

**Regional Card Centre/ Intergrated Processing Centre**  
1-4 Industrial avenue, Ilupeju, Lagos, Nigeria  
Telephone: +234 (1) 2709433

Email: CardQueriesWA@stanbicibtc.com

**Personal details (include certified copy of identity document)**

<b>Title</b>	
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr
<input type="checkbox"/> Prof	<input type="checkbox"/> Other
If other please specify	
<b>Gender</b>	
<input type="checkbox"/> Male	<input type="checkbox"/> Female
Surname	
First names	
Preferred name on card	
Date of birth (YYYY-MM-DD)	
Place of birth	
ID type	
Identification number	
Expiry date of passport/drivers license	
Nationality	
Postal address	
Postal code	
Residential address	
Date moved to the current address (YY-MM)	
<b>Type of accommodation</b>	
<input type="checkbox"/> Rented	<input type="checkbox"/> Boarding <input type="checkbox"/> Shared accommodation
<input type="checkbox"/> Owned	<input type="checkbox"/> Living with parents
<b>Type of dwelling</b>	
<input type="checkbox"/> Standalone house	<input type="checkbox"/> Flat/Town house <input type="checkbox"/> Traditional
<input type="checkbox"/> Room	<input type="checkbox"/> Other
If other please specify	
Previous address	
Length of stay at previous address (YY-MM)	
Telephone (Home) 234 ( )	
Telephone (Business) 234 ( )	
Cellphone 234	
<input type="checkbox"/> Email address	
<input type="checkbox"/> Email address	
Please tick which email address should be used for monthly statements	

**Security Questions (please answer both questions)**

Mother's Maiden Name	
Name of your Pet	
<b>Marital status</b>	
<input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced
<input type="checkbox"/> Widowed	
Number of dependents	
<b>Level of education</b>	
<input type="checkbox"/> Post graduate	<input type="checkbox"/> Graduate <input type="checkbox"/> Secondary school
<input type="checkbox"/> Primary school	<input type="checkbox"/> Other
If other please specify	
<b>Employment details</b>	
Name of employer	
Employer physical address	
Employers' telephone number 234 ( )	
Date of joining employer (YY-MM)	
<b>Occupation status</b>	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time <input type="checkbox"/> Contractor/self employed
<b>Employer type</b>	
<input type="checkbox"/> International company	<input type="checkbox"/> Private company <input type="checkbox"/> Small company
<input type="checkbox"/> Government	<input type="checkbox"/> Partnership <input type="checkbox"/> Self employed
<input type="checkbox"/> Other	
If other please specify	
<b>Type of industry</b>	
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Civil service <input type="checkbox"/> National forces
<input type="checkbox"/> Education	<input type="checkbox"/> Financial services <input type="checkbox"/> Fisheries
<input type="checkbox"/> Transportation	<input type="checkbox"/> Travel and entertainment <input type="checkbox"/> Telecommunications
<input type="checkbox"/> Oil and gas	<input type="checkbox"/> Other
If other please specify	
<b>Occupation level</b>	
<input type="checkbox"/> Director	<input type="checkbox"/> Manager <input type="checkbox"/> Professional
<input type="checkbox"/> Supervisor	<input type="checkbox"/> Other
If other please specify	
Name of previous employer	
Address of previous employer	
Postal code	
Date joining employer (YY-MM)	

**Income and expenses**

Gross monthly salary	<input type="checkbox"/> US\$	<input type="checkbox"/> NGN
Net monthly salary	<input type="checkbox"/> US\$	<input type="checkbox"/> NGN
Other monthly income	<input type="checkbox"/> US\$	<input type="checkbox"/> NGN
Total monthly expenses	US\$	NGN
Pay date (MM-DD)		
Pay frequency		
If other please specify		
<b>Card type</b>		
<input type="checkbox"/> Gold Visa	<input type="checkbox"/> Platinum Visa	<input type="checkbox"/> Infinite Visa
<input type="checkbox"/> Corporate Visa		
<b>Banking details</b>		
Do you have other transactional account/s at another Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Direct debit order</b>		
I instruct Stanbic IBTC Bank PLC to debit my account each month for the minimum amount due or 10% of the total outstanding amount.		
Account number		
Bank		
Branch		
Account will be debited on the due date of each month.		
<input type="checkbox"/> Other percentage	<input type="checkbox"/> Full balance	
<b>Referee (not spouse or person at the same address)</b>		
Title		
Surname		
Name		
Address		
Mobile phone number		
Relationship		
Title		
Surname		
Name		
Address		
Mobile phone number		
Relationship		
Mobile phone number		

<b>Application for additional card (include certified copy of identity document)</b>	
I, the principal cardholder, (full names and identity number) _____	
<div style="text-align: right;">_____ hereby authorise</div>	
you to issue an additional credit card to	
<b>Title</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> Mr</span> <span><input type="checkbox"/> Mrs</span> <span><input type="checkbox"/> Ms</span> <span><input type="checkbox"/> Miss</span> <span><input type="checkbox"/> Dr</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> Prof</span> <span><input type="checkbox"/> Other</span> </div>	
If other please specify _____	
<b>Gender</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> Male</span> <span><input type="checkbox"/> Female</span> </div>	
Surname _____	
First names _____	
Preferred name on card _____	
Date of birth (YYYY-MM-DD) _____	_____
Place of birth _____	
ID type _____	
Identification number _____	_____
Expiry date of passport/drivers license _____	
<b>Type of ID</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> National ID</span> <span><input type="checkbox"/> International Passport</span> <span><input type="checkbox"/> Drivers license</span> </div>	
Nationality _____	
Residential address _____	
<div style="text-align: right;">Postal code _____</div>	
Telephone (Home) 234 (    ) _____	_____
Telephone (Business) 234 (    ) _____	_____
Cellphone 234 _____	
<div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> Email address _____</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><input type="checkbox"/> Email address _____</span> </div>	
<b>Please tick which email address should be used for monthly statements</b>	
<b>Security Questions (please answer both questions)</b>	
Mother's Maiden Name _____	
Name of your Pet _____	
I, the additional cardholder, - confirm that I have read the terms and conditions on the reverse hereof and agree to be bound by these; and - agree to be responsible for all amounts owing relating to transactions through the use of the additional card and I also agree to assume full responsibility as a co-principal debtor in respect of these transactions.	
Signature of additional cardholder _____	Date (YYYY-MM-DD) _____
Signature of principal cardholder _____	
Date (YYYY-MM-DD) _____	

Declaration and signature	
I, the principal cardholder, - Confirm that I have read the terms and conditions and agree to be bound by these; and - Consent to the bank making enquiries about my credit record(s) with any credit reference agency and any other party to confirm any or all the information provided by me; and - Should I default on my account, I consent the use of any credit balance which is due and payable in my other Stanbic IBTC Bank PLC accounts to set-off any amount owing on my card account. - By accepting our credit card you are agreeing to allow us to automatically adjust your limit from time to time. If you do not wish us to do this you can let us know at the time of limit increase.	
Please provide details of any relevant additional information that may affect the bank's decision.	
I declare to the best of my knowledge and belief that the particulars as set out in this application are true and correct, and that no additional information which may affect the decision of the bank has been withheld.	
Signature of principal cardholder	Date (YYYY-MM-DD)
Card delivery details	
To which Stanbic IBTC bank branch do you wish the card to be sent?	
Branch	
For bank purposes only	
KYC documentation viewed nd information verified by:	
Branch	
Name	
Personnel number	<div style="display: flex; justify-content: space-between; width: 100%;"> <div style="width: 15%;"></div> <div style="width: 15%;"></div> <div style="width: 15%;"></div> <div style="width: 15%;"></div> <div style="width: 15%;"></div> <div style="width: 15%;"></div> </div>
Signature	Date (YYYY-MM-DD)
Branch name	Branch code
Is the customer self employed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the customer salaried?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the customer a group scheme customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the customer's salary domiciled with Stanbic?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the customer work for a tier 1 CIB corporate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the customer been pre-selected (under campaign) to apply?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Verification unit	
Name	
Signature	Date(YYYY-MM-DD)
Document checklist	
<input type="checkbox"/> National ID	<input type="checkbox"/> International passport
<input type="checkbox"/> Pay slips	<input type="checkbox"/> Utility bill
<input type="checkbox"/> 6 month statement (where applicable)	<input type="checkbox"/> Drivers license
<input type="checkbox"/> Proof of employment (where applicable)	<input type="checkbox"/> Lease agreement
<input type="checkbox"/> Proof of domicile (where applicable)	
For credit use only	
Application approved by	
Title	
Full name	<div style="display: flex; border-bottom: 1px solid black;"> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> </div>
Credit Limit	
Limit in words	
Customer number	<div style="display: flex; border-bottom: 1px solid black;"> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> </div>
Source code	<div style="display: flex; border-bottom: 1px solid black;"> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> <div style="width: 20px; height: 20px;"></div> </div>
Card type	
<input type="checkbox"/> Gold Visa	<input type="checkbox"/> Platinum Visa
<input type="checkbox"/> Corporate Visa	<input type="checkbox"/> Infinite Visa
Comment	
Signature	Date(YYYY-MM-DD)

Your application for and use of a credit card is subject to the following terms and conditions (rules). By signing the application you agree that you have received, read, understood and agreed to be bound by each of the rules set out below. Remember, you must always keep to these rules, as they represent a binding agreement between you and Stanbic IBTC Bank PLC.

Please contact us if you need further explanation on anything related to the use of your card. You may contact us at [customercare@stanbicibtc.com](mailto:customercare@stanbicibtc.com) or speak to a consultant at any Stanbic IBTC branch.

#### What we mean:

- **"Account limit"** means the total credit limit approved by us to be used by you for a revolving credit facility on the card account.
- **"Additional cardholder"** means the person/s to whom an additional card, which is linked to your card account, is issued at your request.
- **"Agreement"** means your application and these rules together with all payment instructions, letters and notices given.
- **"ATM"** means an automated teller machine.
- **"Card"** means the relevant credit card, including any additional cards that we issue to you after we have approved your application.
- **"Card Account"** means the credit card account opened in the name of the Cardholder.
- **"Card holder"** means the person who has applied for and will be granted a card account and who will use the account for its intended purpose.
- **"Default Rate"** means the interest rate charged on the Cardholder as a penalty for missing a payment or not making any payments to offset the outstanding balance in his/her Card Account.
- **"e-PIN"** means your electronic personal identification number. Upon receipt of your card, you will be required to change your initial E-pin to a PIN of your choice at an ATM.
- **"Internet PIN"** means the additional four digit code given to you for added security against unauthorized use of your Card during e-commerce transactions. This Internet PIN is Verified by VISA.
- **"Late Payment Fee"** means the charge assessed on you when you have not made a payment on your Card Account by the expected due date.
- **"Merchant"** means a supplier of goods and services and includes an ATM owner.
- **"Over Limit Fee"** means the fee charged when you exceed your credit limit through purchases, fees, or finance charges.
- **"Revolving Credit Facility"** means a credit facility with a minimum repayment option as determined by us from time to time.
- **"SMS"** means short message service which is a text messaging service component done using a telephone, web or other mobile communication systems.
- **"Transaction"** includes, but is not limited to, any transaction done on your card account with or without your card and/or PIN to pay for any goods or services or to withdraw cash or to transact using an electronic device.
- **"We", "Us" or "Stanbic IBTC"** means Stanbic IBTC Bank PLC.
- **"You" or "Your"** means the account holder and any additional cardholder.

#### 1 Applying for a card

- 1.1 Any application for a card is subject to our normal credit approval process and criteria.
- 1.2 Only a natural person may apply for a card.
- 1.3 You will be profiled before we consider your application. You must provide complete and accurate information.
- 1.4 We may decline your application at our discretion.
- 1.5 We must verify your identity and may decline your application if you cannot give us satisfactory proof of your identity.
- 1.6 We may issue you with an additional card, depending on whether you qualify under our normal credit criteria.

#### 2 Your card

- 2.1 Once you receive your card, you should sign your card using black ink in the space provided on the back of the card. You will be unable to utilize the card if you have not signed it. Upon receipt of your card, you will be required to change your initial e-PIN to a PIN of your choice at an ATM.
- 2.2 You may have additional cards linked to your card account. You will be liable

for all amounts outstanding on your card account through the use of these cards, whether the transactions were authorised by you or not.

- 2.3 The issue of additional cards will not affect the credit limit granted on your card account.
- 2.4 The card/s issued will always remain the property of the Bank.

#### 3 Using your card

- 3.1 The Card must be used for only lawful transactions within Nigeria or the country where the goods and services are being purchased. You may only use the Card issued in your name. Any additional Cardholder may only use the card authorized by you and issued in his/her name.
- 3.2 Your Card has an expiry date and is valid until the last day of the month shown on the Card unless the Card Account is closed or the Card is revoked as per Clause 8.
- 3.3 The e-PIN assigned to your Card enables you to use electronic banking facilities to carry out transactions such as withdrawals from ATMs and purchases on Point of Sale terminals.
- 3.4 Your Card can be used to purchase goods and services from Merchants who accept the Card as a means of payment. However, you must sign a transaction slip upon completion of the purchase of the goods and services from the Merchant. You will not be required to sign a slip when carrying out remote transactions, such as ordering by mail, telephone or through the Internet.
- 3.5 You must also sign a transaction slip if you withdraw cash using your Card through other means other than an ATM.
- 3.6 Your Card Account has an Account Limit which you cannot exceed. Where the outstanding balance on the Card Account exceeds the Account limit on the due date of the statement, an Over Limit fee will be charged. You remain liable for the outstanding balance on your Card Account.
- 3.7 When you use your Card for transactions on other channels, which are not owned by Stanbic IBTC, the rules of use of that channel apply in addition to these rules.
- 3.8 By using your card you accept and agree to be bound by these rules.

#### 4 Unauthorized use of your card and PIN

- 4.1 You are responsible for the safekeeping and proper use of your Card. You are strongly advised to memorize your PIN.
- 4.2 It is your responsibility to notify us immediately you realize that you have lost your Card, your Card has been stolen or your PIN has been compromised. We will stop the use of your Card as soon as we are advised.
- 4.3 You will be responsible for all transactions made with your card before you notify us to stop the use of your Card as stated in Clause 4.2 above.
- 4.4 You may dispute that any purchase or withdrawal charged to your Card Account was not authorized by you. We will investigate following receipt of a sworn affidavit from you confirming that you did not authorize the transaction, and other evidence as maybe requested.
- 4.5 Where an additional Internet PIN (Verified by VISA) is provided for e-commerce transactions you are required to register for such service. Any transaction done using this service is not subject to a chargeback.
- 4.6 We may call you from time to time to confirm certain transactions. To avoid the inconvenience of a security block being put on your Card, please ensure that the contact details you have provided are up to date at all times.

#### 5 Authority to charge your account

- 5.1 Any transaction you make using your Card will be charged to your Card Account. You cannot withdraw this authority. The transaction is your authority to us to pay merchants and to charge the amount concerned to your Card Account, you will be liable for any outstanding amounts until your Card Account is paid in full.
- 5.2 Any purchases or cash withdrawals you make using your Card, will be charged to your Card Account, whether or not the slips or vouchers are signed.
- 5.3 For transactions within and outside Nigeria, you must advise us in writing within 30 (thirty) days of the date of the unauthorized transaction(s) in your Card Account or within 30 (thirty) days of receipt of your statement reflecting the unauthorized transaction(s). You will have no claim if you do not advise us within that period.
- 5.4 For unauthorized transactions in your Card Account conducted within and outside Nigeria, which you have reported to us within 30 (thirty) days of the date of the unauthorized transaction(s) or within 30 (thirty) days of receipt of your statement reflecting the unauthorized transaction(s), we would process your dispute in line with VISA's chargeback procedures. For transactions within Nigeria, 72 (seventy two) hours from the time we log the dispute against the Acquirer and for transactions outside Nigeria within 45 (forty

five) working days from the date we log the dispute against the Acquirer. Successful chargebacks will be credited to your Card Account. However, you cannot use a claim you have against a third party to make a claim against us, unless you have a legal right to do so.

- 5.5 Any transaction carried out using the Internet PIN (verified by VISA) service is not subject to a chargeback.

#### 6 Monthly statements and payments

- 6.1 We will send your statement to your chosen email address. The statement will show all transactions on your Card Account up to the date of the statement. The statement will show both the total and minimum amounts payable to us on or before the due date shown on the statement.
- 6.2 You must advise us in writing within 30 (thirty) days of the date of the statement should you believe the statement is incorrect. You will have no claim if you do not advise us within that period.
- 6.3 You should contact our Customer Contact Centre if you do not receive a monthly statement. Failure to receive a monthly statement does not preclude the repayment of any amount that is due on your Card Account.
- 6.4 We may verify and confirm any record of a deposit into your Card Account. Our records will be taken as correct until the contrary is proved.
- 6.5 Your Card Account will be credited immediately with any deposit made into it, but the proceeds will only be made available once they are cleared. We will not accept any post-dated cheques or any other cheques made out to anyone other than the Card holder.
- 6.6 If your debit order is returned unpaid for any reason, we reserve the right to re-submit your debit order until all amounts outstanding have been paid in full.
- 6.7 All deposits to your Card Account will first be applied towards the interest then to fees and finally to the principal repayment.
- 6.8 Where applicable, we will send you regular updates on the status of your Card via email or short message service (SMS) to the cell phone number provided on your application form or as subsequently notified to us in writing.
- 6.9 If your Card Account is in arrears, we may notify you to remind you of the outstanding amount.
- 6.10 You will be required to sign up for transaction alerts via email or SMS, in order to monitor the activities on your Card Account.
- 6.11 We do not guarantee the security of any SMS or other communication we may send you regarding your Card Account and we will not be liable for any disclosure of information relating to your Card Account that is not attributable to our negligence or willful default.

#### 7 Interest and other charges

- 7.1 Interest will be applied on all overdue amounts on your Card Account.
- 7.2 Interest charges will be applied;
- 7.2.1 If you do not pay the full outstanding amount on your Card Account on or before the payment due date shown on your monthly statement, all transactions shown on the latest statement and future statements will attract interest from the date of each transaction on the Card Account until you have settled the outstanding amount on the Card Account.
- 7.2.2 On the amount of each cash advance (such as cash withdrawals, travelers cheques and casino chip purchases) if the cash advance results in a debit balance on your Card Account. Interest is calculated from the date of each cash advance until the amount outstanding is paid in full.
- 7.3 Interest is calculated on a daily basis on the outstanding balance.
- 7.3.1 Interest is charged monthly in arrears and is due and payable immediately and debited to your Card Account.
- 7.4 We may change the interest rates, product features and other charges from time to time on notice to you. However any failure or accidental omission to give such notice shall not invalidate such change.
- 7.5 We determine the annual or monthly fee payable on your Card. The fees are published in our pricing brochure made available to you upon receipt of your Card.
- 7.6 You will be charged service and other account fees as set out in the pricing brochure, as amended from time to time.
- 7.7 You will be charged a Late Payment Fee where the minimum amount payable on the due date shown on the statement is unpaid.
- 7.8 You will be charged a Default Rate where you miss a payment on the due date on the statement or no payment is made to offset the outstanding balance on your Card Account.
- 7.9 International purchases are subject to a currency conversion fee

Customer to initial

- 8 Closing of your account and canceling or revoking of your card**  
 8.1 You must advise us in writing if you want to close your Card Account or cancel your Card. You must destroy and return the card(s) to us with your letter instructing us to close your Card Account or cancel your Card.
- 8.2 To destroy a Card kindly:  
 • Cut through the Chip and account number.  
 • Scratch out the numbers on the signature panel of the card.
- 8.3 A card that is not properly destroyed may still be used. Should this happen, you will be responsible for any transactions effected with the card.
- 8.4 We may choose, at any time, to revoke your Card or to close your Card Account to protect our interests.
- 8.5 All amounts outstanding including accrued interest, will immediately become due and payable if:  
 • You request for closure of your Card Account;  
 • You request for cancellation of your card (unless such card is an additional card);  
 • We revoke your Card or terminate this Agreement;  
 • We close your Card Account;  
 • You breach any aspect of this Agreement;  
 • You are declared bankrupt or your estate is provisionally or finally placed under a receiver or other administrator; or  
 • You die.
- 9 Consents and conduct of the account**  
 9.1 Credit reference agencies  
 You consent to our:  
 • Making enquiries about your credit record with any credit reference agency or any other party to confirm the details on this application.  
 • Providing regular updates regarding the conduct on your Card Account to credit reference agencies and allowing them to make the record and details available to other credit grantors.  
 • Listing your details with any credit reference agency should you default on your repayment obligations to us.  
 • Releasing information to third parties for recovery and/or debt collection purposes.
- 9.2 Disclosure within the Stanbic IBTC Group  
 9.2 You consent to us sharing information relating to your Card application, Card or Card account, with any of our affiliates or associates within the Stanbic IBTC Group for all purposes, including marketing.
- 9.2.2 You agree that we may request or authorize any of our affiliates or associates within the Stanbic IBTC Group to perform any or all of our obligations under these rules and that any of our affiliates or associates within the Stanbic IBTC Group may exercise our rights under these rules. We may disclose information relating to your application, Card or Card Account to our affiliates or associates within the Stanbic IBTC Group for purposes of the above including card issuing, administration, dispute handling and debt collection.
- 10 Malfunction of electronic facilities**  
 We are not responsible for any loss arising from any failure, malfunction or delay in any point-of-sale terminal or ATM, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control. However, this does not affect your rights to a chargeback for any unauthorized transaction that may occur in your Card Account as a result of such malfunction or failure.
- 11 Addresses for notices**  
 11.1 The street address you supply on your application form will be regarded as your chosen address where notices may be sent and documents for legal proceedings may be served. You must notify us in writing, sent to any of our branches or via email immediately your name, your chosen street address or email address changes.  
 11.2 You should send any legal notice to us at our chosen address: Stanbic IBTC Bank PLC, I.B.T.C. Place Walter Carrington Crescent Victoria Island Lagos Nigeria, for the attention of the Company Secretary.  
 11.3 You acknowledge and agree that our Agreement will be regarded as having been entered into in Nigeria and any breach of this Agreement will be considered as having taken place in Nigeria

- 11.4 We are entitled, but not obliged, to send you any notice in terms of this Agreement to the email address you specified on your application form. Such email communication will be regarded as having been received by you unless the contrary is proved.
- 11.5 Any correspondence that we send to you by post will be considered to have arrived within 7 (seven) days of posting and any correspondence that we send to you by fax or email will be considered to have arrived on the day that it was sent and any correspondence we send to you by courier will be considered to have arrived when delivery was acknowledged at your chosen address.
- 11.6 We are obliged by law to regularly update your personal particulars, such as your residential address and contact information. We may contact you from time to time in this regard.
- 12 General**  
 12.1 We do not warrant that the services we provide outside this Agreement will always be available, we reserve the right to withdraw or vary these terms by giving you written notice. However, the failure or omission in giving such notice will not invalidate such amendment
- 12.2 You will be charged for any loss we may incur from your breach of these rules.
- 12.3 Stanbic IBTC will not be liable, if we are unable to provide any part of our services for reasons beyond our control such as power failure, government regulations, strikes etc known as "force majeure". If we cannot produce or send your statements for reasons beyond our control, or you are unable to receive the statements, you will still be bound by this Agreement.
- 12.4 On renewal or replacement of your card, updated terms will be given to you alongside your new card. You are bound by the existing terms at the time of such renewal or replacement.
- 12.5 We will charge you for the replacement of your cards requested by you on notification in cases of lost or stolen cards and for re-issued cards in event of renewals.
- 12.6 You may not vary these rules. You cannot transfer or assign any rights you have under these rules to a third party.
- 12.7 These rules will be governed by and interpreted in accordance with the laws of Nigeria. The card(s) will be administered by Stanbic IBTC Bank PLC.
- 12.8 Any favour or concession we may give you will not affect any of our rights against you. Our non-enforcement of any clause and/or a breach of these rules or a delay in enforcing any clause and/ or breach will not prevent us from enforcing same against you at a later date.
- 12.9 You must tell us immediately if you are under a bankruptcy order, become insolvent or have any other form of legal disability.
- 12.10 We can close your account, restrict activity, or suspend access to your account if we in any way know or suspect that your account is being used fraudulently, negligently or for illegal activities or if we must do so to comply with the law or any regulation that is binding on us, without notice to you.
- 12.11 If we close or suspend access to your account for any reason, we will not be liable to you for any direct, indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible, whether arising in contract, or statute.
- 12.12 For your security, we may record phone conversations between you and us. We may do this to ensure your instructions are adhered to and to provide you with a high quality of service.
- 12.13 You agree that we may sue you in any court with competent jurisdiction to recover any amounts due from you as at the date of instituting the proceedings which amounts shall include but not be limited to interest, charges, legal fees, costs and expenses.
- 12.14 Should you default on your Card Account, the law allows us to use any credit balance in any of your accounts with us to set off any outstanding amounts on your Card Account.
- 12.15 A statement signed by any of our managers (whose appointment need not be proved) as to the amount of your debt to us, the fact that the amount is payable, the rate of interest payable and the date from which such interest is calculated and any other matter relating to the debt, will on its mere production, be sufficient proof of the facts stated in the statement, unless the contrary is proved.

# Credit Card application