

THE I&M BANK SAFARI CARD

It is a prepaid Visa Card that needs to be pre-loaded with Funds, in Kenya Shillings, that can be used by the Cardholder to withdraw cash in any currency from over 2 million Visa ATMs worldwide as well as to make purchases at tens of millions of acceptance locations worldwide where the Visa sign is displayed. This includes making purchases on the internet. The Safari Card can be subsequently reloaded for continued usage and residual balances can also be refunded.

BENEFITS OF THE SAFARI CARD

- a. An efficient, safe and convenient alternative to carrying cash in Kenya and abroad to avoid exchanging money at money exchanges or banks at uncertain exchange rates.
- b. Can be used repeatedly by simply loading additional Funds on the Card.

PURCHASING THE SAFARI CARD

The Safari Card Welcome Kit can be purchased from any branch of I&M Bank in Kenya, as well as certain authorised agents, by presenting a copy of your original passport and filling in the application form.

CHARGES

| Transaction | Cost |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Load Fee | KShs. 600 |
| Reload Fee | Nil |
| Cash Withdrawal I&M Bank ATMs Kenswitch ATMs Other Banks' ATMs in Kenya Other Banks' ATMs outside Kenya | KShs. 30 KShs. 60 (Surcharge may be applicable) KShs. 1000, KShs. 250 |
| Balance Inquiry Charge - I&M Bank and Kenswitch ATMs Other Banks ATMs in and outside Kenya | Nil KShs. 250 |
| Refund Charge | 2% of refund amount (Minimum KShs. 150) |
| Each SMS alert (for registered Cards) | Nil |
| POS/PDQ Transaction | Nil |
| Replacement Fee | KShs. 600 |
| Company Search Fee -applicable to Corporate Cards | As per prevailing rates |

*KS - Kenswitch

The validity period of the Card is 2 years.

LOADING LIMITS

Minimum load amount - Nil

Maximum load amount - KShs 700, 000 per load

PLEASE FILL THE DETAILS IN BLOCK LETTERS

First Name:

Middle Name:

Last Name:

Date of Birth:

Gender (Male/Female):

Mother's Maiden Name:

**PASSPORT
PHOTO
HERE**

Mailing Address:

National ID Number/Passport Number:

KRA PIN:

Phone Number (Res.):

Mobile Phone Number:

Would you like SMS alerts for transactions? (Chargeable)

Yes No

E-Mail Address:

Nationality:

Bank Name:

Bank Account Number:

INITIAL LOADING

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

Amount of Initial Load (US Dollars): _____

Payment Details:

Currency _____ Amount _____ Exchange Rate: _____

Mode of Payment: Cash/Cheque/Debit I&M Bank A/c No.

INTENDED USE

Purpose of Prepaid Card and Frequency of Usage:

DECLARATION OF SOURCE OF FUNDS

(For amounts above KShs 1,000,000 or equivalent in other currencies)

I hereby declare that the source of Funds that I shall be loading/reloading in my prepaid Cards is: (tick as appropriate)

Salary Business income Dividend

Interest Pocket money Gifts

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 evidence of the source of Funds if required to do so in the future.

I hereby apply for the issuance of an I&M Bank Safari Card 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 accept or reject this application without assigning any reason whatsoever. It is my absolute responsibility to obtain the terms and conditions applying to the I&M Bank Prepaid Payment Card separately and read the same. If this application is accepted, I will be bound by the terms and conditions as may be in force from time to time and use of the Card shall be deemed to be acceptance of those terms and conditions. I authorise I&M Bank and/or its associates to verify any information or otherwise at my office/residence or to contact me, my Employer/Banker/Credit Bureau/CBK or any other source to obtain or provide 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, e-mail ID and mobile number for marketing/merchandising offers between I&M Bank and other companies. 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. I undertake that the usage of the I&M Bank Safari Card by me will be in accordance with the Central Bank of Kenya and other applicable laws in force from time to time. In the event of any 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 and, governing the purchase and use of the I&M Bank Safari 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.

Name: _____

Signature: _____ Date _____

FOR OFFICIAL USE ONLY

Card No:

Reference No:

Payment Mode (Loading) Amount

Cash Other Amount _____

Maker: _____ Signature: _____

Checker: _____ Signature: _____

Authoriser: _____ Signature: _____

Stamped: _____ Date: _____

For any queries, call our 24 hour help line: +254 20 3221000

TERMS AND CONDITIONS

The following terms & conditions apply to the I&M Bank Pre-paid Payment Card provided by I&M Bank Limited.

DEFINITIONS:

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

- "Agent" means any company/individual appointed and authorised by I&M Bank to sell, reload and refund Cards.
- "ATM" means an Automatic Teller Machine/Terminal in Kenya displaying either Visa Electron, Plus Logo or Visa Flag for effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing Funds.
- "Card" means the I&M Bank Pre-paid payment Card, including the I&M Bank Travel Card, Safari Card and any other pre-paid payment Card issued by I&M Bank to the Cardholder.
- "Cardholder" means 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.
- "Funds" means the amount of monies purchased and loaded onto the Card by the Cardholder 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 to do so, 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 possession of the Card.
- "I&M Bank" means and refers to I&M Bank Limited, including but not limited to its successors in title and assigns and having its registered office at I&M Bank House, 2nd Ngong Avenue, P.O. Box 30238-00100, Nairobi, Kenya.
- "I&M Bank ATM" means an ATM owned and managed by I&M Bank in Kenya and displaying I&M Bank Logo.
- "Merchant" shall mean any person who owns or manages or operates a Merchant Establishment in Kenya.
- "Merchant Establishments" shall mean Establishments in Kenya which honour Cards.
- "PIN" means the Personal Identification Number as provided to the Cardholder by I&M Bank, for use with and in relation to the Card in terms hereof.
- "POS Terminal" shall mean Point Of Sale electronic terminals at Merchant Establishments whether in Kenya or overseas, capable of processing Transactions and at which, amongst other things, the Cardholder can use his Card to access his Funds to make purchases.
- "Shared Network" shall mean ATMs which are not owned by I&M Bank but which accept Cards issued by I&M Bank.
- "Transactions" shall mean cash withdrawals from the ATMs and/or any purchases made at the Merchant Establishments through the use of the Card.

ELIGIBILITY FOR THE CARD, MANNER OF APPLYING/ OBTAINING THE CARD, CONDITIONS OF ISSUE OF THE CARD

Any individual or corporate body may apply for the issuance of the Card through any I&M Bank or Agent in Kenya. The issuance of the Card is subject to compliance by the applicant of the provisions of applicable laws, rules, regulations and directions as issued by the Central Bank of Kenya or other appropriate authority under any law in force from time to time. I&M Bank may, at its sole and absolute discretion, refuse issuance of a Card or cancel an issued Card without notice, if satisfactory Know Your Customer and money laundering guidelines are not met or if it has reason or suspicion to believe that the Cardholder has violated or intends to violate any exchange regulations or uses/ will use the card for money laundering purposes. The applicant for the Card will be required to complete and submit a duly signed application form as required by I&M Bank from time to time and further, to submit all such documents as may be necessary or required.

The validity period of the Card shall be 24 months from the date of manufacture. Subject to all the conditions being satisfied, the Card shall be activated within a period of 72 hours of receipt of monies and other requisite documents from the Cardholder.

Upon purchase of the Card, the Cardholder can request any I&M Bank Branch or Agent to load a certain amount of Funds (Subject to restrictions on minimum and maximum amount loadable, as determined by I&M Bank at its sole discretion from time to time). 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 will be honoured at the Merchant Establishment only when the Card bears the signature of the Cardholder on the reverse and upon presentation to Merchant Partner by the Cardholder.

Upon issuance of the Card, the Cardholder shall sign on 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 will be honoured at merchant establishments only when the Card bears the signature of the Cardholder on the reverse and upon presentation to a Merchant Partner by the Cardholder.

USE OF THE CARD

The Card may be used to access Funds at any ATM worldwide that displays the Visa Electron or Plus logo or Visa Flag that accepts such Cards.

To withdraw the Funds, the Cardholder will need to insert the Card into the ATM, enter the PIN, and the amount of desired Funds. The Card should be retrieved upon such usage. The Cardholder may also use the Card to pay for charges incurred at Merchant Establishments, subject to the condition that I&M Bank and the Merchant Establishments reserve the right at any time to refuse to permit the use of the Card at the Merchant Establishment for any reason whatsoever.

The amount of each purchase made through the use of the Card or withdrawal of the Funds will be debited immediately from the Funds of the Cardholder. In the event that there are insufficient Funds to honour the requested Transaction, the Transaction will not be honoured. The Cardholder may surrender the Card at any point in time and obtain a refund of the balance of the Funds, by filling up the refund form, 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 currency of purchase only. 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 any unauthorised use or cancellation of the Card.

TRANSACTIONS OVER THE INTERNET

The Cardholder may access information on the Card through the website www.imbank.com including outstanding balance and statement of Transaction history as well as hot listing the Card. For this purpose, the Cardholder will be assigned an I-PIN.

LIMITS ON USE OF THE CARD

I&M Bank reserves the right to limit the amount of Funds that may be used for effecting any Transaction through the use of the Card per day or over a specified period. ATMs or Merchant Establishments may also limit or restrict the number of Transactions that may be effected through use of the Card. These limitations will vary for every ATM and/or Merchant Establishment. I&M Bank shall not be responsible for either ascending, or notifying the Cardholder as to such Limits/restrictions and shall not be liable for any Loss suffered by the Cardholder due to these restrictions, limitations or to a lack of uniformity between Transactions requested at ATMs and/or Merchant Establishments.

BENEFITS

The Card enables the Cardholder to obtain the Funds in cash by withdrawal from ATMs and/or ascertain information as to the balance(s) on the Card at ATMs/POS terminals (whether of I&M Bank or a Shared Network) or make payments at Merchant Establishments through POS terminals.

No interest, compensation or any benefit/bonus is payable by I&M Bank or any other person to the Cardholder in connection with the Funds, nor do they entitle the Cardholder to any Overdraft/Credit facility. Notwithstanding anything contained herein, I&M Bank may, at any time, without giving notice or reason, suspend or terminate all or any of services or their use by the Cardholder. All provisions of these terms and conditions which in order to give effect to their meaning will survive the suspension or termination of the services and/or the use of the services by the Cardholder, and shall remain in full force and effect after suspension or termination of the Card. Notwithstanding such suspension or termination, the Cardholder shall continue to be bound by these terms and conditions to the extent they relate to any obligations or liabilities of the Cardholder that remain to be performed or discharged.

RELOADING THE CARD

Card Loading and reloading 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 or indirect that may be suffered by the Cardholder as a result of Funds given to any person other than the approved Bank Tellers and/or Bank's appointed Agents as advised from time to time. In event the Cardholder wishes to reload the Card, I&M Bank reserves the right to:

- Limit the amount of Funds that can be reloaded onto the Card;
 - Limit the number of times the Funds can be reloaded onto the Funds;
 - Decline a reload Transaction, at its sole discretion.
- For the purpose of reloading the Card, 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 be reloaded in same currency in which the Card was originally issued. Amount of reload shall be in strict accordance to the limits specified by the applicable laws, rules and regulations in force from time to time. Any residual balance in expired Cards will be forfeited if unclaimed after 2 months of expiry.

MAXIMUM SPENDING LIMIT

Any Card issued to Cardholders will be subject to a maximum 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 time to time.

PROHIBITION ON OBTAINING MULTIPLE CARDS

No individuals can apply for or obtain multiple Cards. In the event the Cardholder has obtained the Cards at previous occasions, at any given point in time, the last of such Card as issued to the Cardholder shall be valid and active, unless cancelled or terminated by I&M Bank.

PERSONAL IDENTIFICATION NUMBER (PIN)

To enable the Cardholder to use the Card, PIN will be issued to the Cardholder by I&M Bank, which would be provided/enclosed with the Card. In case of re-dispatch request of PIN, unless otherwise determined by I&M Bank as to the mode of delivery of the PIN, the PIN shall be mailed to the Cardholder (at such address as has been specified in the application form for the Card) in a sealed envelope. If in case the envelope is not in a sealed condition, or the Cardholder finds it tampered with, the Cardholder should not use the PIN, and should immediately inform I&M Bank at +254 20 3221000 or such other number as I&M Bank may specify from time to time. Upon receipt of such intimation from the Cardholder I&M Bank shall block the PIN and regenerate a new PIN and mail the same to the Cardholder. The PIN, as received (in a sealed envelope, and which has not been tampered with) may used at any ATM. The PIN (as originally provided or which is subsequently changed), by its usage together with the Card, or independently, and the Transactions or instructions issued pursuant thereto, are deemed to be Transaction conducted, or instructions given, by the Cardholder. In addition, an I-PIN will also be allocated to the Cardholder which will be required for access to the Cardholder's account information through the internet. Cardholders should maintain the same level of security with I-PINs as with their PIN.