**TERMS & CONDITIONS TERMS & CONDITIONS TERMS & CONDITIONS TERMS & CONDITIONS** 

or I-PIN when accessing internet:

- (iii) The Cardholder should memorise the PIN and then destroy any record of it, and not maintain the same in writing anywhere to prevent its access by any third
- (iv) The Cardholder should not write or otherwise indicate the PIN on the Card.

(v) The Cardholder should not keep a record of the PIN in any easily recognisable form on any item normally carried with or stored with the Card that could lead to loss or theft of the same simultaneously with the Card

(vi) The Cardholder should not carry the PIN with the Card or record it elsewhere even if the same has been

The above recommendations are not intended to be exhaustive. In case of any loss arising even though such precautions (or other measures) have been observed adopted by the Cardholder, the liability of such loss shall be only that of the Cardholder.

# A LOST OR STOLEN CARD OR PIN AND SUBSEQUENT

The Cardholder should inform I&M Bank at the I&M Bank Call Centre immediately if the Cardholder believes that the Card or PIN has been misused. lost or stolen or the PIN has become known to any person and the Cardholde believes that such person may misuse the same. This obligation to inform shall also operate in respect any measures adopted by the Cardholder (in line with the recommendations above or of any other measures adopted for safeguarding the PIN) being compromised.

On receipt of intimation from the Cardholder, I&M Bank transactions requested through the use of the Card and attempt to prevent the further use of the lost, stolen or aged Card(s). I&M Bank Call Centre will assist the Cardholder in replacing the lost, stolen or damaged Card The Cardholder shall pay replacement charges for the Card as directed by I&M Bank, I&M Bank may take such steps to replace or re-issue the Card originally purchased. as determined by it, subject to the Cardholder complying with such conditions, if any, that I&M Bank specifies, I&M Bank shall make best efforts to replace by issuing a new Card and effecting dispatch of the same to the Cardholder within 96 hours of receipt of the intimation of loss or damage to the Card or within such other period as may be required so to do by I&M Bank.

After blocking of Card and the PIN, the Card cannot be used by the Cardholder again, even if the Cardholder subsequently finds the same. After blocking the Card. no refund shall be allowed on the Card However, it is provided that upon replacement of the Card, the Cardholder may request I&M Bank to transfer the balance on the Card subject to other provisions hereof.

### LIABILITY OF THE CARDHOLDER FOR UNAUTHORISED TRANSACTIONS THROUGH THE CARD

The Cardholder bears all losses resulting from the use of the Card which also include the situations where nurnortedly unauthorised transactions have been effected. through the use of the Card and/or the PIN or the situations where purportedly misuse. loss and/or theft of the Card and/or the PIN has occurred, and such liability continues.

(i) Notification to I&M Bank of such unauthorised ransactions having been effected through use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise misused. lost, or stolen; and

(ii) I&M Bank blocking the further use of the Card and/or

Such situations could include:

- A. 1. Lack of proper safeguard of the Card and/ or the PIN, including on account of the
- 2. Having written or otherwise indicated the PIN
- 3. Having written or otherwise indicated the PIN on any article normally carried with or stored with the Card in any recognizable form;
- 4. Having voluntarily disclosed the PIN to any
- 5. Having failed to maintain the security of the PIN for any reason whatsoever (and even though the recommended precautions or other measures) may have been observed adopted by the Cardholder.
- 1. Delayed notification of misuse, loss, or theft of the Card and/or the PIN, including on account of the Cardholder

- 2. Not notifying I&M Bank promptly upon coming or theft of the Card and/or the PIN: or
- 3. Not notifying I&M Bank promptly upon coming to know or becoming aware that the PIN has become known to any person or upon coming to know or becoming awar that any of the measures adopted by the Cardholder (in line with the recommendation above or of any other measures adopted for safeguarding the PIN) being compromised & Bank shall bear no liability from such unauthorise transactions having been effected through use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise misused, lost, or stolen.

### RECEIPT OF FUNDS IN EXCESS OF THE FUNDS THAT WERE TO BE LOADED

If the Cardholder has received funds in excess of the Funds that were to be loaded, the Cardholder agrees to promptly repay I&M Bank any such funds upon such terms and conditions as I&M Bank maspecify. If I&M Bank has grounds to believe that e Cardholder has received funds in excess of the Funds requested by the Cardholder, due to any reaso whatsoever (including the malfunction of an ATM, PO or other equipment, or the I&M Bank system), I&M Bank will notify the same to the Cardholder and will deduct Funds upon such Terms and Conditions as I&M Bank

I&M Bank further reserves the right to recover such excess Funds from any account of the Cardholder maintaine with itself or any of its group companies, whether such account be a joint account or a sole account of therwise, and/or the right to require the Cardholder upo notification to immediately make payment of such excess unds, upon such Terms and Conditions as I&M Bank may

outstanding dues/Funds received in excess of Funds from the Cardholder is made either by I&M Bank or any person acting on behalf of &M Bank, the Cardhold agrees and acknowledges that the Cardholder will pay to I&M Bank on demand and unconditionally t entire amount outstanding on the Card and/or the Funds received in excess of the Funds.

Nothing in these Terms and Conditions shall affect I&M Bank's right of lien, set-off, transfer and application of monies at law or pursuant to any other agreemen from time to time subsisting between I&M Bank and

Any charge slip or other payment requisition signed by the Cardholder and received from a Merchant Establishment for payment shall be conclusive proof that the amount recorded on such charge slip or other requisition was properly incurred by the Cardholder b the use of the Card except for such charge slips or other payment requisitions which have been signed on a date ibsequent to the Cardholder's notification to I&M Bar as to an unauthorised transactions having been effect ed through use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise misused, lost, or stolen, and I&M Bank having successfully blocked such

Should the Cardholder choose to disagree with a charge/ amount indicated in his statement, where the Cardholde has opted to receive periodical statements pertaining to the Card, the same should be communicated to I&M Bar within 30 (thirty) days of receipt of the statement, failing which it would be construed that all charges/amount and the statement are entirely in order and acceptable to the Cardholder. In any other case, if the Cardholder believes that any amount has been erroneously debited to the Funds, the Cardholder should forthwith notify the same

On receipt of such information, I&M Bank may revers the charges on a temporary basis and in such event I&M Bank shall be entitled to block on the Card an amount equal to the amount temporarily reversed. The amount so blocked shall not be available to the Cardholder unt vestigation and resolution of the disparity by I&M Bank as I&M Bank may deem fit. If on completion of subsequen nvestigation, I&M Bank is satisfied that the charge w correctly debited to the Cardholder's Funds, I&M Bank will reinstate the charge along with any fee or other amount in

# MODE OF COMMUNICATION

The following are the approval and recognised formal cation methods or channels between th Cardholder and the Bank, its Branches and authorised

2.0 Personal visits to the respective party locations:

3.0 Electronic communications e.g. telephone email. address, mobile communications, fax numbers or

4.0 Where the communication is not personal to the cardholder through publishing in the newspapers or any other appropriate circulations.

The Cardholder has right to change his/her nominated communication details through telephone, mobile phone, email or postal services, or residential services. The Cardholder may also opt to terminate receipt of any formal. nication from the Bank through electronic means by formally notifying the Bank of the same.

The Bank will presume it has communicated to the Cardholder:

By writing to the Cardholder - the Cardholder is assumed to have received the communication when it would be

By giving the communication personally or leaving it for he Cardholder; the Cardholder will be presumed to have received it on the day of delivery; or

Electronically, through email or SMS: the Cardholder will be taken to have received it on the day it is transmitted.

The Card account is still valid until the Cardholder instructs the Bank to close it or the Bank closes the Card in accordance with these Terms and Conditions, whichever is earlier, even if the actual Card has expired.

Refore the request for closure of the Card account the Cardholder may request for a refund of all monies outstanding in the Card which shall be paid at any I&M Bank Branch through either cash payment over the counter or refund through customer account at the Branch, The balance will be paid in the Base Currency less the Card closure fees as stipulated in the fees table.

The Cardholder must surrender the plastic Card together with the application for account closure; the Branch processing the account closure shall acknowledge receipt of the plastic Card and immediately initiate the closure

### NO REPRESENTATION, WARRANTY, ETC., FROM I&M BANK AS TO QUALITY OF GOODS AND SERVICE, ETC.

I&M Bank does not make any representation and/or varranty to the Cardholder (or any person claiming by or under the Cardholder) or otherwise assure the Cardholder or any person claiming by or under the Cardholder) as to the quality of the goods purchased/hired/proposed to be purchased/hired or otherwise and/or of services availed of/proposed to be availed of by use of the Card with/at any person including the Merchant Establishment(s) or for any delay in delivery of the goods/services, non-delivery of goods/services, or receipt of defective/sub-standard goods/services by use of the Card with/at any person cluding the Merchant Establishment/s

Disputes or claims in connection with the quality of the goods purchased/hired/proposed to be purchased/hired or otherwise and/or of services availed of/proposed o be availed of by use of the Card with/at any person including the Merchant Establishment/s or for any delay in delivery of the goods/ services, non-delivery of goods/ ervices, or receipt of defective/sub-standard goods services by use of the Card with/at any person including the ferchant Establishment/s must be mutually resolved by the Cardholder (or any person claiming by or under the Cardholder) with such person/Merchant Establishments without reference to I&M Bank.

### DISCLAIMER OF I&M BANK IN RESPECT OF EMERGENCY MEDICAL AND TRAVEL ASSISTANCE AND CONCIERGE ASSISTANCE SERVICES

I&M Bank will not be responsible for the quality of service rovided or for any delay in delivery of the services, non-delivery of services, or receipt of defective/sub-standard services by the service providers of such emergency medical and travel assistance and concierge assistance services or any of its/their service providers in connection rith the Card and further, I&M Bank shall not be liable for any actions, claims, demands, proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses incurred by the Cardholder on account of the quality of service provided or for any delay in delivery of the services, non-delivery of services, or receipt of defective/substandard services.

These emergency medical and travel assistance and concierge assistance services are not presently available in Kenya. These emergency medical and travel assistance and concierge assistance services are not transferable and are available only to the Cardholder.

1.0 Written Correspondences to the residential or postal

The service providers reserve the right to conduct identity

verification prior to providing these services. Wherever applicable, the applicable costs, charges and fees for such emergency medical and travel assistance and ierge assistance services will be informed to the Cardholder prior to the Cardholder availing of such

> In the event of rendering of any emergency medical and entailing payment that the service provider is required o make, such provision of services/making of paymen for such services is subject to service provider firs recovering payment from the Cardholder through the Cardholder's Card or from the Cardholder's family The convice provider chall encure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all third party expense n connection with the services I&M Bank or Service provider shall not be responsible for any costs, charges. fees and/or expenses levied/charged by any third party which shall be solely the Cardholder's responsibility

### CARDHOLDER'S INDEMNIFICATION OBLIGATION

onsideration of I&M Bank providing the Cardholde with the Card and related facilities, the Cardholder hereby agrees to indemnify and keep I&M Bank indemnified from nd against all actions claims demands proceeding losses, damages, personal injury, costs (including legacosts), charges and expenses whatsoever which I& Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of: (i) providing the Cardholder the said facility of the Card: or

(ii) by reason of I&M Bank's acting in good faith and taking or refusing to take or omitting to take action on the

misconduct of the Cardholder (directly or indirectly breach or non-compliance of these Terms and Conditions, fraud or dishonesty relating to any transaction by the Cardholder or his employee or agents, any ATM POS machine error or failure or other mechanical system error/failure collection of all moneys due and payable (including applicable costs, charges and fees) by the Cardholder, and/or misplacement by the courie or loss-in-transit of the Card and/or PIN. Additionally, as stated earlier, the Cardholder has also

agreed to indemnify and agreed to hold I&M Bank demnified against all actions, claims and costs, charge and expenses arisin out of or as a consequence of the Cardholder not complying with the applicable laws, rules

By purchasing the Card, the Cardholder consents and authorises the Bank to share any personal information or the Cardholder with its Branches and appointed agent involved in issuing, collecting, distributing and facilitating

The Cardholder undertakes to immediately notify the Ban of any changes to their mailing and postal addresses or contact details through the established forma communication channels. The Bank is not responsible to non-receipt of any notice or correspondences sent to the address communicated and set-up with the Bank.

The Cardholder may be required to provide personal identification information to the Bank Branch or any appointed agent when purchasing the Card or processing additional Funds to the Card.

Cardholder personal information may be disclosed by the Bank to a third party wherein such disclosure is necessary with Card Terms and Conditions, anti-money laundering detection of crime, legal compliance and in case of fraud prevention; the information may also be disclosed to deb collection agencies and lawyers in the event the Bank will under these Terms and Conditions All the parties to whom this information is disclosed are required to deploy adequate safeguards to your personal information in the

The Cardholder personal information will not be shared or used for any other purpose except as stated above unless the Bank is required or permitted to do so by an government laws and regulations, by a court order or by any business or persons to whom it transfers its rights and bligations under these Terms and Conditions.

The Cardholder is entitled to access his/her information held by the Bank, its branches or Agents; such request shall always be in writing and can only be availed upor er identification of the applicant by the Bank; the Bank reserves the right to delete any incorrect information or correct any errors in any of Cardholder's personal

To aid the Bank in the provision of the services under these Terms and Conditions, telephone calls may be recorded for reference and service follow-up.

### EXCLUSION OF LIABILITY OF I&M BANK

I&M Bank shall be under no liability whatsoever to the

Cardholder in respect of all actions claims demands proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses whatsoever arising directly or indirectly out of: any use of the Card and/or PIN: the refusal by any person or Merchant Establishments in honouring or accepting the Card; any ATMs/POS terminals that malfunction or is otherwise out of order, and whether resulting in such terminal not accepting the Card and/or PIN or otherwise: misuse or fraudulent use of the Card by any person including the Cardholder; any statement made by any person requesting to surrender/cancellation of the Card or any act performed by any person in conjunction thereto: handing over of the Card by the Cardholder to a person other than the designated employees of I&M Bank at I&M Bank's premises; the exercise by I&M Bank of its right to demand and procure the surrender of the Card prior to the expiry date stated on its face, whether such demand and surrender is made and/ or procured by I&M Bank or by any other person or ATMs/POS terminals; the exercise by I&M Bank of its right to terminate any Card for its return any mis-statement mis-representation error or omission in any details disclosed to/by I&M Bank; decline of processing of the Card and/or PIN due to such Card exceeding foreign exchange entitlements as prescribed by applicable law, rules or regulations in force from time to time or on I&M Bank becoming aware of the Cardholder exceeding entitlements.

In the event a demand or claim for settlement of outstanding dues/Funds received in excess of the Funds from the Cardholder is made either by I&M Bank or any person acting on behalf of I&M Bank: Communication sent by any means of communication including by facsimile machines, internet, ATMs, POS terminals, payment systems, or any other method over public and/or private lines that may not be encrypted, and which may involve the risk of possible unauthorised alteration and/or unauthorised use of communication, or upon terminating suspending, blocking or declining of the use of the Card and/or access to the Funds, inter alia, when it becomes ecessary to determine whether any person is rightfull entitled to receive the Funds/use the Card and/or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.

### COSTS, CHARGES AND FEES

The Cardholder hereby agrees and acknowledges that all applicable costs, charges and fees in connection with the issue or usage of the Card can be deducted automatically from the Cardholder's Funds.

The details of the costs, charges and fees as currently in force are available in the booklet accompanying the Card. Such costs, charges and fees are subject to change by I&M Bank from time to time, and the latest applicable costs, charges and fees can be ascertained by calling I&M Call Centre

The costs, charges and fees include withdrawal fees and the currency conversion rate and could include further additional costs/charges/fees or otherwise as required by third parties (as illustrated below); Withdrawal Fees are applicable and will be deducted from the Funds for each withdrawal made by the Cardholder from an ATM. Additionally costs/charges/fees or otherwise as assessed and made applicable by the owners/operators of the Shared Network would also be applicable and will be deducted from the Funds for each withdrawal from an

The Cardholder herein agrees to pay and/or authorises the Bank to debit his/her Card account with the fees and any charges on the Card as set out in the fees schedule communicated to the Cardholder. Unless specified all fees will be debited from the Card account in the Base Currency currently defined as US Dollars. If no sufficient Funds are available in the Base currency to accommodate the charges, the Bank shall recover the fees from any wallets by converting the nominated Wallet Currency to the BaseCurrency equivalent using the day's currence conversion rate.

If the Cardholder uses Funds in a currency other than a Wallet Currency, the conversion rate will stand increased Bank may specify from time to time) and which will be deducted from the Funds. Such rate may be altered or modified by I&M Bank, without the consent of the Cardholder and such that altered or modified shall also become applicable and will be deducted from the Funds The details of the conversion rate are specified in the clause entitled 'Currency Conversion Rates'. Except in those circumstances, nothing in these Terms

In a situation that the Funds are not sufficient to deduct such costs, charges and fees, I&M Bank reserves the right to recover the same directly from the Cardholder and/or from any accounts (including joint accounts) maintained and further, to deny/decline or block conduct of any further

Card facility

Any statutory levy including duties or taxes payable as a result of the use of the Card shall be the Cardholder's responsibility and if imposed on/recovered/sought to be such statutory levy shall be deduced from the Funds and/ or recovered directly from the Cardholder and/or from any accounts (including joint accounts) maintained by the Cardholder with I&M Bank or its group companies

Usage of Funds in a currency other than Wallet Currence the Funds will be converted to such Wallet Currency at the Currency Conversion Rates. This would include the situation of the Cardholder obtaining Funds from a ATM in a currency other than the a Wallet Currency (or subsequently changed).

The Currency conversion rate would be the amount that will be deducted from the Funds for conversion from currency of the Card to the new currency as ner Mastercard's worldwide policy and procedures in force at

inter alia provide that where the transaction is processed on the same day (by effecting of withdrawal of Funds or A wholesale market rate in effect the day before processing:

A government-mandated rate in effect the day fee established from time to time by Mastercard worldwide. As specified in an earlier section, I&M Bank levies additional currency conversion rate/fee and which will be deducted from the Funds. This is independent of the currency conversion rates/fees costs/charges or otherwise as required by Mastercard worldwide in terms of the above

## FOREIGN CURRENCY TRANSACTIONS

The following are the incidences where Foreign Exchange conversion may apply either during Card load/reload or

During the initial load or subsequent reloads where the ardholder opts to move Funds within any of the Wallet Currencies: the applicable rate to be applied would be determined on daily basis by the Bank based on the day's

During the Point Of Sale, internet or ATM transactions where the transaction currency is not available on the Card amongst the defined Wallet Currencies, in which case the Bank will convert the transaction into the nex available currency as defined in the currency priority set-up by the Cardholder; the Bank will adopt the foreign exchange rate defined and set by Mastercard as above

When the Cardholder allocates Funds from one Wallet Currency to another Wallet Currency for subsequent usage: the applicable rate to be applied would be nined on daily basis by the Bank based on the day's currency buying or selling rate.

Where the Bank allocates Funds from one Wallet Currency to another Wallet Currency in accordance with these Terms and Conditions, the Bank would adopt its set day's rate.

Where the Cardholder closes the Card and requests for a refund of the balance on the Card which is in currency other than the Base Currency, the Bank will convert the oreign currency balance into Base Currency using the rate determined by the Bank.

oreign exchange rates applied on load/reload usage are subject to variation and subsequent day's rate may vary. The Cardholder may however contact any I&M Branch or our Call Centre team on +254-20+3221111 to enquire of the applicable foreign exchange rate on a

## TRANSFER OF RIGHTS

the Cardholder and the Bank

The Bank may transfer its rights and obligations under this Agreement with you to any other persons or businesses. he Bank shall however provide adequate communication o the Cardholder of such decisions.

Where the transfer has been processed and eventually ommunicated to the Cardholder, the persons or sses to which this agreement is transferred assume(s) all of the Bank's rights and obligations under the agreement. The term "Bank" references in these Terms and Conditions shall henceforth refer to the said persons or businesses to which the Agreement was

and Conditions will confer on any third party any benefit or I&M Bank reserves the right to use the information the right to enforce any Terms of the agreement between

whom I&M Bank shall work to develop marketing offers

I&M Bank reserves the right to revise the policies, features and benefits offered on the Card from time to time and may notify the Cardholder of any such revisions/change in any manner as deemed appropriate. The Cardholds will be bound by such revisions/changes unless the Care is returned to I&M Bank for cancellation before the date on which the revisions/changes are made

The details of all transactions effected through the use of the Card by the Cardholder may be shared with Credit Reference Agencies, lenders and/or other agencies for the purposes of assessing applications for credit or other facilities by the Cardholder and/or his/her family members, and for fraud prevention. In addition to the general right to set off or other right

conferred by law or under any other agreement. I&N Bank may, without notice, combine or consolidate the balance on the Card with any other account(s) which the companies and setoff or transfer money standing to the credit of such other account(s) in or towards the satisfaction of the Cardholder's liability to I&M Bank under his/her Card.

The Cardholder shall forthwith notify I&M Bank of any change in his/her address for communication as stated in the application form for the Card.

I&M Bank reserve the right to change the Cardholder's address in its records if such change in address comes to the notice of I&M Bank

he responsibility shall be solely of the Cardholder to ensure that I&M Bank has been informed of the correct address for communication, and I&M Bank disclaims all liability in case of an incorrect address resulting in any loss or liability for the Cardholder. The Cardholder agrees to adhere to and comply with all

such Terms and Conditions as I&M Bank or its Affiliates may prescribe from time to time for facilities/service availed of by the Cardholder and hereby agrees and confirms that all such transactions effected by or through internet, the world wide web, electronic data interchange Call Centre, telephone service operations (whether voice video, data or a combination thereof) or by means of electronic, computer, automated machines network of by or on behalf of I&M Bank or its Affiliates, for and it respect of such facilities/services offered, shall constitute legally binding and valid transactions when don inadherence to and in compliance with the Terms and Conditions prescribed by I&M Bank or its Affiliates for such facilities/services, as may be prescribed from time

The Cardholder hereby agrees that in case the Cardholde

commits a default in payment or repayment of principal

ount of the loan/financial/credit facility or interes

charges due thereon. I&M Bank Limited and/or the Central

Bank of Kenya (CBK) will have an unqualified right t

disclose or publish the details of the default and the

name of the Cardholder/or its directors/partners

supplementary Cardholders, as applicable, as defaulted

may think fit. The Cardholder hereby authorises I&N

the information relating to the Cardholder's details and

payment history information and all information pertaining

o the Card to other I&M Bank Group Companies/Banks

Bodies as may be required and undertakes not to hold

Financial Institutions/Credit Bureaus/Agencies/Statuto

## SEVERABILITY AND WAIVER

Each of the provisions of these Terms and Conditions is severable and distinct from the others and if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any risdiction, the legality, validity or enforceability of the emaining provisions shall not be affected in any way.

The Cardholder acknowledges that the information on

Banks and financial entities that provide such facilities.

Acceptance of an application for a Card is based on no

adverse reports of the Cardholder's credit worthiness. I&M

Bank may report to other Banks or financial entities any

delinguencies in the Card or withdrawal of the Cardholder's

worthiness of the Cardholder or his/her family members).

I&M Bank may, after 15 days prior notice in writing, cancel

the Card whereupon the entire outstanding balance in

connection with the Card as well as any further charges

Card shall be immediately payable by the Cardbolder

I&M Bank shall not be obliged to disclose to the Cardholder

received or to which it disclosed information

ne name of the Bank or financial entity, from where it

RIGHT TO TERMINATE/SUSPEND/BLOCK/DECLINE THE

I&M Bank reserve the right to terminate/suspend/block/

decline the usage of the Card/access to the Funds.

temporarily or permanently, upon the occurrence of any

Terms and Conditions herein: an event of default under

the like entered into with I&M Bank or its group companies:

the Cardholder becoming subject to any bankruptcy.

demise of the Cardholder, when it becomes necessary

to determine whether any person is rightfully entitled to

receive the Funds/use the Card and/or for taking any other

steps required by applicable law, rules and regulations or

The laws of Kenya govern these Terms and Conditions

as also the use of the Card by the Cardholder subject

laws, rules, and regulations of Kenya or such other

nowever to the Cardholder being subject to applicable

The parties hereby agree that any claim, legal action or

for the Card instituted by the Cardholder (and/or any

persons claiming through or under the Cardholder) shall

and the Parties shall irrevocably submit themselves to the

however in its absolute discretion commence any legal

action or proceedings arising out of these Terms and

Conditions in any other court, tribunal or other appropriate

forum in any jurisdiction, and the Cardholder hereby

be brought in the courts or tribunals at Nairobi in Kenva

sdiction of such courts and tribunals. I&M Bank may,

ceedings arising out of these Terms and Conditions

direction of any appropriate authority

of the following events: failure to adhere to or comply with

USAGE OF THE CARD/ACCESS TO THE FUNDS

curred by use of the Card, though not yet billed to the

is/her usage of the Card facilities is exchanged amongst

in such manner and through such mediums I&M Bank Limited or Central Bank Kenya in their absolute discretion No act delay or omission by I&M Bank shall affect its rights nowers and remedies under the Terms and Bank and its agents to exchange, share or part with all Conditions or any further or other exercise of such rights, owers or remedies. The rights and remedies under these Terms and Conditions are cumulative and not exclusive of other rights and remedies provided by law.

I&M Bank Ltd./all other group companies of I&M Bank The Cardholder acknowledges that I&M Bank may assign. Group and their agents liable for use of the aforesaid transfer or convey any or all its rights and obligations in respect of the Travel Card/Safari Card to any third person as it may deem fit in its sole discretion without obtaining concurrence of the Cardholder.

I&M Bank reserves the right to offer Cardholders certain facilities, memberships and services at such fees and on such Terms and Conditions as it may deem fit, I&M Bank reserves the right to waive or reduce the fees and to rithdraw such benefit at any time without prior notice and without liability to the Cardholder.

Any termination of the Card account, because of a violation of this agreement, shall result automatically in the termination of such facilities and services. I&M Bank shall not be liable, in any way, to the Cardholder, in case of defect or breach in the performance of on-performance thereof, whether by I&M Bank, or a Merchant Establishment or any other third party.

provided by the Cardholder on his/her application and during surveys, information from external sources, including consumer reports, for marketing activities carried out by &M Bank/Affiliates. I&M Bank may use this information to develop mailing lists that may be used by companies with

Reliable Virtual Wallet for the frequent traveller

# Black is **Bold!** So is **one Mastercard** with 3 major currencies



# CHANGING THESE TERMS AND CONDITIONS

I&M Bank reserves the right to change, at any time, these Terms and Conditions, features and benefits offered on the Card including, without limitation to, changes which affect existing balances, charges or rates and methods of calculation.

# **APPLICATION FORM**







For any inquiries, call us on +254 20 322 1000 Email: cardsales@imbank.com

	K LETTERS
First Name	
Middle Name	PASSPORT
Last Name	PHOTO HERE
Date of Birth	HEKE
Gender (Male/Female)	
Mother's Maiden Name	
Mailing Address	
National ID Number/Passport Number	
KRA PIN.	
Phone No. (Residence)	
Phone No. (Official)	
Official Email Address	
Personal Email Address	
Mobile Phone No. 1	
Mobile Phone No. 2	
Would you like SMS notifications for transaction	ons?* (Chargeable)
Yes No	. 5 .
SMS alerts to be received by the mobile phone	number indicated above.
Company	

P.O. Box No Post Code City/Town Mobile Phone No **Email Address** 

# **FEES AND CHARGES**

The current charges, subject to change from time at the Bank's discretion, are as follows:

FEE DESCRIPTION FEE AMOUNT IN USS Cash Issuance Fees US\$ 10 Card Reload Fees Nil Card Replacement Fees US\$ 10 Card Refund Fees 1% of Refund Amount Min: US\$ 5, Max: US\$ 35 SMS Alerts US\$ 0.15 **ATM Transaction Fees in USD** At I&M Bank ATMs US\$ 1 At Kenswitch ATMs US\$ 1 (Surcharge may be applicable) At MasterCard ATMs US\$ 1.25 Domestic International US\$ 4 ATM Balance Inquiry At I&M Bank ATMs US\$ 0.35 US\$ 0.50 At Kenswitch ATMs At MasterCard ATMs Domestic US\$ 0.80 International US\$ 1.00 US\$ 6.00 Card Closure Fees Company search fee applicable to corporate cards As per prevailing rates

APPLICATION FORM

# LOADING LIMITS

Minimum load amount - Nil

Maximum load amount - US\$ 10,000 per load

Attach a copy of your Passport/National ID and produce the original for verification.

# **INITIAL LOADING**

CURRENCY	AMOUNT (minimum equivalent in US\$ )	MODE OF PAYMENT
US Dollars		Cash/Debit A/C No. (I&M Bank)
GB Pound		Cash/Debit A/C No. (I&M Bank)
Euro		Cash/Debit A/C No. (I&M Bank)

# INTENDED USE

Purpose of Prepaid Card and frequency of usage:

		-

# **DECLARATION OF SOURCE OF FUNDS** ( For amounts above Kes 1 Million or equivalent in other currencies.) I hereby declare that the source of funds that I shall be loading/reloading in my Prepaid card is: (tick as appropriate)

Salary Business Income Dividend

Gifts Interest Pocket Money Others (provide details)

I further confirm that these funds are derived from legitimate sources as stated above and that I will also provide the required eveidence of the source of funds if required to do so in future.

# CARD DELIVERY OPTIONS Where would you like to pick your card from?

\_\_\_\_\_\_

Account No.

**CURRENCY** 

(254-20-322-1000)

Amount

**PAYMENT MODE (LOADING) AMOUNT** 

For any enquiries, call I&M Bank Customer Care Call Centre on

Debit to Account

I&M Bank Branch/Location I hereby apply for an I&M Bank Mastercard MultiCurrency Prepaid Platinum Travel Card to be issued to me and declare that the Information included in the application is true and correct. I accept that I&M Bank is entitled in its absolute discretion to apply the Terms & Conditions of use of the Card. If this application is accepted, I will be bound by such and all Terms & Conditions as may be in force

from time to time and use of the Card shall be deemed to be an acceptance of those Terms & Conditions. I authorise I&M Bank, or its associates, to verify any information or otherwise at my office/residence or to contact me, my Employer/Banker Reference Bureau/Central Bank of Kenya or any other source to obtain or ask for provision of any Information that may be required for confirming membership requirements or maintaining my Account in good standing. I agree to an ongoing confirmation for use of my name, address, email, ID and mobile number for marketing/merchandising offers from I&M Bank.

I understand and acknowledge that local laws and Central Bank of Kenya rules and regulations lay down norms and limits for the purchase and use of Foreign Exchange. In the event of failure on my part to do so, or in the event of any information supplied by me being incorrect or inaccurate, I agree that I will be solely liable for any/all penalties and/or action under the local laws and/or regulations as may be in force governing the purchase and use of the I&M Bank Mastercard MultiCurrency Platinum Travel Card. I agree that if I permit someone else to use my Card, the Bank will treat this as if I have authorised that person to use my Card and I will be responsible for any transactions initiated by such person with my Card.

FOR OFFICIAL USE ONLY		
Card No.		
Reference No.		
Sales Code/Staff No	1.	

Signature: \_

- Establishments through the use of the Card 15. "Base Currency" means the basic currency under
- 16. "Currency Conversion Rate" means the prescribed
- 17 "United States Dollar" means the basic unit of money in as "USD", Dollar, "US\$" or "\$".
- unit of the United Kingdom, hereinafter may be
- countries of the European Union who have adopted European Monetary Union
- hereinafter referred to as "KES" "KSHS" or "Kshs"
- . "Wallet Currency", means the currencies in which funds can be loaded and held in the Card

You agree to these Terms and Condition by any of the

Activating through loading, reloading or using the Card at any

Authorising a Secondary Card to be issued on your the Card

· Any other way implying adoption and possession of the Card

I&M Bank Mastercard MultiCurrency Prenaid Travel Card is a

MultiCurrency Card that can be used in a variety of

he Card holders shall be able to load or reload their Cards

directly with any of the wallet currencies, including but not

limited to US Dollars, Great Britain Pound and Furos, The initial

Where the Card Holder has not defined the load or reload

currency, the Bank shall post the Funds to the USD Wallet, which

After loading or reloading the funds to the Card, the Card holde

shall be able to allocate funds in the account to a defined specific

wallet currency. The initial three Wallet Currency are USD, GBP

If the Bank introduces a new Wallet Currency and the Card holder

Choose to allocate funds to that new Currency, they shall be

deemed to have acknowledged and agreed that these Terms and

The Card holder is responsible for determining and managing their

Wallet Currency portfolios and ensuring that sufficient funds are

hein each wallet and in a defined usage priority to accomodate

anticipated transactions in the relevant Currency, subject to

certain limit and fees as defined and advised by the bank from

time to time. Cardholder may allocate Funds across the available.

The funds held in the Card do not amount to a denosit with the

Bank other than as described in this Terms and Conditions. The

Bank shall not pay any interest rates on the credit Funds held in

the Card account. Any change shall be appropriately comunicated

The Card can only be used if it is in credit. If a particular Wallet

Conditions apply to such new Wallet curreny.

urrencies as defined by the Bank from time to time.

Signing the application Form

Signing the back of the Card;

Base Currency will be USD.

is the Base Wallet Currency.

recover the over drawn position

to the Cardholder.

ATM or Merchant Outlet or Website

# Platinum Travel Card provided by I&M Bank Limited

The following terms and condition apply to the

1&M Bank Mastercard MultiCurrency Prenaid

In these terms and conditions, the following words have the meanings set out hereunder, unless the context indicates otherwise

**TERMS & CONDITIONS** 

- 1 "Rank" or "I&M Rank" means I&M Rank Ltd
- Prepaid Travel Card, issued by I&M Bank to the Cardholder
- 3. "Cardholder" means;
- i) such customer of I&M Bank to whom the card has been issued pursuant to an application by such person, and who is authorised to hold the card:

2. "Card" means the I&M Bank Mastercard MultiCurrency

- ii) a person with parental responsibility, or a legal guardian, both being in accordance with the Childre Act No. 29 of 2022 and any statutory amendment, modification or re-enactment of it: iii) the person or assigned Agent of the person who has
- been rightfully issued a Card by the Bank under these Terms and Conditions 4 "Agent" means any company/individual appointed and
- authorised by I&M Bank to sell, process reload and refund on the Card.
- 5 "ATM" means an automatic teller machine/terminal displaying either the Mastercard or Maestro Logo for effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing Funds. 6 "Funds" means the amount of monies purchased and
- loaded onto the Card by the Cardbolder from I&M Bank or Agents in respect of which the Card has been issued and any additional monies that may subsequently be purchased by the Cardholder (not including any sales commission or fees paid to such person/s, as are authorised by I&M Bank so to do, from whom the Card was purchased), less any amounts previously spent and any applicable fees, charges, conversion fees, and other expenses incurred in connection with the use or ossession of the Card.
- 7. "I&M Bank" means and refers to I&M Bank Limited.
- 8. "I&M Bank ATM" means an ATM owned and managed by I&M Bank and displaying the I&M Bank Logo.
- 9. "Merchant" shall mean any person who owns or manages or operates a Merchant Establishmen 10. "Merchant Establishments" shall mean establishments
- which honour Cards. . "PIN" means the Personal Identification Number as provide to the Cardholder by I&M Bank, for use with and
- 12. "POS Terminal" shall mean point of Sale electroni terminals at Merchant Establishments whether in Kenya "POS Terminal" capable of processing Transactions and at which, amongst other things, the Cardholder can use his/her Card to access his/her Funds to make purchases.

in relation to the Card in Terms hereof.

- 13 "Shared Network" shall mean ATMs which are not owned by I&M Bank but which accept Cards issued by
- 14. "Transactions" shall mean cash withdrawals from the ATMs and / or any purchases made at the Merchant
- which the Card is issued and billed
- rate of currency exchange at which one Wallet Currency shall be converted to another Wallet Currency.
- the United States which hereinafter may be referred to 18. "Great Britain Pound" means the standard monetary
- referred to as "GBP", "Pound", "Sterling Pound" or 19. "Euro" means the official currency unit of the member
- 20. "Kenya Shillings" means the basic unit of money in Kenya,

discretion from time to time).

- the reverse of the Card
- The Card, as may be issued by I&M Bank to an applicant is the property of I&M Bank and is not transferable and
- the Card bears the signature of the Cardholder on the known as an I-PIN. reverse and upon presentment to a Merchant Partner by CARD USAGE LIMITS

## USE OF THE CARD

worldwide that displays the MasterCard logo that accepts such Cards.

To withdraw the Funds, the Cardholder will need to insert every ATM and/or Merchant Establishment. I&M Bank shall

incurred at Merchant Establishments, subject to the condition that I&M Bank and the Merchant Establishmen

The amount of each purchase made through the use of the Card or withdrawal of the Funds from the ATM will be terminals (whether of I&M Bank or a Shared Network) or

done by the Cardholder The Card may subject to any applicable fee, be used to

Wallet Currencies, by logging into I&M Bank Customer Portal via The Card is not a Credit Card and its usage is limited to the mount pre-loaded. The Card must not be overdrawn. Any overdrawn position shall immediately become payable and the Bank shall immediately demand the same from the Cardholder and ecercise its right defined in the Terms and Conditions to

> order of priority as previously selected by the Cardholder on the available Wallet Currencies. In case the available Funds on all Wallet Currencies are still

transaction amount by some other means. Currency becomes overdrawn following a transaction by the Cardholder, the resulting debit balance becomes a debt mmediately payable by the Cardholder and the Bank reserves the right to recover the overdrawn position by deducting funds held in another Wallet Currency, starting with the Base Currency, In converting the Negative Balance into the relevant Wallet Currency, the Bank shall apply the same conversion rate used in

The Bank has defined the deault Card usage currency priority as USD. Euro and GBP which shall apply where the Card holder has not defined Currency usage priority. The Card holder will be able to change their default currency settings and defined their usage priorities by accessing the define customer portal facility of the

Isage of the Card in any Currency other than Wallet Currencies will be billed in the Base Currency. A conversion rate determined Mastercard shall be applied to convert the transaction currency for subsequent hilling for the Card account

## CARD APPLICATION PROCESSING Any individual or corporate body apply for the issuance of the

Bank's prepaid Card system at www.imbank.com

Card through any I&M Bank Branch or the Bank's appointed The issuance of the Card is subject to compliance by the applicant

of the provisions of applicable laws rules regulation, and directions as issued by the Central Bank of kenya or other ppropriate authority under any law in force from time to time . I&M Bank may, at its sole and absolute discretion, refuse issuance of Card, or cancel an issued Card without notice, if satisfactory Know-Your-Customer and money laundering guidelines are not met or if it has a reason of suspicion to believe that the Card holder has violated or intends to violate any exchange egulations or uses.

- The applicant for the Card will be required to complete and submit a duly signed application form as required by I&M Bank rom time to time and further, to submit all such documents as nay be necessary or required
- The validity period of the Card shall be two years from the date of manufacture. Subject to all the conditions being hours of receipt of monies and other requisite documents from the Cardholder

Joon purchase of the Card, the Cardholder can request any I&M

- amount loadable, as determined by I&M Bank at its sole The Card can be used over the internet and the Cardholder
- Upon issuance of the Card, the Cardholder shall sign on
- halance and statement of transaction history as well a hot listing the Card. For this purpose, the Cardholder will will be honoured at merchant establishments only when be assigned an Internet Personal Identification Number

# I&M Bank reserve the right to limit the amount of Funds

use of the Card per day or over a specified period. The Card may be used to access Funds at any ATM ATMs or Merchant Establishments may also limit of restrict the number of Transactions that may be effected

he Card into the ATM, enter the PIN, and the amount of not be responsible for either ascertaining or notifying the sired Funds. The Card should be retrieved upon such Cardholder as to such limits restrictions and shall not The Cardholder may also use the Card to pay for charges

reserve the right at any time to refuse to permit the use CARD RENEFITS of the Card at the Merchant Establishment for any reason

debited immediately from the Funds of the Cardholder. terminals In event there are insufficient Funds to honour the requested

transaction, the transaction will not be honoured and the Cash withdrawn at an ATM outside Kenya with the Card, Bank reserves the right to collect any monies from the Cardholder for value of any purchase or ATM transaction which owns/operates the ATM at which the withdrawals

withdraw cash from an ATM displaying the Mastercard®

Maestro® or Cirrus® Acceptance Mark and/or to pay fo goods and services at Merchant Outlets, or online, who accept Mastercard® cards electronically. The Card is for electronic use only and cannot be used for Manual or No interest, compensation or any benefit/bonus is payable Offline transactions. The Card must not be used for any by I&M Bank or any other person to the Cardholder in unlawful activity and the Cardholder should not give or connection with the Funds, nor do they entitle the If there are insufficient Funds in a particular Wallet Currency

insufficient to pay for a transaction, the transaction will be declined and the retailer may call the Cardholder to pay the

The Cardholder commits to accept a credit refund transaction to his/her Card Account in the applicable transaction currency if they are entitled to a refund or other credit for any reason for goods or services purchased

A transaction or payment cannot be stopped once the Cardholder authorises the use of the Card. The Bank is of responsible and does not in any way always quarantee full time acceptability of the Card at ATMs and Points Of Sale terminals not owned or operated by the Bank. The Cardholder must always comply with all Laws and Regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

When the Cardholder notices an error in the Card statement. they should immediately notify the Bank and in any event within 30 business days of the transaction in question. The Bank may request the Cardholder to provide additional written information concerning the error.

The Cardholder may surrender the Card at any point i time and obtain a refund of the balance of the Funds. less refund fees due to the Bank, by filling up the refund orm, as prescribed by I&M Bank, along with copy of the Cardholder's passport/identity document the Card and such other documents as required by I&M Bank. The refund shall be made in the Base Currency of the Card. Use of the Card at any unauthorised location or for any purpose other than as stated under these Terms and Conditions is strictly prohibited and may result in cancellation of the Card by I&M Bank.

I&M Bank will not be liable for any loss, direct or indirect that may be suffered by the Cardholder as a result of establishment, any unauthorised use or cancellation of the Card. Information sent over the internet may not be completely

secure and the Bank does not guarantee functionality and availability of any terminals not owned and controlled by the Bank nor take liability for any interruption or interception. or loss of Personal Information or other data transmitted

Funds (subject to restrictions on minimum and maximum TRANSACTIONS OVER THE INTERNET

that may be used for effecting any transaction through the

through use of the Card. These limitations will vary fo

be liable for any loss suffered by the Cardholder due to

these restrictions. limitations or to a lack of uniformit

between transactions requested at ATMs and/or Merchant

The Card enables the Cardholder to obtain the Funds

n cash by withdrawal from ATMs and/or ascerta

information as to the halance/s on the Card at ATMs/POS

are made. The equivalent in the currency in which the

Card member's Account is held, subject to any additional

processing charges, conversion charges or any other fees,

if any charged as per Mastercard Worldwide regulations in

Bank to the Funds of the Cardholder

Cardholder to any overdraft/credit facility.

connection with such transactions, shall be debited by I&M.

- dvised from time to time. will assume all risks associated with such transactions
- RELOADING THE CARD The Cardholder may also access information on the Card rough the website www.imBank.com including outstanding Upon exhaustion of the Funds loaded on the Card, he Cardholder can reload Funds onto the Card from any Agent or I&M Bank Branch, subject to the compliance of

In event the Cardholder wishes to reload the Card, I&M Bank reserves the right to:

1. Limit the amount of Funds that can be reloaded onto

all applicable laws, rules and regulations in force from time

- 2. Limit the number of times the Funds can be reloaded that is cancelled (and/or suspended) on its presentment is onto the Card; and of such person and/or of the Cardholder in the individual
- 3. Decline a reload transaction, at its sole discretion.

For the purpose of reloading the Card, the Cardholder shall be required to complete the prescribed form and provide certain information pertaining to the Cardholder/the Card as may be required by I&M Bank.

The Funds shall always be reloaded in any of the Wallet Currencies as defined by the Bank from time to time. The mount of reloads shall be in strict accordance to the limit specified by the Bank and any applicable laws, rules and ATM Receipts: When the Cardholder completes a regulations in force. Card loading and reloading of Funds shall not be given to

any other persons except the approved Bank Tellers and or Bank's appointed agents as advised from time to time. I&M Bank shall not be liable for any loss direct of indirect that may be suffered by the Cardholder as a result of funds given to any person other than the approved Bank

# MAXIMUM SPENDING LIMIT

Any Card issued to Cardholders will be subject to a naximum spending limit as specified by I&M Bank from time to time, subject to Central Bank of Kenya guidelines and the applicable laws, rules and regulations in force from

Tellers and/or Bank's appointed agents as advised from

### PROHIBITION ON OBTAINING MULTIPLE CARDS

equest of a PIN, unless otherwise determined by I&M

envelope. In case the envelope is not in a sealed condition.

not been tampered with) may be used at any I&M Bank

ATM Kenswitch ATM or Mastercard ATM The PIN (as

originally provided or which is subsequently changed), by

the transactions or instructions issuing pursuant thereto.

In addition, an I-PIN will also be allocated to the Cardholde

which will be required for access to the Cardholder's

account information through the internet. Cardholders

are deemed to be transaction conducted, or instructions

s usage together with the Card, or independently, an

Bank as to the mode of delivery of the PIN, the PIN shall +

No individuals can apply for or obtain multiple Cards. In the Notwithstanding anything contained herein I&M Bank to pay for a transaction, the amount of the transaction will may, at any time, without giving notice or reason, suspend event the Cardholder has obtained the Cards at previous occasions, at any given point in time, the last of such be automatically processed using other Currencies in the or terminate all or any of services or their use by the Card as issued to the Cardholder shall be valid and active. Cardholder All provisions of these Terms and Condition unless cancelled or terminated by I&M Bank. which in order to give effect to their meaning will survive the suspension or termination of the services and/or the PERSONAL IDENTIFICATION NUMBER use of the services by the Cardholder, and shall remain To enable the Cardholder to use the Card, a PIN will be in full force and effect after suspension or termination of

> Notwithstanding such suspension or termination, the Cardholder shall continue to be bound by these Terms and Conditions to the extend they relate to any obligations or iabilities of the Cardholder that remain to be performed

The Cardholders may also avail of emergency, medical and travel assistance and concierge assistance services from time to time, as may be made available by I&M Bank at its sole discretion. Such services may be withdrawn continued cancelled suspended and/or terminated by I&M Bank at any time in its sole discretion.

# CARD INSURANCE

The Cardholders may be provided certain insurance cover benefits at certain cost along with the Card. The insurance cover shall lapse upon expiration or cancellation of the Card by the Cardholder or I&M Bank, as the case may be All the claims arising under the insurance cover shall be directly referred to and handled by the concerned insurance company and I&M Bank sha∎ not be responsible for any claims arising under the insurance cover However, the Bank will assist in facilitating in processing o the claims with the concerned insurance company.

# Upon issuance of the plastic Card and associated ATM PIN

and WEB I-PIN, the Cardholder will be required to load the Funds to the Card to facilitate usage. The Funds shall be loaded by way of instructing any of I&M Bank Branche to debit the Cardholder account held or depositing cast equivalent at the Branch for the load value.

The loading and any subsequent reloads shall be processed in any of the Wallet Currencies as defined above but the Cardholder may opt to convert and allocate the load or reload funds into any of the three Wallet Currence and designate the currency usage priority by logging into the Bank Prepaid Card Customer Portal facility.

Card loading and reloading of Funds shall not be given to any other persons except the approved Bank Tellers and or Bank's appointed agents as advised from time to time.

given, by the Cardholder.

result of Funds given to any person other than the I&M Bank will not be liable for any direct indirect or approved Bank Tellers and/or Bank's appointed agents as consequential loss or damage, arising from or related to the non-compliance by Cardholder with the applicable laws, rules and regulations in force from time to time.

The Cardholder hereby indemnifies and agrees to hold I&M Bank indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequence of the Cardholder not complying with the applicable laws. rules and regulations in force from time to time.

In case the Card is cancelled (or its use suspended) whether on account of non-compliance with the applicable laws, rules and regulations in force from time to time or otherwise I&M Bank will not be responsible for any user attempted use of the Card, resulting in the Card being shonoured or otherwise. The risk of honouring of a Card

In case of any suspicion or indication of violation of exchange regulations or of improper usage including money laundering. I&M Bank may, at its sole and absolute iscretion, cancel or suspend the Card without prior notic and refund of any outstanding balance would be subject to the course of future legal directions.

# RECORDS AND STATEMENTS OF THE TRANSACTION transaction through an ATM, the Cardholder shall ensure

that the Cardholder obtains and verifies any receipts/ ecords received, if any, through such ATM. Balance Information: ATMs or the receipts/record if any ay show the balance Funds when the Card is used at

such ATM. The Cardholder may also get information regarding the balance available/Funds, by calling up the I&M Bank Call Center. listory: An email statement of the monthly transaction may be obtained by the Customer subscribing to this facility

by calling I&M Bank Call Centre, and activating/lodging a request for the same, which request shall be processed a the earliest possible time, subject that I&M Bank shall not be responsible for any delay or non-receipt of such monthly transaction statement, or for integrity of the contents, poits due dispatch by I&M Bank or for any viruses or the like in the email sent. The Cardholder may also avail of I&M Bank's internet website by using the allocated User Identification Number and I-PIN

### FRRORS QUESTIONS OR COMPLAINTS The Cardholder may call I&M Bank Call Centre, in event of

the monthly statements, etc. Alternatively, the Cardholder may email I&M Bank at the applicable email address. issued to the Cardholder by I&M Bank, which would be Further, in case of complaints, the Cardholder should provided/enclosed with the Card. In case of a re-dispatch provide sufficient and correct details in writing to I&M Ban

any queries or complaints in connection with the Card or

in order to enable I&M Bank to investigate and respond on

he complaint or query appropriately be mailed to the Cardholder (at such address as has been such correspondence

- or the Cardholder finds it tampered with, the Cardholde Name, address and Card number of the Cardholder should not use the PIN, and should immediately inform
- I&M Bank at +254 20 3221000 or such other number as ii. A detailed description of the transaction and/or the &M Bank may specify from time to time. Upon receipt of complaint (including the date of the transaction and such intimation from the Cardholder I&M Bank shall block the location of the ATM/Merchant Establishment) and the PIN and regenerate a new PIN and mail the same to the basis or reason for the Cardholder to dispute the Transaction or raise a query or complaint; and
- The PIN, as received (in a sealed envelope, and which has The transaction amount

SECURITY OF THE CARD AND PIN

In event any further information/document is required by I&M Bank for investigation or resolution of the matter, the Cardholder hereby agrees to provide the same.

Where an inquiry is not settled to the satisfaction of the Cardholder, I&M Bank may advise the Cardholder in writing or otherwise of the results of its investigation and/or the manner of resolution, if any, of the complaint,

### The Cardholder should maintain the confidentiality, safety hould maintain the same level of security with I-PINs as with their ATM PIN and security of PIN and note that the failure to observe nfidentiality, safety or security of the PIN can result in COMPLIANCE WITH APPLICABLE LAWS, RULES AND the Cardholder incurring liability on the Card or use of the

Bank of Kenya or other appropriate authority under any law n force from time to time.

The Card may be used outside Kenya, subject to applicable laws, rules and regulations in force from time to time in Kenya and subject to such restrictions/limitations under the applicable laws, rules and regulations from time to time protect the PIN and I-PIN: in the country where the Card is used.

i) The Cardholder should not disclose the PIN or I-PIN to The Cardholder shall be solely responsible to the concerned authorities in event of any violation of the

anyone seeing the PIN when it being entered in the ATM

applicable laws, rules and regulations in force from time (ii) The Cardholder should use due care in preventing I&M Bank shall not be liable for any loss direct of indirect that may be suffered by the Cardholder as a

Utilisation and/or possession of the Card by the Cardholder The Cardholder agrees that the security of the Card and s required to be in accordance with the applicable laws, PIN are very important. If the Cardholder fails to observe rules, regulations and directions as issued by the Central security of the Card and PIN, the Cardholder may have to bear any losses suffered (including loss of all or part of the

> I&M Bank recommends that the Cardholder observer adopt the following precautions in addition to such other measures as the Cardholder may deem appropriate to

Funds) as a result of unauthorised use of the Card.