes to have an additional card for his/her account must ensure that he/she opens a joint domiciliary account and signs mandate authorizing the use of the account by the additional cardholder. The additional cardholder must also sign the same mandate.

12.2. A Cardholder wishing to have an additional card on his/her account subsequent to opening and operating the domiciliary account must fill the additional cardholder's information on the application form which shall be signed by the additional cardholder and co-signed by the principal cardholder.

## 13. General

13.1. We do not warrant that services and benefits which we provide outside the terms of this agreement will always be available. We may reserve the right to withdraw or vary these services or benefits at any time without giving you notice.

13.2. We will charge you for any losses or costs we have to pay if you breach this agreement.

13.3. We will charge you for replacement cards requested by you on notification in cases of lost or stolen cards.

13.4. This agreement is governed by the Laws of the Federal Republic of Nigeria including laws pertaining to money laundering. CBN regulations and guidelines and other applicable statutory bodies in Nigeria.

13.5. We do not accept liability if we cannot provide any part of our service for a reason beyond our control (for example, industrial action, failure or power supplies or equipment). If we cannot produce or send statements for any reason beyond our control, or you do not receive any statement your responsibilities under the agreement will continue.

13.6. If your name or address changes you must tell us in writing.

13.7. Non-enforcement of any condition of this agreement, or a delay in enforcing the condition, will not prevent the Bank from enforcing the condition at a later date,

13.8. For your security, we may record phone calls between you and us. We may do this to make sure we are providing a high quality of service and following your instructions correctly.

13.9. Your application will be subject to standard Intercontinental Bank processes and reviews, which may require you to provide further confirmation on documents. We reserve the right to accept or reject your application.

## FOR OFFICIAL USE ONLY

### International Card Checklist

Fully completed application/Account Opening forms

One Passport Photograph

Acceptable Identification

Utility Bill for Address verification

Evidence of current employment and Income (pay slips, employment letter, Business account evidence, bank account details)

Residents permit (non-Nigerians)

Additional card holder documentation where applicable

Secured deposit (with adequate cover)

Minimum opening balance

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