No individuals can apply for or obtain multiple Cards No individuals can apply for or optain insurer curus. 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 use of the PIN.

The section of the se in the application to more the Cardy 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 immodately inform KM Bank at ±254 20 322 1000 or such other number as IAM Bank may specify from time to time. Upon necepit of such initination from the Cardholder, IAM 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 by its usage together with the Card, or independently, and the transactions or instructions issuing pursuant thereto, are deemed to be transaction conducted, or instructions given,

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 LPINs as with their PIN.

Utilization and/or possession of the card by the Cardholder is required to be in accordance with a accordance with the applicable laws, rules, regulations and directions as issued by the Certal Eliand & Marya or derive supervision and the control of the Cardholder cardholder believes that the Marya Certain Cardholder Selection of the Cardholder believes that the

near and regulations in force front time to time.

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ATM Receipts: When the Cardholder completes a transaction through an ATM, the Cardholder shall ensure that the Cardholder obtains and verifies any receipts / record received, if any, through such ATM.

Balance Information: ATMs or the receipts/record. if any, may 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 I&M Bank Call center.

History: The Cardholder may obtain a history of the transaction by accessing the Card account through I&M Bank's internet website by using the allocated User Identification Number and I-PIN.

The Cardholder may call I&M Bank Call center in event

of any queries or complaints in connection with the Card. Alternatively, the Cardholder may email I&M Bank at the

Further, in case of complaints, the Cardholder should provide sufficient and correct details in writing to I&M Bank in order to enable I&M Bank to investigate and respond on the complaint or query appropriately.

The following information will require being provided in

Name, address and Card number of the Cardholder.

 A detailed description of the transaction and/or the complaint (including the date of the transaction and the location of the ATM / Merchant Establishment) and the basis or reason for the Cardholder to dispute the Transaction or raise a query or complaint; and 2 The Transaction amount

The Transaction amount. 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 Cardholdee, I&M Bank may advise the Cardholdee. 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 confidentials safety and security of PIN, and note that the failure to observe confidentiality, safety or security of the PIN can result in the Cardholder incurring liability on the Card of

The Cardholder should use due care in preventing anyone seeing the PIN when it is being entered in the ATM. 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

person/party.
The Cardholder should not write or otherwise indicate the PIN on the Card.

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. The Cardholder should not carry the PIN with the Card or record it elsewhere even if the same has been disguised.

The above recommendations are not intended to be

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

by the Central bilink on keeping of order appropriate surrivers. See a complete any lars in force from time to trins. Under any lars in force from time to trins. Once the contract of the properties of of the properties

IAM Bark will not be liable for any direct, indirect or borg components.

One composition from a change, a fining from a relation to the control of the cont

The Cardholder bears all losses resulting from the use of the Card which also includes the situations where purportedly 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 until: (i) notification to I&M Bank of such unauthorised 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, and (i) I&M Bank blocking the further use of the Card and/or the PIN successfully. Such

situations could include:

A. Lack of proper safeguard of the Card and/or the PIN, including on account of the Cardholder Having written or otherwise indicated the PIN on the

Having written or otherwise indicated the PIN on any article normally carried with or stored with the Card in

any recognizable form, Having voluntarily disclosed the PIN to any person, o

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. B. Delayed notification of misuse, loss, or theft of the Card and/or the PIN, including on account of the Cardholder,
Not notifying I&M Bank promptly upon coming to know or becoming aware of the misuse, loss or theft of the Card and/or the PIN.

> 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 aware that any of the measures adopted by the Cardholder (in line with the recommendations above or of any other measures adopted to safeguarding the PIN) being compromised I&N Bank shall bear no liability from such unauthorises

ctions having been effected through use of Kenya. These emergency medical and travel assistance the Gard and/or the PIN, or board and/or the PIN and the Gard and the Ga

providing these services. Wherever applicable, the applicable

of communication, or (14) upon terminating, suspending, blocking or declining of the use of the card and/or access / to the Funds, inter alia, 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 direction of any appropriate authority.

If the Cardioder appealed units is reverse of the Trunds, the Cardioder appealed units in reverse of the Funds, the Cardioder appeale to promptly regay talls stormed to the Cardioder appeale on promptly regay talls stormed to the Cardioder appeale on promptly regay tall stormed to the Cardioder appeale on the that the Cardioder has received funds in screes of the professional promptly regay talls start the Cardioder for a received funds in screes of the professional promptly regay talls satisfacts expended by the Cardioder, dee to any reasons professional to the Cardioder for a service sentitive seams to the Cardioder and self-deed in excess of the seams to the Cardioder and self-deed in excess to the seams to the Cardioder and self-deed in excess to the seams to the Cardioder and self-deed in the second trule the account of the Cardioder manifolder with self-deed and self-deed to self-deed provider that and conditions as MM Earl regay specify, MM Earls there of its group companies, whether such account to a joint for the conditions with the condition self-deed to self-deed provider that conditions the self-deed provider that self-deed provider that the conditions and propriet of and second to the conditions as MM Earl regay of its group companies, whether such account to a joint and propriet of and second provider that the conditions that the conditions as the condition and the propriet of the conditions that the conditions as the conditions that the conditions as the conditions are also as the conditions that the conditions as the conditions that the conditions that the conditions as the condition that the conditions as the conditions that the conditions that the conditions as the conditions that the

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payment shall be conclusive proof that the amount recorded on such changes allow other requisitions was properly incramed by the Cardholder by the use of the Card accept for such signed on a class subsequent to the Cardholder and Cardholder by the use of the Card accept for such signed on a class subsequent to the Cardholder and fill-cardholder shall be and the Cardholder the Cardhol sussan-transit or the Card and/or PIN.

Additionally, as stated earlier, the Cardholder has also agreed to indemnify and agreed to hold I&M Bank indemnified against all actions, claims and costs, changes 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.

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services by use of the Cost with risk or presen recluding the 170°, it has worst a channel of claim for different of the Displates or claims to concentrate with the pully of the front the Controlled in much solition by 100° Bart or or of the risk market of the pully of the front the Controlled in much solition of the 100° Bart or of the risk market of the pull of the controlled of by use of the controlled of th goods/services, non-delivery of goods/services, or receipt of defective/sub-standard goods/services by use of the Card with/at any person including the Merchant 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.

IAM Bank will not be repossible for the quality of the services.

The Caudholder heavy signes and abnovedages that descripes by the great pide in services provided for of the services.

The Caudholder heavy signes are abnovedages that all services by the service provides of such emergency and an extra provided and travalled and travalle I&M Bank will not be responsible for the quality of

additional 3% (or such higher/other rate as I&M 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

Rates!...
In a situation that the Funds are not sufficient to deduct such costs, charges and fees, ISM Bank reserves the right to recover the same directly from the Cardholder and/or from any accounts (including joint accounts) maintained by the Cardholder with ISM Bank or its group companies, and further, to denytdecline or block conduct of any further.

Transactions through the use of the Court of the Section of the Se

Obtaining of Funds in a currency other than the currency for interest of the collection and the Currency Convention Bales. This would include the development of the currency of the collection and the Currency of the collection and the currency of the collection and the currency of the thin the Currency convenient to the currency of the currency convenient and the currency of the currency and the currency and the currency are currency as the currency and the currency are currency as the value of the currency are the currency and the currency are currency as the currency are currency as the value of the currency are currency as the currency are currently as the currently are currently as the cur Obtaining of Funds in a currency other than the currency transaction is processed on the same day (by effecting of withdrawal of Funds or otherwise), the Currency conversion rate to be used is either;

A government-mandated rate in effect the day before family members, and for fraud prevention.

The Cardholder acknowledges that the information on his/ her usage of the Card facilities is exchanged amongst banks and financial entities that provide such facilities. Acceptance and flacuity entities that provide acts heatites, acceptance of the Celebratics of Celebratic States of the Celebratics of the Celebratic of the Celebratics of the Celebratic of the Celebrat of an application for a Card is based on no adverse reports

I&M Bank reserves the right to terminate/suspend/ block/decline the usage of the Card/access to the Funds,

Contraction Law
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to the Carchidder beety and particular to the Carchidder beety and particular to the Carchidder beety and the contraction and all international contractions. The second particular to the Carchidder beety and the contraction contraction and all international particular to the Carchidder beet particular to the Carchidder set datas and payment lated to the particular to the Carchidder's details and payment lated to the carchider set of the contraction and all international precisions to the Carchidder's details and payment lated to the set terms and controllers for the Carchidder's details and payment lated to the set terms and controllers for the Carchidder's details and payment lated to the set the controllers of the Carchidder's details and payment lated to the terms and controllers for the controllers and the controllers themselves to the jurisdiction of such courts and tribunals. I&M Bank may, however, in its absolute discretion commence IAM Bank may, however, in its absolute discretion commence any legal action or proceedings airring out of these terms and conditions in any other court, tribural or other appropriate on the Card including, without limitation to, changes which forum any principation, and the Card-holder hereby consensal and conditions.

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 jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

of the Shared Network would also be applicable and will be
No act, delay or omission by IAM Bank shall affect its
deducted from the Funds for each withdrawal from an ATM
right, powers and remotes under the terms and conditions
comprised in a Shared Network, if the Cardholder obtains
or any further or other exercise of such rights, powers or
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the Card remotes under these tenses and was issued, the conversion rate will stand increased by an conditions are cumulative and not exclusive of other right:

The Cardholder acknowledges that I&M Rank may assign Bark, without the consent of the curronouser and such that

Ine curronouser acknowledges that saw beams may assign,
aftered or modified shall also become applicable and will transfer or convey any or all its rights and obligations in
be deducted from the Funds. The details of the conversion respect of the Travel Card / Safari Card to any third person rate are specified in the clause entitled 'Currency Conversion as it may deem fit in its sole discretion without obtaining Rates'.

> 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

IBM Bank reserves the right to use the information provided by the Cardholder on his/her application and during surveys, information from external sources, including consumer reports, for marketing activities carried out by I&M Bank/Affiliates. I&M Bank may use this information to develop market is that may be used by companies with whom I&M Bank shall work to develop marketing offers for

I&M Bank reserves the right to revise the policies, features and benefits offered on the Gard from time to time and may and benefits offered on the Card from time to time and may notify the Cartholder of any such revisions/changes in any manner as deemed appropriate. The Card Member will be bound by such revisions/changes unless the Card 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 Carcholder may be shared with Crodit Reference Agencies, lenders and/or the to be used is either:

• A wholesale market rate in effect the day before processing, other agencies for the purposes of assessing application for credit or other facilities by the Cardiolider and/or his/her

A government-mandated rate in effect the day before, timely normalized and the second of the second

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 reserves the right to change the cardholder's address in its records if such change in address comes to the notice of I&M Bank. The responsibility shall be solely of the Cardholder to ensure that I&M Bank has been informed of the

IAM Earl: reserves the right to terminate/supposed selectromanication, entablished by or no labell of label bodderien the usage of the Cardisocious to the Funds, label or it is Alliaties, for our in regard of such brollows the following events: (1) failure to adhere to or comply with the following events: (1) failure to adhere to or comply with the reserved and condition benefit (2) and with off data under my and conditions the following events: (1) failure to adhere to or comply with transactions when done in adherence to and in complicate the following events: (1) failure to adhere to events and conditions events: (2) and or complexity (3) and (3) and (4) and Kenva in their absolute discretion may think fit.



I&M BANK VISA SAFARI CARD

APPLICATION FORM







It is a pre-paid 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 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 Safari Card can be subsequently reloaded for continued usage and residual balances can also be refunded

- a. An efficient, safe and convenient alternative to carrying cash in Kenya and to avoid exchanging money at money exchanges or banks at uncertain exchange rates.
- b. Can be used repeatedly by simply loading additional amounts on the 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 production of a copy and original passport and filling up the application form.

Load Fee	Ksh 1200/-
Reload Fee	NIL
Cash withdrawal - I&M Bank - ATMs, KS*	Ksh 30/- Ksh 45/-
Cash withdrawal - other bank Visa ATMs in Kenya	Ksh 100/-
Balance inquiry charge - I&M Bank ATMs, KS*	NIL
Balance inquiry charge - other bank Visa ATMs in Kenya	Ksh 50/-
Refund charge	2% of balance, minimum Ksh 150/-
Each SMS alert charge (for registered cards)	Ksh 12/-
POS / PDQ transaction	NIL

*KS - Kenswitch

The validity period of the card is 2 years.

Minimum Load Amount - NIL Maximum Load Amount - Ksh 700,000/- per load

For more information, call I&M Bank at +254 20 322 1000

First Name:
Middle Name:
Last Name:
Date of Birth:
Gender (Male/Female):
Mother's Maiden Name:
Mailing Address:
Passport Number/National ID:
Phone Number (Res.):
Phone Number (Off.):
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 Passport/National ID and produce the original for verification
Amount of initial load (Kenya Shillings):
Payment details:
Currency Amount
Exchange Rate
Mode of payment: Cash / Other

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 it 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 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 Kenva 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 Kenva 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 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 on	ly
Card Number:	
Reference No:	
Payment Mode (load	
Cash Oth	er Amount
Maker:	Signature:
Checker:	Signature:
Authorizer:	Signature:

For any gueries, call 24 hour help line: +254 20 322 1000

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

- indicates otherwise:

 The amount of each purchases made through the use
 of the Card or withdrawal of the Funds will be debited
 authorized by I&M Bank to sell, reload and refund Cards. immediately from the Funds of the Cardholdery
- and received by BM. Blook to sell, relocal and related Cauch. semi-adiately from the Fusike of the Centrholder. See Active Strange department of the Centrholder Strange department of the Centrholder. See Active Strange department of the Centrholder Strange department of the Centrholder. See Active Strange department of the Centrholder Strange department of the Centrholder Strange department of the Centrholder. See Active Strange department of the Centrholder Strange departm

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- 5. "Neverant Establishments" shall mean establishments not be fashle for any loss suffered by the Carcholder due to these certrictions, imitations or to a lack of uniformity or PRP or the Carcholder by I&M Earls, for use with and in relation to the Card in terms hereof.

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in apparant for me uard 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 that may be suffered by the Cardholder as a result of funds

documents as may be necessary or required.

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from the Cardholder.

Upon purchase of the Card, the Cardholder can request
any IAM Bark branch or Agent to load a cortain amount of
Funds (subject to restrictions on minimum and maximum
amount loadable, as determined by I&M Bank at its sole
discretion from this to time).

(2) The third are a reland transaction, at its sole discretion.

(3) Decline a reland transaction, at its sole discretion.

(4) The third amount of Funds that can be reloaded onto the
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desired Funds. The Card should be retrieved upon such time to time

The Card may be used to access Funds at any ATM in

The Cardholder may also use the Card to pay for charges incurred at Merchant Establishments, subject to the condition that IBM Bank and the Merchant Establishments reserve the right at any time to refuse to permit the use In these terms and conditions, the following words of the Card at the Merchant Establishment for any reason

MM Bank to the Cardholder.

4. "Cardholder" means such customer of BM Bank to the Card at say runsafforcial location to whom the Card has been issued pursurant to an application by such person, and who is authorized to can

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and in relation to the Curl in terms heaved.

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of processing Tainsactions and at which, encapable
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12: "Shared Network", what man ATMa which are not portained of the States of the Card of ATMACOS terminals
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ISM Blark.

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

Cardiolider to any Overdat/Cerdi 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

For the purpose of reloading the Card, Cardholder shall

Any residual balance in expired cards will be forfeited if unclaimed after 2 months of expiry.

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