

APEX GLOBAL BANK: DEBIT CARD ISSUANCE & USAGE POLICY

Document Classification: Customer Disclosure & Operational Guidelines

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Policy Owner: Card Services Division

1. Objective

This policy outlines the terms and conditions governing the issuance, activation, usage, and security of Debit Cards issued by Apex Global Bank (AGB). It serves as a comprehensive guide for cardholders to understand their transaction limits, security responsibilities, and the dispute resolution framework.

2. Eligibility for Debit Card Issuance

All individual savings account holders are eligible for a debit card, subject to the following:

- **Account Status:** The primary savings account must be in "Active" status.
- **Age Requirement:** * **Personalized Cards:** Minimum 15 years of age.
 - **Junior Cards:** Ages 7–14 (linked to a Guardian's account with restricted limits).
- **Tier Mapping:** The type of card issued (Classic, Platinum, or Signature) depends on the Account Tier (Basic, Premium, or Elite).

3. Issuance and Delivery Process

3.1 New Account Issuance

For new accounts, the debit card is triggered automatically upon successful KYC verification.

- **Instant Issuance:** Available at select "Digital Experience" branches.
- **Personalized Issuance:** Cards with the customer's name printed are dispatched within 48 hours.

3.2 Delivery Timeline

- **Metro Areas:** 3 to 5 business days.
- **Regional/Rural Areas:** 7 to 10 business days.
- **International Addresses:** 10 to 15 business days (shipping charges apply).

4. Activation and PIN Generation

For security, cards are dispatched in an "Inactive" state. The customer must set a Green PIN

to activate the card.

4.1 Methods for PIN Generation:

1. **Mobile App (ApexOne):** Navigate to Cards > Manage Card > Set PIN.
2. **ATM:** Insert card at any AGB ATM and select 'Generate Green PIN' using the OTP sent to the registered mobile number.
3. **Net Banking:** Under the 'Cards' tab, select 'Instant PIN Generation'.

5. Daily Transaction Limits

Limits are refreshed every 24 hours at 00:00 local time.

Card Variant	ATM Withdrawal Limit	POS/Online Purchase Limit	Contactless (Tap) Limit
Classic (Basic)	\$500	\$2,000	\$50
Platinum (Premium)	\$2,000	\$10,000	\$100
Signature (Elite)	\$5,000	\$25,000	\$200

Note: Contactless limits are subject to local regulatory caps per transaction. Customers may lower these limits via the App for enhanced security.

6. Domestic vs. International Usage

- **Default Status:** New cards are enabled for **Domestic Usage (POS & ATM)** only by default.
- **Enabling International/E-commerce:** Customers must manually enable International usage and Online (E-com) transactions via the ApexOne mobile app to prevent unauthorized cross-border fraud.
- **Currency Conversion:** A markup fee of 2.5% applies to all international transactions.

7. Advanced Security & Fraud Prevention

7.1 Card Control Features

Through the ApexOne app, customers have 24/7 access to:

- **Temporary Lock:** Instantly disable the card if misplaced, and unlock it when found.
- **Channel Management:** Independently toggle ATM, POS, E-commerce, and Contactless channels.
- **Merchant Category Blocking:** Restrict usage at specific types of merchants (e.g.,

gambling or international sites).

7.2 Safe Usage Best Practices

- Never share your PIN, CVV, or OTP with anyone, including bank staff.
- Shield the keypad when entering your PIN at ATMs or POS terminals.
- Ensure the website URL begins with https:// before entering card details online.
- Regularly monitor transaction alerts and bank statements.

8. Rewards and Benefits Program

- **Apex Points:** Earn 1 point for every \$5 spent on POS/Online transactions.
- **Airport Lounge Access:** Platinum and Signature cardholders receive complimentary quarterly visits to domestic lounges.
- **Insurance Coverage:** * **Classic:** \$1,000 Accidental Death Cover.
 - **Platinum/Signature:** Up to \$50,000 Accidental Death and \$500 Purchase Protection (against theft/damage of items bought within 30 days).

9. Card Blocking and Emergency Procedures

In the event of loss, theft, or unauthorized transactions, the card must be blocked immediately.

9.1 Instant Blocking Methods

- **ApexOne App:** Use the "Permanent Block" toggle under Card Settings.
- **SMS Banking:** Send BLOCK <Last 4 digits of card> to 56767.
- **Phone Banking:** Call our 24/7 emergency hotline at 1-800-APEX-HELP.

9.2 Dispute Resolution (Chargebacks)

If an unauthorized transaction occurs:

1. **Report:** Notify the bank within 72 hours of the transaction.
2. **Form:** Submit a formal Dispute Form via the website or branch.
3. **Investigation:** The bank will investigate with the merchant/network. Standard resolution time is 45–60 days.
4. **Zero Liability:** If reported within 72 hours and no negligence is found on the customer's part, the customer is not liable for the loss.

10. Frequently Asked Questions (FAQ)

How do I get a debit card?

If you are a new customer, it is issued automatically. Existing customers can apply via the "Request Services" section of the ApexOne mobile app or by visiting a branch.

What are the limits on my card?

Limits vary by card type. A standard Classic card allows \$500 at ATMs and \$2,000 for shopping daily. You can lower these limits yourself in the app for added security.

How do I block my card if I lose it?

The fastest way is through the ApexOne app. If you don't have internet access, send an SMS with "BLOCK" followed by your card's last 4 digits to our official service number.

What is "Tap and Pay" (Contactless)?

It allows you to pay by waving your card over a reader. For small amounts (see Section 5), no PIN is required. You can disable this feature in your card settings if you prefer.

Institutional Notice: *Apex Global Bank will never call you to ask for your card details. Stay vigilant against phishing and vishing scams.*

End of Policy Document