



## THE I&M BANK TRAVEL CARD

It is an international pre-paid VISA card that needs to be pre-loaded with funds, in US Dollars, that can be used by an international traveler to withdraw cash from over 800 VISA branded ATMs in Kenya as well as make purchases at thousands of shops, restaurants etc. in Kenya that accept the Visa Card.

The Travel Card can be subsequently reloaded for continued usage and residual balances can also be refunded.

## BENEFITS OF THE TRAVEL CARD

- An efficient, safe and convenient alternative to carrying cash or travelers cheques while traveling abroad and to avoid exchanging money at money exchanges or banks at uncertain exchange rates.
- Can be used repeatedly, every time you travel, by simply loading additional amounts on the card.
- A very convenient way of giving travel and living expense money to family members who are proceeding abroad and to budget and control expenses while traveling.

## PURCHASING THE TRAVEL CARD

The Travel Card Kit can be purchased from any branch of I&M Bank in Kenya, as well as certain authorised agents, by producing a copy and the original National Identity Card/Passport and filling up the application form.

## CHARGES\*

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

Transaction Load Fee	Cost US\$ 14
Reload Fee	Nil
Refund Fee	1% of balance, minimum US\$ 5
Cash withdrawal - I&M Bank & Kenworth ATMs - Other Bank VISA ATMs in Kenya - All VISA ATMs outside Kenya	US\$ 1.00 US\$ 1.25 US\$ 4
Balance inquiry - I&M Bank & Kenworth ATMs - Other Bank Visa ATMs in and outside Kenya	US\$ 0.25 US\$ 1.50
Each SMS alert (for registered cards)	Ksh 12/-*
POS/PDQ transaction - national & international	Nil
Replacement Fee	US\$ 10

\*The charges in Ksh shown will be converted into US\$ as per the applicable rate for the day at the time of load, reload & SMS.

The validity period of the card is 24 months.

## LOADING LIMITS

Minimum load amount - Nil  
Maximum load amount - US\$ 5,000 per load

For more information, call I&M Bank at +254 20 3221000

## PLEASE FILL THE DETAILS IN BLOCK LETTERS

First Name:   
Middle Name:   
Last Name:   
Date of Birth:   
Gender (Male/Female):

Mother's Maiden Name:

Mailing Address:

P.O. Box No.:

Post Code:

City/Town:

Passport Number:

National ID Number:

Phone Number (Res.):

Phone Number (Off.):

Mobile Phone Number:

Would you like SMS alerts for transactions? (chargeable)  Yes  No

E-Mail Address:

Company:

Purpose of Travel (tick)  Business  Personal

Maker:

Checker:

Bank Name:

Bank Account Number:

I&M Bank Account Number If any:

## INITIAL LOADING

Attach a copy of 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.

I hereby apply for the issuance of an I&M Bank Travel 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 responsibility to obtain the terms and conditions applying to the I&M Bank Pre-Paid 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 authorize 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 and for 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 Travel 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 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 Travel Card. I agree that if I permit someone else to use my Card, the Bank will treat this as if I have authorized 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 Number:

Reference No:

Payment Mode (loading Amount)

Debit to Bank Account (Signature Verified)

Cash  Cheque  Amount

Maker:  Signature:

Checker:  Signature:

Authorizer:  Signature:

Stamped:  Date:

For any queries, call Customer Care Centre +254 20 3221000

## TERMS AND CONDITIONS

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.

**DEFINITIONS:** The Cardholder may surrender the Card at any time and obtain refund of the balance of the Funds, by filing up the request for termination at the nearest branch of the Cardholder's passbook/registered document, the Card and cash required as noted by I&M Bank. The refund shall be made in the currency of purchase only. Use of the Card at any unauthorized 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.

**1. "Agent"** means any company/individual appointed and authorized by I&M Bank to sell, reload and refund the Card.

**2. "ATM"** means an automatic machine/electromechanical in Kenya displaying either Visa Electron, Plus Logo or Visa Plus for effecting cash withdrawal where the use of the Card may be used for the purpose of withdrawing Funds from the ATM.

**3. "Card"** means the I&M Bank Pre-paid payment card, including the National Identity Card/Passport/Photocopy Card and any other pre-paid payment card issued by I&M Bank to the Cardholder.

**4. "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 authorized to hold the Card.

**5. "Cash"** means the amount of monies purchased and loaded onto the Card by the Cardholder from I&M Bank Kenya in respect of which no transactions have been and any additional monies that may subsequently be credited by the Cardholder to the Card through any commission or fees paid to such person, as an add-on to the I&M Bank Pre-paid Card, from when the Card was purchased, less any amounts previously spent and applicable fees and charges. For all transactions, I&M Bank shall be responsible for either ascertaining, or notifying the Cardholder, of any such transactions and shall not be liable for any loss suffered by the Cardholder due to these restrictions, omissions or lack of uniformity between transactions requested at ATMs and/or Merchant Establishments.

**6. "I&M Bank"** means and refers to I&M Bank Limited, established but not limited to its registered office, its branches, assigns and having its registered office in I&M Bank House, 2nd Ng'ong' Avenue, P. O. Box 30238-00100, Nairobi.

**7. "I&M Bank ATM"** means an ATM owned and managed by I&M Bank in Kenya and displaying I&M Bank Logo.

**8. "Merchant"** shall mean any person who owns or manages or operates a Merchant Establishment in Kenya.

**9. "Merchant Establishments"** shall mean establishments in Kenya which honor Cards.

**10. "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 order to access the Funds of the Card.

**11. "POS Terminal"** shall mean point of sale electronic commerce Merchant Establishments in Kenya or overseas, capable of processing Transactions and at which amount of Funds of the Cardholder's I&M Bank Card to access the Funds to make purchases.

**12. "Shared Network"** shall mean ATMs which are not owned by I&M Bank but which accept Cards issued by I&M Bank.

**13. "Transactions"** shall mean cash withdrawals from the ATMs and / or any purchases made at the Merchant Establishments through the use of the Card.

**TRANSACTIONS OVER THE INTERNET:** The Cardholder may access information on the Card through the website [www.imbank.com](http://www.imbank.com) including the status of the Card, provided that the Cardholder is well as holding the Card. For this purpose, the Cardholder must ensure that he has a valid and active internet connection.

**LIMITS ON USE OF THE CARD:** I&M Bank reserves the right to limit the amount of Funds that the Cardholder may use for Transactions through 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 the use of the Card. These limitations will vary for every ATM and / or Merchant Establishment. I&M Bank shall not be responsible for either ascertaining, or notifying the Cardholder, of any such limitations and shall not be liable for any loss suffered by the Cardholder due to these restrictions, omissions or 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 withdrawing monies from ATMs and/or ascertain information as to the balance as on the Card at ATMs/POS terminals of either I&M Bank (a Shared Network) or make payments at Merchant Establishments through POS terminals.

No interest, compensation or any benefits/bonus is payable by I&M Bank or any other person to the Cardholder in connection with the Funds, nor do they vest in the Cardholder to any Overdraft/Credit facility.

**RELOADING THE OVERDRAFT/CREDIT FACILITY:** 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 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/Car. As may be required by I&M Bank, the Funds shall be reloaded in same manner 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 undrawn after 2 months of expiry.

**MAXIMUM SPENDING LIMIT:** The Card issued to Cardholders will be subject to a maximum spending limit as regulated by I&M Bank from time to time and shall be subject to 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 Card at previous occasions in any given point in time, the last of such Cards as issued to the Cardholder shall be valid and active, unless cancelled or terminated by I&M Bank.

**PERSONAL IDENTIFICATION NUMBER (PIN):** The Cardholder will be issued the Card, PIN will be issued to the Cardholder to use the Card. PIN will be issued to the Cardholder in a sealed envelope, and which has not been tampered with may used at any ATM. The PIN (in an originally provided or which is subsequently changed, by the use together with the Card, or independently, of the Cardholder's card) shall be used to activate the Card.

The Cardholder may also use the Card to pay for charges incurred at Merchant Establishments, subject to the conditions that the Merchant Establishment must have reserved the right at any time to refuse to permit the use of the Card at the Merchant Establishment for any reason whatsoever.