

PREPAID CARD APPLICATION FORM

BRANCH NAME	
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PERSONAL DETAILS			
Full Name			
Gender	☐ Male ☐ Female	Marital Status	☐ Married ☐ Single ☐ Divorced
Nationality			
Street			
Village			
Cell			
District			
Sector			
Province			
Country		Date of Birth	
Place of Birth			
Email Address		Mobile N°	
I.D Card/Passport No:		Issue Date	Expiry Date

PHOTO

EMPLOYMENT STATUS	
Employer / Company / Firm Name:	
☐ I earn a Salary	☐ Am Self Employed ☐ Am Retired / Pensioner
Office Address	

CARD CHOICE:	
Mastercard:	☐ Single ☐ VISA Card ☐ Both ☐ Multi-Currency

CARD CURRENCIES <i>(Select 5 currencies, only for multi-currency)</i>	
☐ FRW ☐ USD ☐ EURO ☐ INR ☐ UGX ☐ GBP ☐ ZAR ☐ KES ☐ CNY ☐ TZS ☐ CHF ☐ CAD ☐ AED ☐ AUD ☐ JPY ☐ XOF ☐ XAF	

SUPPLEMENTARY CARD <i>(Optional) Please issue the additional card to my following:</i>	
☐ Spouse ☐ Parent ☐ Son/Daughter ☐ Brother/sister ☐ Other. Please specify	
Full Name	
Nationality	Date of Birth
Gender ☐ Male ☐ Female	I.D Card/Passport No:
Email Address	Mobile N°
Primary card number	

DECLARATION	
I confirm that the above information is true and correct. I also confirm that I have read, understand I&M Bank (Rwanda) Plc Reloadable PrepaidCards terms and conditions, and agree to abide by the same. I also agree to be responsible for all transactions through the card.I acknowledge receipt of above Card(s) and Pin(s).	
Name:	Date and Signature:

BANK USE ONLY	
Business Unit	Business Unit
Input By	Authorized By
Date	Date
Initials	Initials

RELOADABLE PREPAID CARDS TERMS & CONDITIONS

• Whereas I&M Bank (Rwanda) Plc. (hereinafter referred to as the Bank), issues Bank Cards to its customers whose application to this effect shall have been received and accepted.

• Whereas the customers to whom the BANK Cards are issued, that is, "The Cardholders", are bound formally by the present Terms and Conditions.

• Whereas The Cardholders unreservedly accept that the present terms and conditions may be amended from time to time and at any time, they shall be notified of such amendments 30 days beforehand and that unless the BANK Cards are returned by them within 15 days of such notification, they shall be deemed to have accepted the said amendments and be bound thereby.

• Whereas the BANK shall have the right to terminate this agreement, with immediate effect upon any material breach or violation by The Cardholder of any obligation contained herein.

1. Definitions and Interpretations

- "The Card" means the BANK Reloadable Prepaid Card.
- "Billing Amount" means the amount charged to the Prepaid Card Account.
- "Agent" means any BANK Branch or outlet authorized to sell Cards.
- "Reloadable card" means a prepaid card which can be replenished by the Cardholder.
- The Payment Card Network Rate is the rate applied by the Card Provider to convert transactions' amounts to the settlement amount or billing amount.
- "Prepaid Card Account" means the special account attached to the specific prepaid card/s issued to the Cardholder.
- "Cardholder" means the customer who has been issued any one or more of the BANK Cards and on whose name the Prepaid Card Account has been opened.
- The "PIN" means the Personal Identification Number allotted by the BANK to the Cardholder.
- "ATM" means Automated Teller Machine.
- "POS" means Point of Sales.
- "Transaction" means any purchase or withdrawal made by the Cardholder.
- "Cash Withdrawal Voucher" means a receipt handed to the Cardholder when effecting a cash withdrawal from banks.

2. Purpose of the Card

The card is accepted in Rwanda and abroad and enables its holder:

- To pay for goods and services supplied by merchants displaying the sign corresponding to that appearing on his/her/it card.
- To withdraw bank notes in Rwanda in local currency, and abroad in the currency of the country concerned, from member banks, financial institutions and automated teller machines (ATMs) displaying the following signs: MasterCard/ Visa and/or Plus sign/s for the MasterCard/ Visa.

The card shall not be used for any unlawful purpose, including purchase of goods or services prohibited by the local law applicable in the cardholder's jurisdiction.

3. The PIN

- A PIN shall be allotted by the BANK to the Cardholder and noticed confidentially to him/her/its and he shall have the possibility to alter it at any branch of the Bank. This will be effected subject to reception of a duly signed amendment form.
- The PIN is essential to effect transactions both for withdrawal of banknotes from ATMs or use on a POS machine. The Cardholder shall, in his/her/its own interest, keep his/her/its PIN secret, not impart it to any person whatsoever, memorise and destroy the PIN notification promptly. Accordingly, the Cardholder shall never write the PIN on the Card or on anything usually kept with it.
- The Cardholder has the possibility to alter the PIN upon filling in an amendment form which has to be duly signed.
- If the PIN has become known to any person other than the cardholder, the latter shall notify the BANK Card Operation immediately by visiting the nearest branch or by calling the Bank's Call Center 32 27 or +250 788 162 006 (24hr service). The Cardholder shall nevertheless be liable to the Bank for any transactions effected with the use of the Card by any other person who acquired possession of it with or without the Cardholder's consent before such notification is received by the BANK card Centre as if he had used it himself/herself/itself.

4. Reloading

- The Cardholder may only reload funds onto a Reloadable Card at any BANK branch, subject to the compliance of all applicable laws, rules and regulations in force from time to time.
- In all cases that the Cardholder intends to reload the Card, The BANK may exercise its rights as follows:
 - (1) It may limit the amount of funds that may be reloaded onto the Card;
 - (2) It may limit the number of times the funds may be reloaded onto the Card;
 - (3) It may use its discretion to decline a reload request.

- The reloading of the Card shall take place in the same currency as the currency in which the Card was initially issued together with any charges as may be charged by the Bank. In the exercise of reloading the Card, the Cardholder shall fill in the prescribed form of the Bank. In case the source amount for reloading the Card is in another currency than the currency of the Card, the applicable conversion rate will be the Bank's Demand Draft Selling rate or appropriate cross rate and may vary from day to day or can vary multiple times within a day itself.
- In the absence of the Cardholder, a duly authorized person may reload the amount on the Card.
- Upon clearance of the financial instrument used, reloaded funds shall be available to the Cardholder on the following day less any applicable fees.
- Cheque Deposits by the Cardholder will only be acceptable for reload of the Card when such effects are cleared.

5. Use of the Card

- The amount of each transaction effected through the use of the Card or withdrawal of the funds through ATMs shall be debited automatically from the funds available on the Card. In the event of insufficient funds, the transaction shall not be accepted.
- No interest or any other benefit is payable by the BANK to the Cardholder regarding the funds available on the Card.
- The Cardholder must ensure that the Card is protected at all times from misuse, damage and unauthorized use.
- The Cardholder undertakes to exercise the utmost care to prevent the Card from being lost or stolen.
- Before effecting any transaction, the Cardholder must ensure that he has sufficient funds standing to the credit of his/her/it Prepaid Card Account.
- The amount withdrawn by the Cardholder, such as it is recorded by the ATM, shall be debited from the Cardholder's Prepaid Card Account.
- The Card shall not be used for any unlawful purpose including the purchase of goods or services prohibited by the local law applicable in the Cardholder's jurisdiction.

6. Limits on use of the Card

- The BANK may exercise its discretion 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.
- The Prepaid Card shall be subject to a daily transaction limit. Such limits shall be communicated to the Cardholder and the B reserves the right to amend such limits from time to time.
- The Bank hereby informs the Cardholder that ATMs or merchant establishments may also limit or restrict the number of transactions and amount that may be effected through the use of the Card. Consequently, the Bank cannot be held responsible for such limits or restrictions through the use of the Card.

7. Special provisions relating to the running of the ATMs

- The ATMs' records or their reproduction on a computerbased medium shall be conclusive and irrefutable evidence of the amounts withdrawn by the cardholder entitling the Bank to debit such amounts to the Cardholder's Prepaid Card Account.
- The BANK shall, in no circumstances, be liable for the malfunction, temporary breakdown or misuse of the ATM, which may result in the retention of the Card or it being torn or destroyed.

8. Cash withdrawals from local banks and financial institutions abroad

- The Cardholder shall also, when using the Card to obtain money, sign a Cash Withdrawal Voucher. Any Cash Withdrawal Voucher bearing electronically captured information from the Card shall entitle the bank or financial institution to make the payment aforesaid even if the Cash Withdrawal Voucher is unsigned.

9. Payment for goods and services

- Payment shall be evidenced by a Sales Voucher issued by the merchant and duly signed by the cardholder.
- The Cardholder shall sign a Sales Voucher when using the Card to purchase goods and services. However, failure to do so shall not relieve him/her/its from liability for payments effected by the BANK for his/her/its account through the use of the Card, and the POS machine voucher shall entitle the BANK to effect the payment aforesaid, whether or not it is signed by the Cardholder.
- Any claims or disputes between the Cardholder and the supplier of goods or services supplied with the use of the Card shall be deemed to be irrelevant to the BANK's claim and right to receive payment from the Cardholder in terms hereof. Under no circumstances, shall the Cardholder have a claim against the BANK or the right to refuse payment for any reason whatsoever in the event of a dispute arising between the cardholder and the supplier of any goods or services acquired with the use of the Card or card number. In such case, the BANK shall provide all necessary information relating to the use of the Card to the Cardholder.

- The BANK shall not be liable for the refusal by any retailer or any bank or financial institution, to accept or honor the Card.
- Where a merchant becomes liable to make a refund to a cardholder, the BANK shall credit the Prepaid Card Account with the amount to be refunded either on receipt of a Credit Voucher issued by the merchant or on receipt of supporting documentation to substantiate such a refund.

10. Methods of settlement

- Conversion for BANK Pre-Paid Card transactions: For transactions effected in any currency other than the currency of the Cardholder's account, the transaction amount shall be converted to the currency of the card account at the Payment Card Network's Rate, if applicable, and then at the BANK prevailing rate, on the processing date.

11. Loss or theft of the Card

- The Cardholder shall immediately report to the BANK either on its 24-hour Call center telephone number 32 27 or + 250 788 162 006, or visit nearest BANK's branch for any loss or theft of his/her/it Card, including any suspected abstraction of the Card even if it were by a member of the Cardholder's family.
- Such reporting shall, on pain of nullity, be confirmed in writing as follows:
 - (i) If the loss, theft, or suspected theft occurs locally, the cardholder should fill in an amendment form provided by the BANK, signed by the Cardholder and handed over personally. The Cardholder shall for that purpose produce his/her/it Identity Card or passport.
 - In case of loss, theft or suspected theft of the Card, the BANK may further require the Cardholder to report same to the Police and to supply to the BANK proof that such reporting has been made.
 - The BANK shall in no way whatsoever, be held liable for any loss, damage resulting from any notification made by email, phone, or otherwise, which might not emanate from the cardholder and/or which is not confirmed in writing as per Section 11 first paragraph above.
 - Report of the loss, theft, suspected theft or abstraction of the Card shall in no way affect any transaction effected prior thereto or those already settled by the BANK.

12. Duration of validity of the Card

- The Card shall be valid as from the start date up to the last day of the expiry date borne thereon.
- The Card shall remain the property of the BANK which may in its absolute discretion terminate its validity at any time or refuse to renew it on expiry without having to assign any reason thereof. The Cardholder, in such an eventuality shall stop using the Card from the time such request is made to him/her/its and undertakes to return the Card to the BANK at the earliest. Such request shall be addressed to the Cardholder.
- In accordance with Clause 11.2, the Cardholder agrees to indemnify the BANK in respect of any outstanding debit balance on his/her/its Prepaid Card Account and recovery process may be followed in case of failure to settle the amount due.
- In the event of death or bankruptcy of the Cardholder or breach of any of the conditions of this agreement for the time being in force by the Cardholder, the BANK shall, in addition to any other remedies it may have, take such steps as are necessary to stop any operation by means of the Card/s and to withdraw the Card/s.

13. Expiry of the Card

- Following its activation, a Card shall be valid until the last day of the expiry date borne thereon.
- It is the cardholder's responsibility to destroy the expired Card by cutting across the card magnetic stripe and/or chip.
- Any expired Card will not be renewed automatically and a request for a new Card shall have to be initiated by the cardholder at his/her/it convenience. However, the BANK may at its discretion print cards prior the cardholder's consent.
- Before the expiry of the Card, the cardholder may request a full or partial refund of any outstanding balance on the Card by:
 1. Withdrawing cash at an ATM (subject to the withdrawal limits at ATMs)
 2. Initiating a refund request at a BANK branch
 3. Filing a cancellation request as per procedures laid down in section 20.
- Following a request from the cardholder for a refund of the outstanding balance on a card, the amount shall be paid in Country Currency. A conversion to COUNTRY Currency of the available funds shall be applied at the prevailing Demand Draft Buying Rate displayed at the BANK, after deduction of any applicable fees.
- It is the Cardholder's responsibility to ensure that any remaining balance on the card is refunded to him/her/its following the expiry date in accordance with these terms and conditions.

RELOADABLE PREPAID CARDS TERMS & CONDITIONS

14. Keeping of documents and Information relating to operations by means of cards - time limit for claims

- The Cardholder shall inform the BANK as soon as reasonably practical if he notices an item which seems to be wrong on his/her/it statement. No claim or action whatsoever relating to a transaction shall be entertained after the expiry of 45 days from the date of the statement of account whereon the transaction is borne.
- In case of Cardholder's complaint, the BANK shall follow the rules and regulations set by in initiating and processing such complaint. Any resulting refund may take up to 180 days before being undertaken.

15. Communication of Information to third parties

- The BANK shall be entitled, should it deem necessary, to pass on to any commercial bank, financial institution or merchant, any information relative to the Cardholder in case of improper or fraudulent use of the Card by him/her/its, or in order to facilitate the recovery of same in case of loss or theft.
- The BANK shall be entitled, subject to the applicable laws and regulations of the COUNTRY, to pass on to any other entity, any information relative to the Cardholder.
- The BANK may list cancelled cards in its Warning Bulletin for dissemination to its merchant network and appropriate Card Organizations.

16. Communication of Information between the Cardholder and the Bank

- The Cardholder shall notify the BANK promptly in writing of any changes in employment or in his/her/it official residential address or phone numbers or any changes whatsoever in his/her/it civil status.
- Any notice or correspondence sent to the Cardholder by email/message/shall be delivered to the latest address and telephone number provided by the Cardholder to the BANK in writing and shall be deemed to have been received within 48 hours of sending.
- The Cardholder agrees to bear an investigation fee, as may be determined by the BANK from time to time, for each transaction disputed by the Cardholder.

17. General

- The BANK may refuse any request for authorisation of a transaction in the case it has reasonable doubt that such transaction is fraudulent.

18. Modifications to conditions of the present agreement

- The BANK may at any time, subject to a 30 days written notice and publication on the BANK website, change any terms of this agreement, including interest rates, fees and other charges, the statement date or introduce new terms. The Cardholder who uses the Card after receiving such notification or does not return the Card to the BANK within 15 days of such notification shall be deemed to have accepted the said changes or amendments and shall be bound thereby.
- If there are sufficient changes on a 12-month period to warrant it, the BANK shall provide to the Cardholder a consolidation of the variations made to the Terms and Conditions over that period

19. Records, balance and transactions details

- ATM Receipts: It is the responsibility of the Cardholder on completion of a transaction through an ATM to ensure that he obtains a corresponding receipt / record.
- Card Information: The Cardholder may request for information as to the balance of the Card or the transactions effected by calling on the BANK's 24/7 Hotline 32 27 or + 250 788 162 006, or by visiting the nearest branch ATM.

20. Receipt of funds in excess of the funds that were to be loaded

- In all cases where the Cardholder receives excess funds, the Cardholder agrees to repay to the BANK the said excess funds as may be specified by BANK, or may be deducted from the funds available on the Card upon such terms and conditions as the BANK shall specify or from any account of the Cardholder with Bank or by payment to Bank.

21. Cancellation of the Card

- The Cardholder may request for the cancellation of the Card by filling the cancellation request form available at any Bank branch together with any additional documents as may be required by BANK.
- It is understood by the Cardholder that any request for cancellation of the Card shall only be processed by the BANK when all transactions effected through the use of the Card will have been settled.
- In case of outstanding amount on the Card, BANK will refund such amount after deduction of any processing charges, commission or other fees as per bank's tariffs of charges to the Cardholder.

I agree to the terms and conditions for I&M Bank (Rwanda) Plc E-Banking and have printed for my records.

Name	Date, Stamp and Signature