



# E-SERVICE REQUEST FORM (For account holders only)

## CUSTOMER DETAILS

Account Name

Account No.

## REQUEST

Issue Debit Card  Verve Card  MasterCard  Visa Card  Others \_\_\_\_\_

Issue Prepaid Card  Verve Card  MasterCard  Visa Card  Others \_\_\_\_\_

Currency  NGN  USD

Hotlist Card  Unblock Card (Web transactions)  Card Number

(for card related requests only)

Link Card to Another Account No.   Detach Card from Account No.

Issue a New Token (Charges apply)  Revoke/Deactivate Token  Reset Token PIN  Re-issue PIN  Reset PIN (Failed PIN tries)  Activate Profile

Deactivate Profile  Enable E-mail Alert  Disable E-mail Alert  Enable SMS Alert (Charges apply)  Disable SMS Alert

Channel  WemaOnline/WemaMobile  USSD Banking  SMS Banking  Card  Others \_\_\_\_\_

Details \_\_\_\_\_

## MODE OF COLLECTION (FOR HARD TOKEN AND DEBIT CARD ONLY)

In Person  By Proxy  Via Courier (Charges apply)

Name of Proxy

Collection Branch

Delivery Address

Customer's Signature \_\_\_\_\_  /  /

## FOR OFFICIAL USE ONLY

CCO's Name \_\_\_\_\_ CCO's Signature \_\_\_\_\_  /  /

BSM's Name \_\_\_\_\_ BSM's Signature \_\_\_\_\_  /  /

RCO's Name \_\_\_\_\_ RCO's Signature \_\_\_\_\_  /  /

(For token transactions only)

# WEMA BANK PREPAID CARD TERMS & CONDITIONS

IN THIS AGREEMENT, "We", "us" or "Our" refers to Wema bank and its agents, successor and assigns while "you" and "your" refers to the cardholders.

By signing this Agreement you agree to be bound by the terms and conditions herein contained as well as the applicable laws, rules and regulations. You also agree to use the Cards in accordance with the provisions of this Agreement. If you do not agree to these Terms and Conditions do not accept or use the Card.

**DEFINITION OF TERMS:** As used herein, the following terms shall have the following meaning/s:

"ACQUIRING BANK" - Other banks providing terminals on which Card transactions are consummated by the Cardholder

"CARD" - Chip and PIN integrated electronic payment device issued by the Issuer to the Cardholder

"CARDHOLDER" - The person to whom or for whose use a CARD is issued by the ISSUER; the term shall likewise include the person to whom a supplementary credit card is issued upon the application of the primary CARDHOLDER

"ISSUER" - WEMABANK PLC

"TERMS AND CONDITIONS" or "AGREEMENT" - These Terms and Conditions for WEMA BANK'S Card Products

- The CARD issued is the sole property of WEMA BANK. It is non-transferable and will be accepted at accredited merchants only when properly signed and presented by the CARDHOLDER whose name and signature are indicated on the CARD.
- Card Replacement - Unless earlier terminated or cancelled, the ISSUER may replace the CARD from time to time.
- Responsibility of the CARDHOLDER - The CARDHOLDER shall be liable for the amounts charged to the CARD, including all the non-refundable fees and other charges and taxes required by the government, whether made in Nigeria or abroad and hereby agrees to accept and pay for such amounts without the necessity of proof of a signed charge slip. All charges, advances or amounts in currencies other than US Dollars shall be automatically converted at the time of posting to the billing currency (US Dollars) at Card foreign exchange selling rate, for which transactional fees may be applicable. The Transactional fees shall be imposed at the sole and absolute discretion of the ISSUER, and may be subject to change. The CARDHOLDER shall be informed prior to any such change. Such billing currency amount represents the amount due to the ISSUER for the ISSUER's purchase and payment on the CARDHOLDER's behalf of the foreign currency necessary to discharge the amount/s due to the card and/or the Acquiring Bank and/or foreign Merchants affiliate/s.

The CARDHOLDER shall be assigned a default Personal Identification Number (PIN) in PIN Mailer or electronic form by the ISSUER which the CARDHOLDER shall immediately upon receipt change through any Wema Bank ATM only. The CARDHOLDER shall at all time keep his/her PIN confidential and shall not, under any circumstance, disclose the same to any person or compromise its confidentiality. The CARDHOLDER agrees that all cash withdrawal using the CARD shall be conclusively presumed to have been personally made or authorised by the CARDHOLDER.

The ISSUER may change the Card number and/or expiry date when issuing a replacement card to the CARDHOLDER. The CARDHOLDER is solely responsible for communicating this change to any party with whom the CARDHOLDER may have payment arrangements. The ISSUER will not be responsible for any consequences arising from declined transactions, whether submitted under

the old card number or otherwise.

The CARDHOLDER shall safely keep the CARD and not use the CARD after its expiry date or upon its cancellation or suspension nor permit anyone to use the CARD for any reason whatsoever

The CARDHOLDER shall provide the ISSUER with copies of additional/updated documents that the ISSUER may reasonably require from time to time, including but not limited to copies of his/her latest Income Tax Return, stamped received by the Internal Revenue Board.

- Joining, Subscription and Annual Fees - The CARDHOLDER shall pay the ISSUER a joining fee, subscription fee and an annual fee as may be set by the ISSUER from time to time. The annual fee and joining fee shall cover the administrative costs incurred by the ISSUER for the issuance and maintenance of the CARD. The subscription fee allows the CARDHOLDER to enjoy the benefits of a particular programme subscribed to (such as mileage programme). The ISSUER reserves the right to alter from time to time benefits accruing to such programs without any prior notice to or consent from the CARDHOLDER. Such benefits shall further be subject to the other terms and conditions for the use of the CARD. All paid fees indicated herein are non-refundable, even if the privileges are suspended or terminated, or if the CARD is surrendered by the CARDHOLDER before the expiry date.
  - Accredited Merchants - The ISSUER has an agreement with MasterCard/VISA/VERVE whereby the CARD shall be honored at all accredited merchants worldwide at all times. However, the ISSUER shall not be liable to the CARDHOLDER if, for any reason, the CARD is not honored by any merchant or the Acquiring Bank, or by MasterCard/VISA/VERVE. The CARDHOLDER agrees to hold the ISSUER free and harmless from any and all claims for damages as a result of the failure of any accredited merchant or any Acquiring Bank, or of MasterCard/VISA/VERVE to honor the CARD.
  - Loss of the Card - In case of loss or theft of the CARD, the CARDHOLDER shall immediately report such fact to the ISSUER, giving details of the place, date and circumstances of the incident and the last purchase(s) made prior to the loss or theft. Liability of the CARDHOLDER for all purchases and/or cash advances made through the use of the lost or stolen CARD shall cease upon written notification by the CARDHOLDER to the ISSUER. A card replacement fee shall be charged to the CARDHOLDER to cover replacement of the CARD(S) and the costs of disseminating information about the loss or theft.
  - Authorization and Indemnity for Telephone, Telex and Facsimile Instructions - The CARDHOLDER authorises the ISSUER to rely upon and act in accordance with any notice, instruction or other communication which may from time to time be, or purport to be, given by telephone, mobile phone text messages, telex, facsimile, e-mail, or other electronic means by the CARDHOLDER or on his/her behalf (the "Instructions") which the ISSUER believes, in good faith, to have been made by the CARDHOLDER or upon his instructions or for his benefit. The CARDHOLDER acknowledges that the sending of information or instructions through such text, fax, e-mail or other electronic means are not fully secure and may be intercepted by third parties. The ISSUER shall not be liable in the event that CARDHOLDER suffers any loss or damage as a result of instructions or personal information sent through such means.
- The ISSUER shall be entitled to treat the Instructions as fully authorised by and binding

upon the CARDHOLDER, and the ISSUER shall be entitled to take such steps in connection with or on reliance upon the Instructions as the ISSUER may consider appropriate, whether the Instructions include instructions to pay money or otherwise to debit or credit any account, or relate to the disposition of any money, securities or documents, or sending of information through mobile phone text messages, telex, facsimile, e-mail, or other electronic means. The CARDHOLDER acknowledges that the sending of information through such channels is not secure; that messages sent through such channels may be intercepted by third parties, and that the ISSUER shall not be made liable in such instances.

In order for the ISSUER to render prompt and accurate service, the CARDHOLDER authorises the ISSUER to record (without the ISSUER being necessarily obligated to do so) any and all telephone conversations with the CARDHOLDER, whether initiated by the ISSUER or by the CARDHOLDER, including without limitation, the CARDHOLDER's instructions, statements, complaints, inquiries and the ISSUER's advice and reminders in relation to the CARDHOLDER's account with the ISSUER. The ISSUER may use these recordings for any purpose in any proceeding. The CARDHOLDER further agrees to waive any right against the Issuer under the Cybercrimes (Prohibition and Prevention) Act, 2015 or any amendments thereto, or any similar law or regulation.

In consideration of the ISSUER acting in accordance with the terms of this Agreement, the CARDHOLDER hereby irrevocably undertakes to indemnify the ISSUER and to keep the ISSUER indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the ISSUER of whatever nature and howsoever arising out of or in connection with the Instructions. This indemnity shall remain in full force and effect until the ISSUER receives from the CARDHOLDER a written notice terminating the same save that such termination will not release the CARDHOLDER from any liability in respect of any act performed in accordance with this Agreement prior to such termination.

- Disclosure of Information - The CARDHOLDER hereby consents to the disclosure by the ISSUER of information about his/her account and credit standing to any of the ISSUER's local or foreign branches, any member of the WEMA BANK GROUP, other credit card companies, financial institutions or credit information/investigation companies, or to a court of competent jurisdiction or a government office or agency upon their order or for the purpose of verifying the authenticity of any documents submitted by the CARDHOLDER to the ISSUER, or to third party service providers assisting the ISSUER in the administration of its card business or providing insurance for the ISSUER against the CARDHOLDER's default or providing insurance for the CARDHOLDER against fraud and unauthorized withdrawals.
- Corrections - The CARDHOLDER agrees that the ISSUER reserves the right to investigate and confirm (within a reasonable period in accordance with accepted and standard card business practice, existing laws, or regulations) any reported error or fraudulent transaction before making any corrections to the CARDHOLDER's statement of account.
- Change of Status - The CARDHOLDER shall notify the ISSUER in writing of any change in the CARDHOLDER's civil status.
- Compliance - The CARDHOLDER shall comply with all laws and regulations of the Federal republic of Nigeria related to the use of the card.
- Limitation of Liability - In the event of any action which the CARDHOLDER may file against the

ISSUER for any cause whatsoever, the CARDHOLDER agrees that the ISSUER'S liability shall not exceed the amount loaded on the Card or the damages actually proven to have been suffered by the CARDHOLDER, whichever is lesser.

- Separability - The enforceability and validity of this Agreement, in whole or in part, shall not be affected by the unenforceability or invalidity, whether temporary or permanent, of any particular provision of this Agreement because of restrictive laws, regulations, or judicial or administrative determinations obtained during any period of this Agreement or for any other cause.
  - Non-Waiver of Rights -No failure or delay on the part of the ISSUER in exercising any right or power hereunder shall operate as a waiver thereof nor shall any partial or single exercise of any such right or power preclude any other right or power thereunder. No waiver by the ISSUER of any of its rights or powers under this Agreement shall be deemed to have been made unless expressed in writing and signed by its duly authorised representative(s).
  - Amendments - The ISSUER may, without prior notice, at any time and for whatever reason it may deem proper, amend, revise or modify the terms and conditions hereof, The CARDHOLDER shall be deemed to have accepted the change if the CARDHOLDER continues to retain or use the CARD.
  - Communication - The CARDHOLDER undertakes to notify the ISSUER of any additional means of communicating to the CARDHOLDER aside from what is disclosed in the Prepaid card application, as well as any change in the CARDHOLDER's address, office or mailing address, e-mail, and telephone number. In case the mailing address is not accessible through mail or delivery, the ISSUER has the option to use the other addresses notified to ISSUER.
- Notwithstanding this provision, the CARDHOLDER agrees that any communication sent to the designated mailing address shall be considered as received by the CARDHOLDER after ten (10) days from the date of mailing.

The CARDHOLDER, pursuant to such undertaking, authorises the ISSUER, at its discretion but without any obligation to do so, to obtain information from third parties, such as but not limited to utility companies, insurers and financial intermediaries, and receive information on how the CARDHOLDER can be contacted.

- Venue - The CARDHOLDER irrevocably agrees that any legal action, suit or proceeding arising out of or relating to these Terms and Conditions may be instituted, at the option of the ISSUER, in any competent court in Nigeria, and CARDHOLDER submits to and accepts, with regard to any such action or proceeding for itself and in respect of its properties or assets, generally and unconditionally, the jurisdiction of any such court. The foregoing, however, shall not limit or be construed to limit the rights of the ISSUER to commence proceedings or to obtain execution of judgment against the CARDHOLDER in any venue or jurisdiction where assets of the CARDHOLDER may be found.
  - Binding Effect - The CARDHOLDER's activation or use of the CARD shall be deemed as his/her acceptance of and agreement to be bound by these terms and conditions and such amendments hereof as may be made by the ISSUER from time to time.
- These terms and conditions shall bind the CARDHOLDER and his/her heirs, executors and administrators, and successors and assigns.

Full Name \_\_\_\_\_

Cardholder's Signature \_\_\_\_\_ Date 

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