

# **GCB Debit Cards Individual Application Form**



Complete in BLOCK letters

Personal Details

Title

Dr.☐Mr.☐Miss.☐Mrs.☐Other

Surname

First Name

Middle Name

Date of Birth

D

D

M

M

Y

Y

Y

Y

Mother's Maiden Name

Marital Status

☐Single☐Married☐Separated☐Widowed☐Divorced

Gender

☐Male☐Female

Postal Address

Residential Address

Mobile

Telephone No.

Email

Employment Details

Occupation (current)

Employer's Name

Employer's Address

Banking Details

GCB Account to be assessed with card (tick one)

☐ Savings Account

Account No.

☐ Current Account

Account No.

Pick up Branch

Security Details/Card Information

Preferred Name on Card

Security Pet Name

Type of ID

☐ Passport☐ Voter's ID☐ Driver's License☐ National Identification / NHIS

ID No. Expiry Date

D

D

M

M

Y

Y

Y

Y

Indicate below the card type(s) you are applying for:

☐ MasterCard Gold

☐ MasterCard Standard

☐ Visa Classic

☐ Readycash

☐ Ezwich

Indicate which card(s) you have used:

☐ MasterCard Gold

☐ MasterCard Standard

☐ Visa Classic

☐ Readycash

☐ Ezwich

## Statement Frequency

☐ Monthly☐ Quarterly☐ Yearly

## Authorised or Supplementary User Information

Surname  
(Mr./Ms./Mrs./Other)

First Name

Middle Name

Date of Birth

Postal Address

Residential  
Address

Mobile

Email

Relationship to  
Applicant

Security Pet  
Name

Occupation

Applicant's Signature

Date

Authorised or Supplementary User's Signature (If applicable)

Date

Please issue me with an Individual GCB Debit Card. I hereby certify that the information contained in this application is correct, accurate and complete. You are hereby authorized to obtain any confirmation you may require about the details provided from my employers and/or other bankers/lender in order to consider this application. I confirm that I have read, understood and accept to be bound by the terms and conditions, which I find reasonable, fair and necessary for me to acquire the card.

Having familiarised myself with the bank charges related to this card programme, I will not dispute any claim by the bank on the grounds that the charges are unfair and unreasonable under any circumstance. I shall keep the card secured at all times and report any loss / theft / misplacement to the GCB Electronic Banking Centre immediately.

I agree to be liable for all debits to the card account, balance enquiries shall be offered on the ATM and/or on telephone upon identification, and statement requests shall attract a fee.

Applicant's Signature

Date

Terms and Conditions

1. CONDITIONS

- 1.1 These conditions, varied from time to time constitute the agreement between you and the Bank with respect to the issue and use of the card. Indeed the Bank reserves the right to vary, amend or replace all of these conditions at any time without prior notice. The Bank shall notify you of any changes made to these conditions as soon as practicable, but failure to make such notification shall not invalidate the changes.
- 1.2 You shall be deemed to have read, understood and agreed to be bound by these conditions upon your signing of the application form.
- 1.3 This agreement is governed in all respects by the laws of the Republic of Ghana and the parties submit to the exclusive jurisdiction of the Ghanaian courts.

2. THE CARD

- Subject to the terms of this agreement
- 2.1 The Bank shall issue at the Bank's sole discretion, a card to enable you obtain facilities and benefits made available by the Bank, make purchases from merchants who accept the MasterCard / Visa.
  - 2.2 The card may also be issued to withdraw cash from cash dispensers and ATM operated by the bank and other members of MasterCard / Visa International up to such limits as may be notified to you by the bank from time to time.
  - 2.3 The card is and remains the property of the Bank at all times and it must be returned to the Bank on request and may be repossessed at any time without notice by the Bank or by any person acting on the Bank's behalf.  
  
Until and unless this agreement is terminated, the Bank shall renew the card from time to time and debit the renewal and all other applicable charges to your card account.

3. USE OF THE CARD

- You shall comply with the following terms:
- 3.1 Keep the card secure at all times.
  - 3.2 Do not use the card before or after the period for which it is stated to be valid or after any notification of its cancellation or withdrawal is given to you whether by the bank or any person acting on the bank's behalf.
  - 3.3 Memorise the PIN and destroy immediately upon receipt, the slip advising you of it and always keep any record of it separate from the card.
  - 3.4 Do not discard carelessly used carbon copies containing the card details as that information could be used to perpetuate fraud.
  - 3.5 When making a purchase, ensure that the merchant destroys any spoilt vouchers or receipts in your presence.
  - 3.6 Upon expiry there is no need to return the card to the bank, destroy the card by cutting it.
  - 3.7 The card is not transferable and is valid for use only by the person whose name is printed on it during the validity period.
  - 3.8 A card should not under any circumstances be used for any unlawful purpose including the purchase of goods and/or services prohibited under Ghanaian law.  
  
The bank at its discretion may withdraw the right to use the card or refuse any request for authorization of any card transaction at any time and without prior notice.

4. PERSONAL IDENTIFICATION NUMBER

- 4.1 You shall be issued with a Personal Identification Number (PIN) to enable you to use the card. You should keep your PIN confidential and never disclose it to any third party including the Bank's staff.

5. LOST OR STOLEN CARD

- 5.1 If the card is lost or stolen, or a card is for any reason liable to be misused or you have any reason to suspect that your PIN may have been discovered by an unauthorised person, you shall immediately notify the GCB Electronic Banking Centre on Telephone Number +233 302 246025, at P.O Box 134 Accra, or at the nearest branch of a GCB Branch and confirm such in writing within seven (7) days providing your account number and any other relevant information as may be required.
- 5.2 Until and unless such notice is received, the Bank is authorized and shall remain authorized to debit your card account for the transaction made using the card.

- 5.3 You shall be liable to the Bank for all losses or claims to the Bank arising from any transaction affected before such notice is received.
- 5.4 You shall give the Bank and any person acting on the Bank's behalf all necessary assistance in any investigations, avail all information as to circumstances of the loss, theft or possible misuse of the card and take all reasonable steps to assist the Bank to recover the card and money.
- 5.5 You shall consent to the disclosure to third parties of such information as is relevant concerning your card account in connection with loss, theft or possible misuse of your card and money.
- 5.6 If your card is lost and reported to the Bank and you subsequently find it, you should destroy the card by cutting it into pieces and report the discovery to the Card Centre.
- 5.7 The Bank will as soon as practicable replace any lost or stolen card subject to payment of the applicable replacement charge.

6. LIABILITY

- 6.1 The Bank shall not be liable in any way if a third party does not honour the card.
- 6.2 You shall be liable for any loss or cost suffered by the Bank as a result of any breach of this agreement.
- 6.3 The Bank shall not be liable if it is unable to perform its obligation under this agreement due to failure of any machine, data, process system, transmission link, industrial dispute, terrorist action or anything outside its direct control or that of its agents.

7. CARDHOLDER CLAIM

- 7.1 Your card account shall only be credited with a refund in respect of a card transaction if the Bank receives a refund voucher or other refund verification acceptable to it.
- 7.2 No claim by you against a third party may be the subject of defense or counter claim against the Bank.
- 7.3 You shall not be entitled to any interest or any credit in your account.
- 7.4 You shall not return for cash refund for any goods or tickets obtained with the use of the card.

8. MAIL ORDER / TELEPHONE ORDER / INTERNET TRANSACTION

- 8.1 You agree to be liable for all such card transactions and in proving that the transaction was authorized by you, the Bank shall be entitled to rely on such documentary evidence as may be available to it which confirm that you gave your card number to a merchant by mail or other order and the Bank's right shall not be affected or defeated by reason of your not having placed, confirm or renew the order or received the goods in question.

9. MASTERCARD / VISA INTERNATIONAL REGULATIONS

- 9.1 The use of the card is regulated by the terms of MasterCard / Visa International and you agree to abide by those terms as they shall be communicated to you by the Bank from time to time.
- 9.2 Any charges made by MasterCard / Visa International on foreign currency transactions shall be debited to your card account. The amount of card transactions and charges rendered involving foreign currency shall be converted into Ghana Cedis at the exchange rate quoted by MasterCard / Visa International on the date the debit is received and any exchange gain or loss is debited to your account.

FOR BANK USE ONLY

|                              |  |
|------------------------------|--|
| Obligor Risk Rating          |  |
| Recommendations              |  |
| Submitting Branch            |  |
| Schedule Officer's Signature |  |
| Authorised Signature         |  |
| Applicant's Card No.         |  |



## Individual Debit Card Application Form Terms and Conditions (Customer Copy)

### 1. CONDITIONS

- 1.1 These conditions, varied from time to time constitute the agreement between you and the Bank with respect to the issue and use of the card. Indeed the Bank reserves the right to vary, amend or replace all of these conditions at any time without prior notice. The Bank shall notify you of any changes made to these conditions as soon as practicable, but failure to make such notification shall not invalidate the changes.
- 1.2 You shall be deemed to have read, understood and agreed to be bound by these conditions upon your signing of the application form.
- 1.3 This agreement is governed in all respects by the laws of the Republic of Ghana and the parties submit to the exclusive jurisdiction of the Ghanaian courts.

### 2. THE CARD

Subject to the terms of this agreement

- 2.1 The Bank shall issue at the Bank's sole discretion, a card to enable you obtain facilities and benefits made available by the Bank, make purchases from merchants who accept the GCB Cards.
- 2.2 The card may also be issued to withdraw cash from cash dispensers and ATM operated by the bank and other members of MasterCard / Visa International up to such limits as may be notified to you by the bank from time to time.
- 2.3 The card is and remains the property of the Bank at all times and it must be returned to the Bank on request and may be repossessed at any time without notice by the Bank or by any person acting on the Bank's behalf.

Until and unless this agreement is terminated, the Bank shall renew the card from time to time and debit the renewal and all other applicable charges to your card account.

### 3. USE OF THE CARD

You shall comply with the following terms:

- 3.1 Keep the card secure at all times.
- 3.2 Do not use the card before or after the period for which it is stated to be valid or after any notification of its cancellation or withdrawal is given to you whether by the bank or any person acting on the bank's behalf.
- 3.3 Memorise the PIN and destroy immediately upon receipt, the slip advising you of it and always keep any record of it separate from the card.

- 3.4 Do not discard carelessly used carbon copies containing the card details as that information could be used to perpetuate fraud.
- 3.5 When making a purchase, ensure that the merchant destroys any spoilt vouchers or receipts in your presence.
- 3.6 Upon expiry there is no need to return the card to the bank, destroy the card by cutting it.
- 3.7 The card is not transferable and is valid for use only by the person whose name is printed on it during the validity period.
- 3.8 A card should not under any circumstances be used for any unlawful purpose including the purchase of goods and/or services prohibited under Ghanaian law.

The bank at its discretion may withdraw the right to use the card or refuse any request for authorization of any card transaction at any time and without prior notice.

### 4. PERSONAL IDENTIFICATION NUMBER

- 4.1 You shall be issued with a Personal Identification Number (PIN) to enable you to use the card. You should keep your PIN confidential and never disclose it to any third party including the Bank's staff.

### 5. LOST OR STOLEN CARD

- 5.1 If the card is lost or stolen, or a card is for any reason liable to be misused or you have any reason to suspect that your PIN may have been discovered by an unauthorised person, you shall immediately notify the GCB Electronic Banking Centre on Telephone Numbers +233 302 246025 at P.O. Box 134 Accra, or at the nearest branch of a GCB Branch and confirm such in writing within seven (7) days providing your account number and any other relevant information as may be required.
- 5.2 Until and unless such notice is received, the Bank is authorized and shall remain authorized to debit your card account for the transaction made using the card.
- 5.3 You shall be liable to the Bank for all losses or claims to the Bank arising from any transaction affected before such notice is received.
- 5.4 You shall give the Bank and any person acting on the Bank's behalf all necessary assistance in any investigations, avail all information as to circumstances of the loss, theft or possible misuse of the card and take all reasonable steps to assist the Bank to recover the card and money.

5.5 You shall consent to the disclosure to third parties of such information as is relevant concerning your card account in connection with loss, theft or possible misuse of your card and money.

5.6 If your card is lost and reported to the Bank and you subsequently find it, you should destroy the card by cutting it into pieces and report the discovery to the Card Centre.

5.7 The Bank will as soon as practicable replace any lost or stolen card subject to payment of the applicable replacement charge.

## **6. LIABILITY**

6.1 The Bank shall not be liable in any way if a third party does not honour the card.

6.2 You shall be liable for any loss or cost suffered by the Bank as a result of any breach of this agreement.

6.3 The Bank shall not be liable if it is unable to perform its obligation under this agreement due to failure of any machine, data, process system, transmission link, industrial dispute, terrorist action or anything outside its direct control or that of its agents.

## **7. CARDHOLDER CLAIM**

7.1 Your card account shall only be credited with a refund in respect of a card transaction if the Bank receives a refund voucher or other refund verification acceptable to it.

7.2 No claim by you against a third party may be the subject of defence or counter claim against the Bank.

7.3 You shall not be entitled to any interest or any credit in your account.

7.4 You shall not return for cash refund for any goods or tickets obtained with the use of the card.

## **8. MAIL ORDER / TELEPHONE ORDER / INTERNET TRANSACTION**

8.1 You agree to be liable for all such card transactions and in proving that the transaction was authorized by you, the Bank shall be entitled to rely on such documentary evidence as may be available to it which confirm that you gave your card number to a merchant by mail or other order and the Bank's right shall not be affected or defeated by reason of your not having placed, confirm or renew the order or received the goods in question.

## **9. MASTERCARD / VISA INTERNATIONAL REGULATIONS**

9.1 The use of the card is regulated by the terms of MasterCard / Visa International and you agree to abide by those terms as they shall be communicated to you by the Bank from time to time.

9.2 Any charges made by MasterCard / Visa International on foreign currency transactions shall be debited to your card account. The amount of card transactions and charges rendered involving foreign currency shall be converted into Ghana Cedis at the exchange rate quoted by MasterCard / Visa International on the date the debit is received and any exchange gain or loss is debited to your account.