Terms and Conditions

1. Introduction

These Terms and Conditions govern the use of the [Bank Name] Card (hereinafter referred to as "the Card"). By using the Card, you agree to comply with these Terms and Conditions.

2. Card Issuance

The Card will be issued upon approval by [Bank Name] and is subject to the terms outlined herein. The Card remains the property of [Bank Name] and must be returned upon request.

3. Use of the Card

The Card is for personal use only. You are responsible for all transactions made with the Card. You must ensure that sufficient funds are available before making transactions.

4. Fees and Charges

Fees and charges associated with the Card, including but not limited to annual fees, transaction fees, and foreign exchange fees, are detailed in the Bank's Fee Schedule. These fees may be amended from time to time.

5. Cashback and Benefits

The Card may offer cashback and other benefits as detailed in the Card's promotional materials. [Bank Name] reserves the right to modify or cancel these benefits at any time.

6. Lost or Stolen Cards

Report any lost or stolen Card immediately to [Bank Name] by contacting customer service. You may be liable for any unauthorized transactions if you fail to report a lost or stolen Card promptly.

7. Termination

[Bank Name] may terminate or suspend your Card and access to your account at its discretion and without prior notice.

8. Liability

[Bank Name] is not liable for any losses or damages resulting from the use or inability to use the Card, including but not limited to, technical issues or errors.

9. Amendments

[Bank Name] reserves the right to amend these Terms and Conditions at any time. Updated Terms and Conditions will be provided to you and will be effective upon notice.

10. Governing Law

These Terms and Conditions are governed by the laws of [Country]. Any disputes arising from these Terms and Conditions will be subject to the jurisdiction of the courts in [City/Country].

By using the Card, you acknowledge that you have read, understood, and agree to these Terms and Conditions.

Contact Information:

For any questions or concerns, please contact Beta Bank Customer Service at betabankoffice@gmail.com.