UBA
United Bank for Africa

Prepaid Card
One Card, One Continent

Application Form

BVN

Date D D M M Y Y Y Y

Prepaid Card Type
Visa ☐ MasterCard ☐ Others

Card Type
Personalised ☐ Instant ☐ Naira ☐ USD ☐

Bio Data
Title: Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr ☐ Prof. ☐ Others

* **Surname:**

* **First Name:**

* **Middle Name:**

* **Preferred Name on card in BOLD:** (Not more than 21 characters)

Residential Address (Street):

State:

Country:

Email Address

Length of Stay at present address

Own Residence ☐ **Tenant** ☐

* **Occupation/Profession**

Expected Annual Income

* **Mobile**

Home

Gender:
Male ☐ Female ☐

Date of Birth D D M M Y Y Y Y

Place of Birth

Nationality:

Type of Identification
National ID ☐ International Passport ☐ Drivers License ☐ Others ☐

Are you a UBA customer? If yes, provide account number
Yes ☐ No ☐

ID No

Country of Issue

Residence Permit No

* **Customer Signature**

* Subscribing for Alerts

1. *We are required by banking regulation to send Alerts to all Cardholders' GSM phone and Email for all Debit transactions done via their Card.*
2. *Please note that appropriate fees with respect to SMS alerts sent to the nominated GSM phone number will apply.*

FOR BANK USE ONLY

SEGMENTATION
Local: Low ☐ High ☐
International: Low ☐ High ☐

Business Office

Customer Identification Number

Name of Account Officer

Account Officer's ID (Employment Or Finacle ID)

Account Officer's Signature/Date

Name of CSO

CSO signature/Date

Name of BOM

BOM Signature/Date

1. INTRODUCTION
By using your UBA PREPAID CARD you unconditionally agree to be bound by the laws, rules, regulations, and official issuances applicable, now existing or which may hereinafter be enacted, issued or enforced. These terms and conditions comprise the agreement between UNITED BANK FOR AFRICA PLC (herein after referred to as "we", "us" and "our") and the CARDHOLDER (herein after referred to as you and your). In this agreement, CARDHOLDER shall include (where appropriate) any person the customer has asked us to give a Card to.

1. DEFINITION
1.1 "Additional Cards" means ……..
1.2 "Access Points" means an ATM, Pos terminal or Website merchant location that the Prepaid card is used on.
1.3 "Bank" means United Bank for Africa PLC
1.4 "Card", "Prepaid Cards or all mean the PREPAID CARD issued by us, including any renewal or replacement Card or cards
1.5 "Cardholder" means the person having power alone to operate the Card in accordance with the Bank's rules and regulations in respect thereof.
1.6 "Regulator" means the Central Bank of Nigeria
1.7 "Customer Self Service web application" means the website that customers can access to get their account balance, update their details and make card to card transfers.
1.8 "Initial PIN" means the first secret code for the Card given to you by the Bank
1.9 "Load", "Reload" means to pay/ credit money to your prepaid card.
1.10 "PIN" means the Personal Identification Number chosen by you to authorize transactions (ATM, POS or WEB).
1.11 "PASSCODE" means the 4 digit code used to access the customer self-service web application
1.12 "Transaction" means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of the Card in any authorized manner for debit or credit to the card.

2. Applying for a Prepaid Card
2.1 You must be at least 18 years old to apply for a Prepaid Card
2.2 Proof of identity and address is required to apply and/or we may carry out checks on you electronically.
2.3 You must provide a valid telephone number/ or e- mail at the point of applying for a Prepaid Card
2.4 All relevant card issuance fees must be paid when applying for the card

3. Activating your Prepaid Card
3.1 Sign at the back of the card once received.
3.2 Load funds at any UBA branch
3.3 Peel off the blue pin tab on the fulfilment or welcome letter.
3.4 While you will be able to use the Initial PIN for Transactions and even retain it as your PIN if you so desire, it is advisable to change the Initial PIN to one of your choice in accordance with these terms. You assume full responsibility for the Initial PIN and any subsequent PIN.
3.5 First time PIN change must be done on UBA Plc ATM but can subsequently be done on other Bank's ATMs. However, it is always advisable to change your PIN to a more memorable and easy to remember PIN which cannot be easily guessed by anyone.
3.6 In case you experience any difficulty using your default PIN, kindly contact the UBA Customer Fulfillment Center on +234 1 280 88 22, +234 700 22 55 822 or cfc@ubagroup.com
3.7 By using the Card you are agreeing to these terms and conditions.

4. Loading & Reloading Your Card
4.1 Loading and reloading of cards can be done at any UBA Business Office.
4.2 The maximum load amount allowed on your card is subject to CBN regulations on prepaid cards. A Load/Reload Fee may apply for each load/reload that you make.
4.3 Upon Receipt, your funds will be available for use without delay.

5. Using the Card
5.1 You can use the Card for withdrawal of cash from cash machines (ATMs) and/or to make payments for goods and/or services. You must follow any instruction that we give about using your Card and keeping it safe. We will deduct the value of your transactions from the balance on your Card as soon as they are made. We will also deduct any applicable fees as soon as they become payable by you,
5.2 The Card must not be used for any unlawful transaction including the purchase of goods and/or services prohibited by the laws of the Federal Republic of Nigeria.
5.3 We may refuse to authorize use of the Card if the transaction does not comply with applicable terms from time to time.
5.4 All transactions can be viewed online by accessing the customer self service web application with your Pass Code.
5.5 We will convert all overseas transactions into US Dollar currency using the prevailing exchange rate as determined by the Bank. A percentage commission as determined by the Bank from time to time shall be charged on the amount of the transaction.
5.6 The Card belongs to us. We may ask you to stop using your Card and return it to us or destroy it. We may at anytime suspend, restrict or cancel your Card or refuse to issue or replace a Card for reasons relating to the following:
- we are concerned about security of your account or Cards we have issued to you;
- we suspect your account is being used in an unauthorised or fraudulent manner;
- or we need to do so to comply with the law.
- If we do this, we will tell you as soon as we can or are permitted to do so after we have taken these steps.
- 5.7 Like other payment cards, we cannot guarantee a merchant will accept your Card. We may also refuse to pay a transaction:
- if we are concerned about security of your Card or we suspect your Card is being used in an unauthorised or fraudulent manner;
- If sufficient funds are not loaded on your Card at the time of a transaction to cover the amount of the transaction and any applicable fees;
- if there is an outstanding shortfall on the Card;
- if we have reasonable grounds to believe that you are acting in breach of this agreement;
- if we believe 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 or otherwise) or refusals by merchants, payment processors or payment schemes processing transactions.
- If we refuse to authorise a transaction, we will, if practicable, tell you why immediately unless it would be unlawful for us to do so. You may correct any information we hold and which may have caused us to refuse a transaction by contacting us on via the Customer Fulfillment Centre (CFC).

5.8: You should treat your Prepaid Card like cash. If it is lost or stolen, you may lose some or all of your money on your Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Card safe and not let anyone else use it.
If you are issued with a PIN, you must keep it secret at all times. You should memorise the PIN, destroying the notification and never disclose the PIN or security information to anyone. If you suspect that someone else knows your PIN, you should change it as soon as possible. You can change your PIN to something more memorable at most ATM machines by following the on screen instructions. Please do not interfere with any magnetic stripe or integrated circuit (chip) in the card
- We recommend that you check the balance on your Card regularly online at the customer self service web application with your Pass Code. We will provide you with your Prepaid Card balance and a statement of recent transactions either by electronic means or on our secure webpage at any time. Your statement will show:
- information relating to each Card transaction which will enable it to be identified;
- the amount of the Card transaction shown in the currency in which the transaction was paid or debited to the account;
- the amount of charges for the transaction
- the date the transaction is authorised or posted on to the account.

6. Fees and Charges
6.1 You shall be charged fees by the Bank, in accordance with the Bank's schedule of fees and charges regarding your Prepaid Card.
6.2 You are encouraged to call the bank on our Customer Fulfillment Centre numbers below if you have any queries, complaints or issues regarding your Card,

7. Limiting your right to use the Card
7.1 If we have good reason, we may:
7.1(a) Refuse to approve a transaction
7.1(b) 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.
7.2 We will not be liable for any loss arising there from:
any cause which results from abnormal or unforeseen circumstances beyond our control, consequences which would have been unavoidable despite all our efforts to the contrary; or
- a retailer refusing to accept your Prepaid Card; or
- our compliance with legal and regulatory requirements;

We are also not liable for:
business interruption, loss of revenue, goodwill, opportunity or anticipated savings;
any indirect or consequential loss.

8. Security
8.1 You should keep the Card safe and your PIN confidential at all times. You must also keep the Card separately from any cheques.
8.2 You should never write down or record your PIN.
8.3 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.
8.4 The PIN may be used for cash withdrawals, balance enquiry at ATMs and also for making payments at some of the Merchants terminals.
8.5 The PIN should be safeguarded carefully.
8.6 Use of the wrong PIN three times would invalidate the Card. The Bank bears no liability for unauthorized use of the Card. It is the cardholder's liability to ensure that the he/ she keeps he Card safe and your PIN confidential at all times.

TERMS AND CONDITIONS
9. What you should notify us of
9.1 You must notify us:
9.1(a) immediately your card is lost or stolen or you think that the Card may be compromised misused or if the PIN is disclosed to any unauthorized persons or suspected to have been compromised.
9.1(b) if your statement includes an item which you think is wrong.
9.1(c) immediately you change your name, address, phone number or email address. If we contact you in relation to your Prepaid Card, for example, to notify you that we have cancelled your Prepaid Card or to send you a refund by cheque, we will use the most recent contact details you have provided to us. Any e-mail to you will be treated as being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not told us.

10. Loss or Misuse of Your Prepaid Card
10.1 Your Liabilities
10.1 (a) If your card is lost, stolen or misused by someone who obtained it without your permission, you will be liable for all amounts transacted on your card and losses incurred.
10.1 (b) If it is misused with your permission you will be liable for all losses.
10.1(c) If the card has been fraudulently used before you report the loss, or in a manner that suggests compromise by the cardholder, you will be liable for all losses incurred.
10.1 (d) The Bank shall not be liable for consequences that arise as a result of disclosure to any third party arising out of a transaction instruction.
10.1 (e) The Bank shall not be liable, accountable or responsible in any way whatsoever to the Cardholder for any loss, injury or damage howsoever arising out of the use of the Access Points.
10.2 If the Card is lost or stolen or is misused or someone else may have discovered the PIN, you must notify us immediately by calling or e-mailing us on our Customer Fulfillment Centre telephone number and email address below. On receipt of your report we will take steps to stop the use of the Card and, where appropriate, any Additional Card(s). You must, if we ask you to, cut the Card(s) in half and return it to us together with any Additional Card(s).
10.3 You must co-operate with the police and us 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 request for it, obtain a crime reference number and/or police report and provide us with it.

11. Limits of Liability
11.1. Until you notify us that your card is lost, stolen or at risk of being misused, you will be liable for transactions before we acknowledge the receipt of the notification
11.2. If someone uses a Card issued to you, you will be liable for all the transactions which take place prior to your notifying us that there is a danger of the Card being misused.
11.3. You will not be liable for losses from transactions that take place after you have notified us and we have acknowledged receipt of your notification that your Card is lost or stolen or is in danger of being misused etc.
11.4. If we are unable to debit your Card because the Card has been closed or for any other reason beyond our control, you will still be liable to pay us for all transactions.
11.5. 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:
11.5. (A) any machine failing to work; and
11.5. (B) Industrial disputes, natural disasters, or acts of God
11.6 We will only be responsible for the loss you suffer as a direct result of our gross negligence, up to a maximum of the balance in your Card and not for any other loss (for example loss of reputation)
11.7 If for whatever reason you do not use your Card in accordance with these Terms and Conditions or the Card is being used fraudulently, we reserve the right to charge you for any cost that the Bank reasonably incurs in taking action to stop the use of the Card and to recover any monies incurred as a result of your activities
11.8 We shall not be liable for the goods or services that you purchase with your Card.
11.9 We shall not be liable for a merchant's refusal to honour a transaction on your Card or failing to cancel an authorization.
11.10 There may be interruption in the use of your Card e.g. when maintenance is being carried out, which we will not be held liable for. During this short period, you may be unable to use your Card to pay for purchases or withdraw cash from the ATM, reload your Card, check balance on Card. Please notify us if you have any problems using your Card.

12. Refunds and claims
12.1 We will credit your Card with a refund for any transaction or incorrect debit to your Card which you have protested against; only after an independent investigation is conducted by us and we are satisfied that your claims are correct. 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.
12.2 If you have any disputes about purchases made using your Card, you should settle these with the person you bought the goods or services from. We are not responsible for the quality, safety, legality or any other aspect of any goods or services purchased with your Card. Remember that once you have used your Card to make a purchase we cannot stop that transaction.

13. Changing the terms of this agreement
13.1 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.
13.2 We may introduce a charge for any service provided under or in connection with this agreement.
13.3 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.

14. Terminating this agreement
14.1 This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all Cards and made all payments due under this agreement.
14.2 Upon termination taking effect the cardholder upon written request shall be entitled to receive any cash refund of the outstanding balance of the card account from the bank if any.

15. General
15. (A) we do not warrant that services and benefits that we provide pursuant to the terms of this Agreement will always be available. We reserve the right to withdraw or vary these services or benefits at any time without giving you notice.
15. (B) We will charge you for any loss or cost we incur resulting from a breach of this agreement by you.
15. (D) 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 laws in Nigeria.
15. (F) Your application will be subject to our processes and reviews, which may require you to provide further confirmation on documents. We reserve the right to accept or reject your application.
15. (G) we reserve the right to terminate this agreement immediately upon suspicion of false information on opening a prepaid card or a fraudulent/criminal act is ascertained against you.

16. Governing Law
These terms and conditions shall be construed in accordance with Nigerian Law.

All correspondence should be sent to:
Head, Prepaid Card
UBA House, 57 Marina, Lagos, Nigeria.
Tel: 01-2808822, 08002255822, 07002255822 E-mail: cfc@ubagroup.com
All the Terms and Conditions in the UBA PREPAID CARD Agreement have been read and understood by me as evidenced by my signature below.

Full Name

Signature of Cardholder

Date:

D	D	M	M	Y	Y	Y	Y