



CORPORATE ACCOUNT

*Humility
Empathy
Integrity
Resillience*

ACCOUNT OPENING REQUIREMENTS FOR CORPORATE ACCOUNTS

1. A duly completed account opening form. (For customer's convenience, a Board Resolution and a Company mandate have been incorporated into the form. The Chairman / Director of the company must sign the form in the presence of the officer of the bank)
2. A specimen signature card duly completed by each signatory to the account.
3. Two independent and satisfactory references. At least one of the references must be a corporate establishment and referees must not be Officers or Directors of the Company or related Companies or staff of UBA Liberia Limited.
4. A recent passport-size photograph of each signatory to the account with their names written on the reverse side.
5. Resident permit (where applicable)
6. The chairman of the company must provide satisfactory evidence of identity- International Passport, National ID Card, Driver's Licence (Original to be sighted)
7. Certificate of Incorporation (Original to be sighted)
8. Copy of Memorandum and Articles of Association - to be certified by the Registrar of Companies (Original to be sighted).
9. Cheque Confirmation Form has been incorporated into the package and shall be signed off by the account signatories:

COMPANY MANDATE

TO: UNITED BANK FOR AFRICA LIBERIA LIMITED

NAME OF COMPANY: A.N.D GROUP OF COMPANIES LLC

**REGISTERED OFFICE Japan Freeway, Jacob Town, Adjacent Lonestar,
Paynesville, Montserrado County, Liberia**

**ADDRESS FOR CORRESPONDENCE Japan Freeway, Jacob Town, Adjacent Lonestar,
Paynesville, Montserrado County, Liberia**

Dear Sirs,

(1.) We, the undersigned request you to open a Current Account in the name of: **A.N.D GROUP OF COMPANIES LLC**

(2.) We hereby certify that the following are the resolutions adopted by the Board of directors of _____
A.N.D GROUP OF COMPANIES LLC

on **November 17, 2025** and not subsequently rescinded or modified and that the said company in general meeting has not imposed any restrictions and conditions on the exercise by the Board of Directors of any powers to borrow money or to invest the funds of the company or to issue debentures or otherwise.

- (3) That any sum(s) standing to the debit of the Current Account shall be liable to interest charges at the rate fixed by the Bank from time to time. You are authorised to debit the account with your usual banking charges, interest, commissions etc.
- (4) That our attention has been drawn to the necessity of safe guarding our cheque book so that unauthorised persons are unable to have access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to our account and shall exempt the bank from liability thereof.
- (5) That you may initiate or roll-over / invest on our behalf any monies standing to the credit of any account in your investment in Time Deposits until contrary instructions are given by us provided that you shall honour on them and all cheques issued by us if there are sufficient funds in our account to cover the value of the cheques.
- (6) That in addition to any general lien or similar right to which you as bankers may be entitled to by law you may at anytime and without notice to combine or consolidate all or any of our account(s) with the liabilities to you and set off or transfer any sum or sums standing to the credit of any one or more of such accounts or any other credit, be it cash; cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfactions of any of our liabilities to you or any other account or in any other respect whether such liabilities present or future be actual or contingent, primary or collateral, several or joint.
- (7) To hold you free from any responsibility for any loss of funds deposited with you due to any future government order, law, levy, tax, embargo, exchange restrictions or other cause beyond your control.
- (8) To accept as due notification any notice of change in conditions governing the account directed to our last known address and to be bound by such change.
- (9) That if a cheque credited to our current account is returned dishonoured, the same may be transmitted to us through the last known address either by bearer or by post.
- (10) We agree that the Bank is not liable whatsoever for funds handed to cash officers and tellers outside banking hours except as may be otherwise agreed in writing.
- (11) We agree that you may at your absolute discretion close any at any time our account(s) with you upon giving seven(7) days notice in writing to us at our address for correspondence given above or such other address as may be notified from time to time by us in writing to you.



United Bank for Africa Liberia Limited

NAME OF COMPANY _____ A.N.D GROUP OF COMPANIES LLC

COMPANY/REGISTRATION CERTIFICATES NO & DATE Business Registration No: 053881378; Date of Issuance: August 19, 2025

REGISTERED ADDRESS Japan Freeway, Jacob Town, Adjacent Lonestar, Paynesville, Montserrado County, Liberia

MAILING/ CORRESPONDENCE ADDRESS _____

Japan Freeway, Jacob Town, Adjacent Lonestar, Paynesville, Montserrado County, Liberia

TELEPHONE +23188 TELEX +23188 FAX _____ E-MAIL ekd@ekddigital.com

NATURE AND LINE OF BUSINESSSS Software Engineering Company

ANNUAL SALES TURNOVER (Most recent year) _____ N/A _____

PROPOSED INITIAL DEPOSIT _____ **N/A**

SHOULD MAILED BE SENT OR HELD FOR COLLECTION: SEND () HOLD () mark X in the appropriate Box)

ACCOUNTS WITH OTHER BANKS (INCLUDING UBA BRANCHES)

NAME AND ADDRESS OF BANK		ACCOUNT NAME AND NUMBER
1.		
2.		
3.		
4.		
5.		
6.		

COMPANY RESOLUTIONS

At a meeting of the Board of Directors of _____

A.N.D GROUP OF COMPANIES LLC

whose

registered office is at Japan Freeway, Jacob Town, Adjacent Lonestar, Paynesville, Montserrado County, Liberia

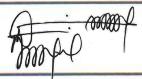
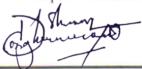
held on 7th day of November 2025

The following resolutions were passed:-

- (1) That United Bank for Africa Liberia Limited (hereinafter called "the Bank") be and is hereby appointed a banker to the company
- (2) That the Bank be and is hereby instructed to honour and pay all cheques, drafts or orders expressed to be drawn on behalf of the company upon the company's account with the Bank, and all bills of exchange and promissory notes made payable at the Bank and expressed to be accepted on behalf of the company at any time or times, whether the bank account or accounts of this company are overdrawn by the payment thereof for or are in credit or otherwise.
- (3) That the Bank be instructed to act on any instruction with regard to the purchase or sale of or other dealings in securities or documents of the company or any foreign currency, in every case whether the account or accounts of the company is or are in debit (but without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft beyond any specified limit from time to time) provided that the same are signed by the authorised signatories.
- (4) That until the Bank receives any written notice by way of the company's resolution to the contrary: the Bank be instructed to honour signature(s) appearing hereunder for all purposes on the company's account as mandated above.
- (5) That these resolutions be communicated to the Bank and remain in force until duly rescinded by a resolution in writing given to the Bank and signed by the chairman and the Secretary of this company.
- (6) That the authorised signatories as stated in the column below are hereby authorised on behalf of the company to:
 - (a) borrow money and to obtain credit for the company from the Bank on any terms and to make and deliver notes drafts, acceptances, instruments of guarantee, agreements and any other obligations of the company therefore in a form satisfactory to the bank.
 - (b) grant security interests in and / or pledge, assign and deliver, as security for money borrowed or credit obtained, instruments, bills receivable, accounts, mortgages, merchandise, bills of lading, warehouse receipts and other documents, insurance policy, certificates, any other property now or hereafter held by or belonging to the company, with full authority to endorse, assign or guarantee any of the same in the name of the bank.
 - (c) discount any bills receivable or any payment held by the company with full authority to endorse the same in the name of the bank.
 - (d) withdraw from the Bank and give receipts for or to authorise the bank to deliver to bearer or to one or more designated persons, all or any documents and securities or other property held by it whether held as collateral security or for safe keeping or for any other purpose.
 - (f) execute and deliver all security and other agreements, financial statements and other papers required by the Bank in connection with any of the foregoing matters and affix to them the seal of the company where necessary.
- (7) That the Bank be promptly notified in writing by the Secretary or any other officer of the Company of any resolutions which change these resolutions, such notice be given to each branch of the Bank in which any account of the company may be maintained. And until the Bank has actually received such notice in writing. It is authorised to act in pursuance of these resolutions, and that until it has actually so received such notice and sufficient time shall have elapsed thereafter to permit the Bank in due course and by such means as it may be deemed appropriate, to notify such of its departments, offices, branches and correspondents as the Bank may deemed to be concerned thereby, it shall be indemnified and deemed harmless from any loss suffered or liability incurred by in continuing to act in pursuance of these resolutions, though these resolutions may have been changed.
- (8) That any and all withdrawals and borrowings of money and or/ other transactions had on behalf of the Company with the Bank are hereby ratified, confirmed and approved, and that the Bank may rely upon the authority conferred by this resolution until receipt by it of a certified copy a resolution of the Board revoking or modifying the same.

The company understands and agrees :-

- (i) that the Bank is under no obligation to honour any cheque(s) on our account unless there are sufficient funds in account to cover the value of the said cheque(s). The company understands and agree that any such cheque(s) may be returned to the company unpaid.
 - (ii) that any disagreements with the entries on the company's Bank Statements will be made by the company within 15 days of the despatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of despatch of the company's Bank Statement it will be assumed by the Bank that the Statement rendered is correct;
 - (iii) that any sum standing to the debit of this account shall bear interest. The company further understands that any sum standing to the debit of the current account shall be liable to interest charges at a rate fixed by the Bank from time to time. The Bank is authorised to debit from the account the usual banking charges, interests, commissions, and any sums wrongly credited to the account and to take such steps to recover such sums with interest thereon. That the Bank is not bound to honour any cheque(s) drawn on this account unless there are sufficient funds.
- (9) That the company shall not be entitled to the value of a cheque lodged with the Bank until after the requisite clearing period in accordance with the clearing rules in force at the time of lodging the said cheques. Where the Bank, however, allows drawing by the company against uncleared cheques and the cheques is returned thereafter, it shall have a right to hold on to the returned cheque and take any further action it deems appropriate to recover the value of the cheque from the company, with interest.
- (10) That the Bank shall, whenever it deems appropriate, have a right to confirm the issuance of a cheque drawn on the company's account(s) directly from the signatories of the account(s), failing which the Bank may return the cheque(s) with "Drawers confirmation/Attention Required" endorsed thereon.
- (11) That the following persons be and are hereby appointed signatories to the company's account and are mandated to complete the specimen signature cards of the Bank and in the combination specified below:-

NAME	TITLE	CATEGORY	SIGNATURE
Enoch Kwateh Dongbo	Founder & CEO		
Shem O. Dongbo	Secretary		

We further certify that there is no provision in the Articles and memorandum of Association of the company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provisions of the said Articles and memorandum of Association.

DATED THIS _____ 17th DAY OF November 20 _____ 25

Enoch Kwateh Dongbo

CHAIRMAN

Shem O. Dongbo

SECRETARY

CHEQUE CONFIRMATION FORM

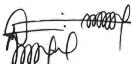
It is the policy of United Bank For Africa Liberia Limited to confirm cheques of US\$50,000.00 or it's LD\$ equivalent and above before payment.

You are therefore required to confirm in writing to United Bank for Africa Liberia Limited, all cheques of US\$50,000.00 or it's LD\$ equivalent and above before such cheques are presented for payment over the counter.

This policy was adopted to further safeguard your account from fraudulent practices.

Kindly indicate your acceptance of the policy by signing the column that is most appropriate for your type of business.

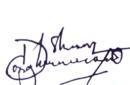
A. MINIMUM AMOUNT FOR CONFIRMATION US\$50,000.00 OR IT'S LD\$ EQUIVALENT AND ABOVE

<input checked="" type="checkbox"/>	Confirmation letter duly signed by authorized signatory (ies)
<input type="checkbox"/>	Confirmation done on the reverse side of the cheque
Other (please specify).....	
 Nov 17th, 2025	
Authorised Signatory / Date	
 Nov 17th, 2025	
Authorised Signatory / Date	

B. PLEASE INDICATE YOUR PREFERENCE IF YOU ARE NOT IN AGREEMENT WITH THE BANK'S POLICY AS STATED IN 'A' ABOVE

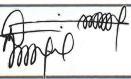
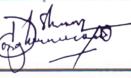
<input checked="" type="checkbox"/>	Confirmation letter duly signed by authorized signatory (ies)
<input type="checkbox"/>	Confirmation done on the reverse side of the cheque
<input type="checkbox"/>	Confirmation schedule where series of cheques are issued
Other (please specify).....	
 Nov 17th, 2025	
Authorised Signatory / Date	
 Nov 17th, 2025	
Authorised Signatory / Date	

C. IF CONFIRMATION IS NOT REQUIRED PLEASE SIGN THE INDEMNITY BELOW

INDEMNITY	
I hereby instruct United Bank For Africa Liberia Limited to pay all cheques duly signed by me / us without further confirmation	
 Nov 17th, 2025	
Authorised Signatory / Date	
 Nov 17th, 2025	
Authorised Signatory / Date	

The company understands and agrees :-

- (i) that the Bank is under no obligation to honour any cheque(s) on our account unless there are sufficient funds in account to cover the value of the said cheque(s). The company understands and agree that any such cheque(s) may be returned to the company unpaid.
 - (ii) that any disagreements with the entries on the company's Bank Statements will be made by the company within 15 days of the despatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of despatch of the company's Bank Statement it will be assumed by the Bank that the Statement rendered is correct;
 - (iii) that any sum standing to the debit of this account shall bear interest. The company further understands that any sum standing to the debit of the current account shall be liable to interest charges at a rate fixed by the Bank from time to time. The Bank is authorised to debit from the account the usual banking charges, interests, commissions, and any sums wrongly credited to the account and to take such steps to recover such sums with interest thereon. That the Bank is not bound to honour any cheque(s) drawn on this account unless there are sufficient funds.
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DATED THIS _____ 17th DAY OF November 20 _____ 25

 CHAIRMAN

 SECRETARY

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<input type="checkbox"/>	Confirmation letter duly signed by authorized signatory (ies)
<input type="checkbox"/>	Confirmation done on the reverse side of the cheque
Other (please specify).....	
Authorised Signatory / Date	
Authorised Signatory / Date	

B. PLEASE INDICATE YOUR PREFERENCE IF YOU ARE NOT IN AGREEMENT WITH THE BANK'S POLICY AS STATED IN 'A' ABOVE

<input type="checkbox"/>	Confirmation letter duly signed by authorized signatory (ies)
<input type="checkbox"/>	Confirmation done on the reverse side of the cheque
<input type="checkbox"/>	Confirmation schedule where series of cheques are issued
Other (please specify).....	
Authorised Signatory / Date	
Authorised Signatory / Date	

C. IF CONFIRMATION IS NOT REQUIRED PLEASE SIGN THE INDEMNITY BELOW

INDEMNITY

I hereby instruct United Bank For Africa Liberia Limited to pay all cheques duly signed by me / us without further confirmation



November 17, 2025

Authorised Signatory / Date



November 17, 2025

Authorised Signatory / Date

REFERENCE FORM



United Bank for Africa Liberia Limited

From (Referee)

Name Innovations Hub Liberia Incorporated

Address 10th Street Sinkor, Monrovia, Liberia

Date November 20, 2025

CAUTION

IT IS NOT ADVISABLE TO INTRODUCE
ANY PERSON NOT WELL KNOWN TO YOU

To: UNITED BANK FOR AFRICA LIBERIA LIMITED

Dear Sirs,

Branch _____

A.N.D GROUP OF COMPANIES LLC

NAME OF APPLICANT

The above named Company wishes to open a current Account with you. The Company is well known to me/us and I/We consider them suitable to maintain a current account with you.

The Applicant signs thus

We / I hereby witness signature(s) as being correct.

Our / My Bankers are

Name of Bank _____

Branch _____

Account No _____

Signature(s) of referee

(To be completed by bank official)

FROM: UNITED BANK FOR AFRICA LIBERIA LIMITED

To: (Referee's Bank)

Please verify the signature(s) of your client as above

Signed _____

(To be completed by Referee's Bank)

From:

(Referee's Bank)

To **UNITED BANK FOR AFRICA LIBERIA LIMITED**

Branch _____

We hereby verify to be correct and confirm our client's Signature(s) hereon correct/irregular

REFERENCE FORM



United Bank for Africa Liberia Limited

From (Referee)

Name _____

Date _____

Address _____

To: UNITED BANK FOR AFRICA LIBERIA LIMITED

CAUTION
IT IS NOT ADVISABLE TO INTRODUCE
ANY PERSON NOT WELL KNOWN TO YOU

Dear Sirs,

Branch _____

NAME OF APPLICANT

The above named Company wishes to open a current Account with you. The Company is well known to me/us and I/We consider them suitable to maintain a current account with you.

The Applicant signs thus_____

We / I hereby witness signature(s) as being correct.

Our / My Bankers are

Name of Bank

Branch

Account No

Signature(s) of referee

(To be completed by bank official)



FROM: UNITED BANK FOR AFRICA LIBERIA LIMITED

To: (Referee's Bank)

Please verify the signature(s) of your client as above

Signed

(To be completed by Referee's Bank)

From:

(Referee's Bank)

TO UNITED BANK FOR AFRICA LIBERIA LIMITED

Branch

We hereby verify to be correct and confirm our client's Signature(s) hereon correct/irregular

FOR BANK USE ONLY

CHECKLIST FOR CORPORATE ACCOUNT DOCUMENTATION

S/N	DOCUMENTS OBTAINED	REQUEST	DATE	N/A
1.	Identification (a) International Passport (b) Driver's Licence (c) National ID Card (d) Others			
2.	Passport Photograph			
3.	Signature Card			
4.	Board Resolution			
5.	Company's Mandate			
6.	Verification of Signature			
7.	Reference Form (a) Internal (b) External			
8.	Certificate of Incorporation			
9.	Memo and Articles			
10.	Cheque Confirmation Form			
11.	KYC Form			
12.	Address Verification Form			

DEFERRED DOCUMENTS

(a) _____

(b) _____

WAIVED DOCUMENTS

(a) _____

(b) _____

RELATIONSHIP OFFICER:

NAME : _____ SIGNATURE: _____ DATE: _____

DEFERRAL / WAIVER OF DOCUMENTS AUTHORISED BY:

NAME : _____ SIGNATURE: _____ DATE: _____

ACCOUNT OPENING APPROVED BY:

NAME : _____ SIGNATURE: _____ DATE: _____

UBA 



Africa's Global Bank



United Bank for Africa (Liberia) Ltd.

SIGNATURE CARD

Account No:

ACCOUNT NAME: _____

POSTAL ADDRESS: _____

OFFICE ADDRESS: _____

TELEPHONE NO.(S): _____

E-MAIL ADDRESS: _____

NAME/POSITION IN FULL		SIGNATORY TYPE	SIGNATURE
1. NAME			
POSITION			
2. NAME			
POSITION			
3. NAME			
POSITION			
FOR BANK USE			SIGNATURE MANDATE
A/O INITIAL/ DATE	CSU INITIAL/ DATE	DATE ACCOUNT OPENED	COMPANY STAMP REQUIRED?
		YES <input type="checkbox"/> NO <input type="checkbox"/>	

Photograph
1st Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

Photograph
2nd Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

Photograph
3rd Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

Photograph
4th Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

Photograph
5th Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

Photograph
6th Signatory
First Name
Middle Name
Last Name
Category A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Signature

VISA PREPAID CARD APPLICATION FORM

Branch

SOL-ID

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Date D D M M Y Y Y Y

Bio Data

Title: Mr. Mrs. Miss Dr Prof Others

* Surname:

* Middle Name:

* First Name:

* Preferred Name on card in **BOLD**: (Not more than 21 characters)

* CHANNEL TO BE DISABLED:

ATM POS WEB

If yes, provide account number

Account Type

Current A/C Savings A/C

Debit Card Type

Personalised Instant

* Occupation/Profession

Expected Annual Income

Residential Address (Street):

City:

Time at Present Address:

Residential Status:

Own Residence Tenant

Telephone Number:

* Mobile

Home

Office

Email Address:

Date of Birth: D M M Y Y Y YPlace of Birth: Gender: Male Female Nationality: Residence Permit No:

Type of Identification

National ID International Passport Drivers License Others ID No: Country of Issue:

* Customer Signature

* Subscribing for Alerts

1. We are required by banking regulation to send Alerts to all Cardholders GSM phone and Email for all Debit transactions done via their Card.

2. Please note that appropriate fees with respect to SMS alerts sent to your nominated GSM phone number will apply.

Name of Card Holder:

Nominated GSM number (s):

Nominated Email Address:

* THESE FIELDS ARE MANDATORY

FOR BANK USE ONLY

Customer Identification Number

Name of Account Officer

Account Officer's ID (Employment Or Finacle ID)

Account Officer's Signature/Date

Name of CSO

CSO signature/Date

Name of BOM

BOM Signature/Date

Business Office

1. DEFINITION

By using your UBA VISA PREPAID CARD, you unconditionally agree to be bound by the terms, rules, regulations, and other instruments applicable, now existing or hereafter made or renewed, issued or agreed to, between you and the cardholder, having power alone to prepare the card in accordance with the terms and conditions of the cardholder's VISA in connection with the cardholder's transaction with the cardholder.

2. APPLYING FOR A PREPAID CARD

2.1 You must be at least 18 years old to apply for a prepaid card.

3. ACTIVATING YOUR PREPAID CARD

3.1 Your card will be activated immediately after the initial PIN change.

3.2 If your card remains inactive after this period, kindly contact the UBA Customer Service Center.

4. RELOADING YOUR CARD

4.1 Loading and reloading of cards can be done at any UBA Lubiwa branch.

4.2 The maximum load amount allowed on your card is subject to CBL regulations on prepaid cards.

5. USING THE CARD

5.1 We will give you a Card for withdrawal of cash from cash machines (ATMs) or to withdraw cash and reload to your card.

5.2 The card must not be used for any unauthorized transaction including the purchase of goods and/or services.

5.3 ATM transactions can be viewed online by accessing the customer self service web application.

5.4 ATM withdrawals are subject to the laws of the Republic of Liberia.

5.5 We will convert all ATMs to US Dollars currency using the prevailing exchange rate as soon as you card has been reported as lost or stolen, we have reason to suspect it is lost or stolen.

5.6 Any establishment may ask for an authorization before accepting payment by your card.

5.7. (a) You have been denied an or part of this agreement;

5.8. (b) Not allowing the card to stay in your possession includes but are not limited to:

5.8. (c) Not returning the card as soon as it is received;

5.8. (d) Destroying the card and number especially if integrated circuit (chip) in the card;

5.8. (e) Destroying down or destroying in any manner the card and number especially if integrated circuit (chip) in the card;

5.8. (f) Destroying your Visa Prepaid Card;

6.1 You shall be charged fees by the Bank, in accordance with the Banks schedule of fees and charges regarding your Visa Prepaid Card.

6.2 You are encouraged to call the bank on our Customer Interaction Centre numbers below if you have any complaints or issues regarding your Card.

7.1. (a) We will not be liable to you:

7.2. (b) To any loss of damage you may suffer as a result of the said result;

7.2. (c) For refusal on our part to approve a transaction;

7.2. (d) For any loss of damage you may suffer due to negligence on your part;

7.2. (e) If your card is misused due to negligence on your part;

7.2. (f) You should never write down or record your PIN.

8. Security

8.1 You should keep the Card safe and your PIN confidential at all times. You must also keep the Card or otherwise with our permission only if we allow you to do so.

8.2 You should never write down or record your PIN.

8.3 You should only reveal the Card number to make a transaction or to report the loss or theft of the Card or separately from any other.

9.1 If you change your name or address, you must inform us in writing and provide proof of your new name and address.

9.2 You must inform us in writing of any change in your circumstances which may affect your ability to pay your debts.

9.3 You must inform us in writing of any change in your circumstances which may affect your ability to pay your debts.

TERMS AND CONDITIONS

1. DEFINITION

1.

1.1. "Bank" means UBA PLC

1.2. "Card" means VISA PREPAID CARD issued by us, including any renewal or replacement Card or cards

1.3. "Cardholder" means the person having power alone to prepare the card in accordance with the Banks

1.4. "Customer" means the individual or entity that uses the card to make purchases or obtain credit or services from us.

1.5. "Customer self service web application" means the website that customers can access to get their account information.

1.6. "Liaison" means the individual or entity that acts as an agent for us in our business relationship with the cardholder.

1.7. "Lubiwa" means the branch of UBA located in Lubiwa, Liberia.

1.8. "Passcode" means the 4 digit code used to access the customer self service web application

1.9. "Transaction" means the use of the card in any authorized manner to debit or credit the card to the cardholder.

1.10. "Transacted" means the card has been used to debit or credit the cardholder's account.

1.11. "UML" means the individual or entity that uses the card to make purchases or obtain credit or services from us.

1.12. "Visa" means VISA International Inc.

1.13. "Visa Prepaid Card" means the card issued by us under the VISA Prepaid Card Program.

1.14. "Visa Prepaid Card Number" means the unique number assigned to each card.

1.15. "Visa Prepaid Card PIN" means the personal identification number assigned to each card.

1.16. "Visa Prepaid Card Transaction" means the card being used to debit or credit the cardholder's account.

1.17. "Visa Prepaid Card User" means the individual or entity that uses the card to make purchases or obtain credit or services from us.

1.18. "Visa Prepaid Cardholder" means the individual or entity that uses the card to make purchases or obtain credit or services from us.

1.19. "Visa Prepaid Cardholder Agreement" means the agreement between the cardholder and us.

1.20. "Visa Prepaid Cardholder Information" means the cardholder's name, address, telephone number, date of birth, social security number, and other information required by us to identify the cardholder.

1.21. "Visa Prepaid Cardholder's Name" means the name of the cardholder.

1.22. "Visa Prepaid Cardholder's Address" means the address of the cardholder.

1.23. "Visa Prepaid Cardholder's Telephone Number" means the telephone number of the cardholder.

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