Would you like SMS notifications for transactions?\* (Chargeable)

SMS alerts to be received by the mobile phone number indicated

**PASSPORT** 

PHOTO

HERE

First Name

Middle Name

Last Name

Date of Birth

Mailing Address

Phone No. (Residence)

Phone No. (Official)

Mobile Phone No. 1

Mobile Phone No. 2

No

**NEXT OF KIN DETAILS:** 

Official Email Address

Personal Email Address

KRA PIN.

above.

Name

P.O. Box No.

Post Code

City/Town

Mobile Phone No

**Email Address** 

Company

Gender (Male/Female)

Mother's Maiden Name

National ID Number/Passport Number

# APPLICATION FORM

DECL	ARATION	I OE SOI	IRCE OF	ELIMP

## 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)

ore all many and production of the production of					
Salary	Business Income	Dividend			
Interest	Pocket Money	Gifts			
Others(provide detai	ls)				

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

## CARD DELIVERY OPTIONS

Name

Signature\_

Card No.

Reference No.

Account No.

CURRENCY

US Dollar

Maker:

Checker:

Authoriser:

Stamped:

Amount

FOR OFFICIAL USE ONLY

**PAYMENT MODE (LOADING) AMOUNT** 

Where would you like to pick your card from? 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/Credit Reference Bureau/Central Bank of Kenva 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. Lagree to an ongoing confirmation for use of my name, address, email. ID and mobile number for markeing/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 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 governing the purchase and use of the I&M Bank Mastercard MultiCurrency Platinum Travel Card, Lagree that if Loermit 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.

provided to the Cardholder by I&M and in relation to the Card in Terms
13. "POS Terminal" shall mean Point terminals at Merchant Establishr

Signature:

Signature

Signature:

Date:

- purchases.
- by I&M Bank. 5. "Transactions" shall mean cash withdrawals from the currency settings and define usage currencies priorities by
- Establishments through the use of the Card. prepaid card system at www.imbank.com
- 16. "Base Currency" means the basic currency under. Usage of the Card in any currency other than the Wallet which the Card is issued and billed. Currencies will be billed in the Base Currency. A conversion
- rate of currency exchange at which one Wallet Currency shall be converted to another Wallet Currence
- to as "USD", Dollar, "US\$" or "\$".
- 20. "Euro" means the official currency unit of the member European Monetary Union;
- 21. "Kenya Shilling", means the basic unit of money in
- 22. "Wallet Currency" means the currencies in which funds 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

following actions:

- Signing the back of the Card;

# Any other way implying adoption and possession of

## In these terms and conditions, the following words have

the meanings set out hereunder, unless the context I&M Bank Mastercard MultiCurrency Prepaid Travel Card is a MultiCurrency Card that can be used in a variety of

which is the Base Wallet Currency

limited to US Dollars, Great Britain Pounds and Euros.

After loading or reloading the Funds to the Card, the

If the Bank introduces a new Wallet Currency and the

Cardholder chooses to allocate Funds to that new

currency, they shall be deemed to have acknowledged and

agreed that these Terms and Conditions apply to such new

The Cardholder is responsible for determining and

managing their Wallet Currency portfolios and ensuring

Cardholder may allocate Funds across the available Waller

Currencies, by logging into I&M Bank Customer Portal via

The Card is not a Credit Card and its usage is limited to

the amount pre-loaded. The Card must not be overdrawn

and the Bank shall immediately demand the same from the

Conditions to recover the overdrawn position.

ardholder and exercise its rights defined in the Terms and

The Funds held in the Card do not amount to a deposit

with the Bank other than as described in these Terms and

Conditions. The Bank shall not pay any Interest on the

Credit Funds held in the card account. Any change shall

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

Wallet Currency becomes overdrawn following a

transaction by the Cardholder, the resulting debit balance

becomes a debt immediately payable by the Cardholder

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 Wallet

rate determined by Mastercard shall be applied to

issuance of the Card through any I&M Bank Branch or the

force from time to time. I&M Bank may, at its sole and

issued Card without notice, if satisfactory Know-Your-

Customer and money laundering guidelines are not met or

has violated or intends to violate any exchange regulations

date of manufacture. Subject to all the conditions being

satisfied, the Card shall be activated within a period of 48 hours of receipt of monies and other requisite documents

Upon purchase of the Card, the Cardholder can request any I&M Bank Branch or Agent to load a certain amount of

the Card account.

from the Cardholder

CARD APPLICATION PROCESSING

be appropriately communicated to the Cardholder.

currencies as defined by the Bank from time to time. 1 "Bank" or "I&M Bank" means I&M Bank I td

**TERMS & CONDITIONS** 

- 2. "Card" means the I&M Bank Mastercard MultiCurrency. The Cardholders shall be able to load or reload their Cards Prepaid Travel Card, issued by I&M Bank to the directly with any of the Wallet Currencies, including but not
- 3. "Cardholder" means the person or assigned Agent of The initial Base Currency will be USD. the person who has been rightfully issued a Card by the Bank under these Terms and Conditions. Where the Cardholder has not defined the load or reload Currency, the Bank shall post the Funds to the USD Wallet
- "Agent" means any company/individual appointed and authorised by I&M Bank to sell, process reload and

Mastercard MultiCurrency Prepaid Platinum Travel Card

provided by I&M Bank Limited.

Cardholder.

- Cardholder shall be able to allocate the Funds in the account to a defined specific Wallet Currency. The initial 5. "ATM" means an automatic teller machine/terminal displaying either the Mastercard or Maestro Logo for three Wallet Currencies are USD, GBP and the EURO. effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing
- to whom the Card has been issued pursuant to an Wallet Currency. application by such person, and who is authorised to hold the Card
- 7 "Funds" means the amount of monies purchased that sufficient Funds are held in each wallet and in a defined loaded onto the Card by the Cardholder from usage priority to accommodate anticipated transact I&M Bank or Agents in respect of which the Card the relevant currency, subject to certain limits and fees as has been issued and any additional monies that may defined and advised by the Bank from time to time. subsequently be purchased by the Cardholder (not 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. connection with the use or possession of the Card.
- 8. "I&M Bank" means and refers to I&M Bank I imited. 9. "I&M Bank ATM" means an ATM owned and managed
- by I&M Bank and displaying the I&M Bank Logo.
- 10. "Merchant" shall mean any person who owns or manages or operates a Merchant Establishment.
- 11. "Merchant Establishments" shall mean establishments
- 12. "PIN" means the Personal Identification Number as Bank , for use with
- Of Sale electronic and the Bank reserves the right to recover the overdrawn ments whether in Kenya or overseas, capable of processing Transactions and at which, amongst other things, the Cardholder can use his/her Card to access his/her Funds to make
- owned by I&M Bank but which accept Cards issued priority as USD, EURO and GPB which shall always apply where the cardholder has not defined currency usage priority. The Cardholder will be able to change their default
- ATMs and / or any purchases made at the Merchant accessing the defined customer portal facility of the Bank's
- 17 "Currency Conversion Rate" means the prescribed
- 18. "United States Dollar" means the basic unit of money in the United States which hereinafter may be referred. Any individual or corporate body may apply for the
- Bank's appointed Agent. 19. "Great Britain Pound" means the standard monetary unit of the United Kingdom, hereinafter may be The issuance of the Card is subject to compliance by referred to as "GBP", "Pound", "Sterling Pound" 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
- countries of the European Union who have adopted
- Kenya, hereinafter referred to as "KES", "KSHS" or if it has reason or suspicion to believe that the Cardholder
- can be loaded and held in the Card

#### AGREEMENT TO THE TERMS AND CONDITIONS ocuments as may be necessary or required

You agree to these Terms and Conditions by any of the The validity period of the Card shall be two years from the

- Signing the Application Form
- Activating through loading, reloading or using the Card

#### The following terms and condition apply to the I&M Bank . Authorising a Secondary Card to be issued on your Funds (subject to restrictions on minimum and maximum TRANSACTIONS OVER THE INTERNET

Jpon 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 be assigned an Internet Personal Identification Number the Card bears the signature of the Cardholder on the known as an I-PIN. reverse and upon presentment to a Merchant Partner by the Cardholder.

### USE OF THE CARD

The Card may be used to access Funds at any ATM use of the Card per day or over a specified period. worldwide that displays the MasterCard logo that

**TERMS & CONDITIONS** 

o withdraw the Funds, the Cardholder will need to insert desired Funds. The Card should be retrieved upon such

The Cardholder may also use the Card to pay for charges condition that I&M Bank and the Merchant Establishments of the Card at the Merchant Establishment for any reason CARD BENEFITS

ebited immediately from the Funds of the Cardholder.

In event there are insufficient Funds to honor the requested transaction, the transaction will not be honoured and the

The Card may, subject to any applicable fee, be used to withdraw cash from an ATM displaying the Mastercard®. Maestro® or Cirrus® Acceptance Mark and/or to pay for 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 Offline transactions. The Card must not be used for any

No interest, compensation or any benefit/bonus is payable. share their Card with another person.

If there are insufficient Funds in a particular Wallet Currency to pay for a transaction, the amount of the transaction will 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 ansaction amount by some other means.

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

ot responsible and does not in any way always guarantee 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 I&M Bank at any time in its sole discretion. Regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. CARD INSURANCE

When the Cardholder notices an error in the Card statement, The Cardholders may be provided certain insurance cover Bank may request the Cardholder to provide additional

written information concerning the error.

of the Card by I&M Bank.

The Cardholder may surrender the Card at any point in less refund fees due to the Bank, 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 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

I&M Bank will not be liable for any loss, direct or indirect, that may be suffered by the Cardholder as a result of declined use of the Card at the ATM or Merchant establishment, any unauthorised use or cancellation of

onditions is strictly prohibited and may result in cancellation

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

amount loadable, as determined by I&M Bank at its sole

The Card can be used over the internet and the Cardholder will assume all risks associated with such transactions.

> The Cardholder may also 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

## CARD USAGE LIMITS

I&M Bank reserve the right to limit the amount of Funds that may be used for effecting any transaction through the

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 the Card into the ATM, enter the PIN, and the amount of every ATM and/or Merchant Establishment, I&M Bank shall not be responsible for either ascertaining, 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 incurred at Merchant Establishments, subject to the between transactions requested at ATMs and/or Merchant

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

Bank reserves the right to collect any monies from the Cardholder for value of any purchase or ATM transaction shall be in a currency as permitted by the Shared Network which owns/operates the ATM at which the withdrawals 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 connection with such transactions, shall be debited by I&N Bank to the Funds of the Cardholder.

inlawful activity and the Cardholder should not give or 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 be automatically processed using other Currencies in the 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 insufficient to pay for a transaction, the transaction will be use of the services by the Cardholder, and shall remain declined and the retailer may call the Cardholder to pay the in full force and effect after suspension or termination of

The Cardholder commits to accept a credit refund 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 of liabilities of the Cardholder that remain to be performed

A transaction or payment cannot be stopped once the The Cardholders may also avail of emergency, medical Cardholder authorises the use of the Card. The Bank is 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 discontinued, cancelled, suspended and/or terminated by

they should immediately notify the Bank and in any event benefits at certain cost along with the Card. The insurance within 30 business days of the transaction in question. The 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 shall not be responsible ime and obtain a refund of the balance of the Funds, for any claims arising under the insurance cover. the claims with the concerned insurance company.

## LOADING THE CARD

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 Branches to debit the Cardholder account held or depositing cash 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 Currencies secure and the Bank does not guarantee functionality and 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.

concerned authorities in event of any violation of the I&M Bank shall not be liable for any loss direct or indirect that may be suffered by the Cardholder as a

## **TERMS & CONDITIONS**

RELOADING THE CARD

Bank reserves the right to:

onto the Card; and

as may be required by I&M Bank

MAXIMUM SPENDING LIMIT

regulations in force.

Upon exhaustion of the Funds loaded on the Card.

all applicable laws, rules and regulations in force from time

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

The Funds shall always be reloaded in any of the Wallet

Currencies as defined by the Bank from time to time. The

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

time to time, subject to Central Bank of Kenya guidelines

and the applicable laws, rules and regulations in force from

No individuals can apply for or obtain multiple Cards. In the

event the Cardholder has obtained the Cards at previous

To enable the Cardholder to use the Card, a PIN will be

ovided/enclosed with the Card. In case of a re-dispatch

request of a PIN unless otherwise determined by I&M

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

specified in the application form for the Card) in a sealed

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

such intimation from the Cardholder I&M Bank shall block

the PIN and regenerate a new PIN and mail the same to

The PIN, as received (in a sealed envelope, and which has

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

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

Kenya and subject to such restrictions/limitations under

in the country where the Card is used.

given, by the Cardholder

he mailed to the Cardholder (at such address as has been

PROHIBITION ON OBTAINING MULTIPLE CARDS

unless cancelled or terminated by I&M Bank

PERSONAL IDENTIFICATION NUMBER

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

result of Funds given to any person other than the I&M Bank will not be liable for any direct, indirect of 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&N Bank indemnified against all actions, claims and costs, the Cardholder can reload Funds onto the Card from any Agent or I&M Bank Branch, subject to the compliance of charges and expenses arising out of or as a consequence rules and regulations in force from time to time

In case the Card is cancelled (or its use suspended In event the Cardholder wishes to reload the Card, I&M whether on account of non-compliance with the applicable laws rules and regulations in force from time to time of otherwise, I&M Bank will not be responsible for any use 1 Limit the amount of Funds that can be reloaded onto attempted use of the Card, resulting in the Card being shonoured or otherwise. The risk of honouring of a Car 2. Limit the number of times the Funds can be reloaded that is cancelled (and/or suspended) on its presentment in of such person and/or of the Cardholder in the individua

> canacity 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 discretion, cancel or suspend the Card without prior notice and refund of any outstanding balance would be subject to

## the course of future legal directions. RECORDS AND STATEMENTS OF THE TRANSACTIONS

amount of reloads shall be in strict accordance to the limits specified by the Bank and any applicable laws, rules and ATM Receipts: When the Cardholder completes transaction through an ATM, the Cardholder shall ensure hat the Cardholder obtains and verifies any receipts Card loading and reloading of Funds shall not be given to records received, if any, through such ATM, any other persons except the approved Bank Tellers and

> 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 the I&M Bank Call Center.

History: 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 Any Card issued to Cardholders will be subject to a maximum spending limit as specified by I&M Bank from 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, pos its due dispatch by I&M Bank, or for any viruses or the like in the email sent. The Cardholder may also avail of this information by accessing the Card account through I&M Bank's internet website by using the allocated User Identification Number and I-PIN

#### occasions, at any given point in time, the last of such ERRORS, QUESTIONS OR COMPLAINTS Card as issued to the Cardholder shall be valid and active.

The Cardholder may call I&M Bank Call Centre, in event of any queries or complaints in connection with the Card or the monthly statements, etc. Alternatively, the Cardholde may email I&M Bank at the applicable email address.

provide sufficient and correct details in writing to I&M Bank in order to enable I&M Bank to investigate and respond or the complaint or query appropriately

The following information will require being provided in

or the Cardholder finds it tampered with, the Cardholder 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 I&M Bank may specify from time to time. Upon receipt of

A detailed description of the transaction and/or th 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

In event any further information/document is required by

Cardholder, I&M Bank may advise the Cardholder in writing

and security of PIN, and note that the failure to observe

or otherwise of the results of its investigation and/or the

ATM, Kenswitch ATM, or Mastercard ATM, The PIN (as I&M Bank for investigation or resolution of the matter, the originally provided or which is subsequently changed), by Cardholder hereby agrees to provide the same. its usage together with the Card, or independently, and the transactions or instructions issuing pursuant thereto, Where an inquiry is not settled to the satisfaction of the are deemed to be transaction conducted, or instructions

manner of resolution, if any, of the complaint,

#### which will be required for access to the Cardholder's SECURITY OF THE CARD AND PIN account information through the internet. Cardholders should maintain the same level of security with I-PINs as The Cardholder should maintain the confidentiality, safety

issued to the Cardholder by I&M Bank, which would be Further, in case of complaints, the Cardholder should

confidentiality, 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 Utilisation and/or possession of the Card by the Cardholder The Cardholder agrees that the security of the Card and

is required to be in accordance with the applicable laws, PIN are very important. If the Cardholder fails to observ ules, regulations and directions as issued by the Central security of the Card and PIN, the Cardholder may have to Bank of Kenya or other appropriate authority under any law bear any losses suffered (including loss of all or part of the Funds) as a result of unauthorised use of the Card. The Card may be used outside Kenya, subject to applicable I&M Bank recommends that the Cardholder observe/ laws, rules and regulations in force from time to time in adopt the following precautions in addition to such other

measures as the Cardholder may deem appropriate to

the applicable laws, rules and regulations from time to time protect the PIN and I-PIN: (i) The Cardholder should not disclose the PIN or I-PIN to The Cardholder shall be solely responsible to the

applicable laws, rules and regulations in force from time (ii) The Cardholder should use due care in preventing anyone seeing the PIN when it being entered in the ATM

Cash/Debit A/C No.

Cash/Debit A/C No.

Cash/Debit A/C No.

(I&M Bank)

(I&M Bank)

(I&M Bank)

APPLICATION FORM

FEE AMOUNT IN US\$

1% of Refund Amount

Min: US\$ 5. Max: US\$ 35

US\$ 1 (Surcharge may be

US\$ 10

US\$ 10

US\$ 0.15

applicable)

US\$ 1.25

US\$ 4

US\$ 0.35

US\$ 0.50

US\$ 0.80

US\$ 1 00

US\$ 6.00

US\$ 1

The current charges, subject to change from time at the Bank's

**FEES AND CHARGES** 

discretion, are as follows:

FEE DESCRIPTION

Card Replacement Fees

ATM Transaction Fees in USD

Cash Issuance Fees

Card Reload Fees

Card Refund Fees

At I&M Bank ATMs

At Kenswitch ATMs

At MasterCard ATMs

ATM Balance Inquiry

At I&M Bank ATMs

At Kenswitch ATMs

At MasterCard ATMs

Card Closure Fees

**LOADING LIMITS** 

**INITIAL LOADING** 

Minimum load amount - Nil

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

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

CURRENCY AMOUNT (minimum MODE OF PAYMENT

equivalent in US\$)

Purpose of Prepaid Card and frequency of usage:

Domestic

International

for verification.

**US Dollars** 

GB Pound

**INTENDED USE** 

Euro

SMS Alerts

Domestic

International

Mastercard Application Form.indd 1-6

### 6/28/19 3:31 PM

**TERMS & CONDITIONS** 

or I-PIN when accessing internet

(iii) The Cardholder should memorise the PIN and the 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 bee

exhaustive. In case of any loss arising even though such precautions (or other measures) have been observed dopted by the Cardholder, the liability of such loss shall be only that of the Cardholder.

#### A LOST OR STOLEN CARD OR PIN AND SUBSEQUENT REPLACEMENT

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

Call Centre will attempt to block the conduct of further attempt to prevent the further use of the lost stolen or damaged Card(s). I&M Bank Call Centre will assist the Cardholder in replacing the lost, stolen or damaged Card 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 vith such conditions, if any, that I&M Bank specifies. I&N Bank shall make best efforts to replace by issuing a new Card and effecting dispatch of the same to the Cardholder vithin 96 hours of receipt of the intimation of loss or amage 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 RANSACTIONS THROUGH THE CARD

The Cardholder bears all losses resulting from the use of the Card which also include the situations where hrough 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 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

(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

on the Card:

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 hough the recommended precautions or other measures) may have been observed,

1. Delayed notification of misuse, loss, or theft of the Card and/or the PIN, including on account 2. 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; 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 non coming to know or becoming aware that any of the measures adopted by the Cardholder (in line with the recommendation above or of any other measures adopted fo safeguarding the PIN) being compromised I&M 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.

#### The above recommendations are not intended to be 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 may specify If I&M Bank has grounds to believe the Cardholder has received funds in excess of the Funds requested by the Cardholder, due to any reason whatsoever (including the malfunction of an ATM, POS or other equipment, or the I&M Bank system), I&M Bank will notify the same to the Cardholder and will deduc the excess funds received by the Cardholder from the may specify

I&M Bank further reserves the right to recover such excess Funds from any account of the Cardholder maintained with itself or any of its group companies, whether such otherwise, and/or the right to require the Cardholder upon notification to immediately make payment of such excess funds, upon such Terms and Conditions as I&M Bank may

In the event a demand or claim for settlement of 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 I&M Bank, the Cardholder agrees and acknowledges that the Cardholder will pay to I&M Bank on demand and unconditionally th entire amount outstanding on the Card and/or the Funds

Nothing in these Terms and Conditions shall affect I&N Bank's right of lien set-off transfer and application of monies at law or pursuant to any other agreement 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 ablishment for payment shall be conclusive proof that the amount recorded on such charge slip or other equisition was properly incurred by the Cardholder by the use of the Card except for such charge slips or other subsequent to the Cardholder's notification to I&M Bank ed through use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise misused, lost, o 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 Cardholder has opted to receive periodical statements pertaining to the Card, the same should be communicated to I&M Bank 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

reinstate the charge along with any fee or other amount in

On receipt of such information, I&M Bank may reverse 2. Having written or otherwise indicated the PIN 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 3. Having written or otherwise indicated the PIN so blocked shall not be available to the Cardholder untinvestigation and resolution of the disparity by I&M Bank as I&M Bank may deem fit. If on completion of subsequent vestigation, I&M Bank is satisfied that the charge wa correctly debited to the Cardholder's Funds. I&M Bank will

#### a subsequent statement. MODE OF COMMUNICATION

The following are the approval and recognised formal Cardholder and the Bank, its Branches and authorised

1.0 Written Correspondences to the residential or postal

**TERMS & CONDITIONS** 

address on record: 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 communication from the Bank through electronic means by formally notifying the Bank of the same.

By writing to the Cardholder - the Cardholder is assumed o have received the communication when it would be delivered in the ordinary course of the post:

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.

### CARD CLOSURE

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

Before 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 Branch. The balance will be paid in the Base Currency. less the Card closure fees as stipulated in the fees table separately advised.

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 closur

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

I&M Bank does not make any representation and/or warranty 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 nurchased/hired or otherwise and/or of services availed any person including the Merchant Establishment(s) or for ny delay in delivery of the goods/services, non-deliver 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

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 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 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.

### 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 provided 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 emergenc medical and travel assistance and concierge assistance services or any of its/their service providers in connection with 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 of the quality of service provided or for any delay in of the services, non-delivery of services, or receipt of defective/substandard services.

These emergency medical and travel assistance and ncierge 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.

## EXCLUSION OF LIABILITY OF I&M BANK

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

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;

the re-possession/cancellation of the Card and/or request

for its return: any mis-statement, mis-representation

error or omission in any details disclosed to/by I&N

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

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

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

taking any other steps required by applicable law, rules

and regulations or direction of any appropriate authority.

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

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

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.

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

sufficient Funds are available in the Base currency to

from any wallets by converting the nominated Wallet Currency

to the BaseCurrency equivalent using the day's currency

If the Cardholder uses Funds in a currency other than a

Wallet Currency, the conversion rate will stand increased

by an 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 altered or modified shall also

become applicable and will be deducted from the Funds.

The details of the conversion rate are specified in the

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

by the Cardholder with I&M Bank or its group companies

and further, to deny/decline or block conduct of any further

clause entitled 'Currency Conversion Rates'

modate the charges, the Bank shall recover the fees

ATM comprised in a Shared Network.

conversion rate.

Additionally costs/charges/fees or otherwise as assessed

entitled to receive the Funds/use the Card and/or for

Cardholder exceeding entitlements.

from the Cardholder's Funds.

from time to time or on I&M Bank becoming aware of the

right to demand and procure the surrender of the Card

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

In the event of rendering of any emergency medical and travel assistance and concierge assistance services entailing payment that the service provider is required to make, such provision of services/making of payment for such services is subject to service provider first recovering payment from the Cardholder through the The service provider shall ensure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all third party expenses connection with the services, I&M Bank or Service provider shall not be responsible for any costs, charges, ees and/or expenses levied/charged by any third party which shall be solely the Cardholder's responsibility.

#### CARDHOLDER'S INDEMNIFICATION OBLIGATION

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, proceedings, losses, damages, personal injury, costs (including legal costs) charges and expenses whatsnever which I&M Bank may at any time incur, sustain, suffer or be put to as consequence of or by reason of or arising out of:

(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 Cardholder's instructions, the negligence, mistake or luct 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

system error/failure, collection of all moneys due and

ayable (including applicable costs, charges and fees)

by the Cardholder, and/or misplacement by the courier

(i) providing the Cardholder the said facility of the Card; or

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

## and regulations in force from time to time. PERSONAL INFORMATION ACCESS

By purchasing the Card, the Cardholder consents and authorises the Bank to share any personal information on the Cardholder with its Branches and appointed agents involved in issuing, collecting, distributing and facilitating usage of the Card.

The Cardholder undertakes to immediately notify the Bank of any changes to their mailing and postal addresses or contact details through the established formal communication channels. The Bank is not responsible for 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.

Bank to a third party wherein such disclosure is necessary o facilitate provision of Card service, monitor compliance with Card Terms and Conditions, anti-money launderin detection of crime, legal compliance and in case of frau prevention; the information may also be disclosed to debt ollection agencies and lawyers in the event the Bank will seek to recover any monies owed to it by the Cardholder under these Terms and Conditions. All the parties to whom this information is disclosed are required to deploy

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 any overnment 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 upon proper 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 unde these Terms and Conditions, telephone calls may be recorded for reference and service follow-up.

transactions through the use of the Card.

**TERMS & CONDITIONS** 

I&M Bank shall be under no liability whatsoever to the 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 r recovered directly from the Cardholder and/or from any accounts (including joint accounts) maintained by the

Usage of Funds in a currency other than Wallet Currency

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 an 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

Currently Mastercard's worldwide policy and procedures inter alia provide that where the transaction is processed on the same day (by effecting of withdrawal of Funds or otherwise); the Currency conversion rate to be used is

currency of the Card to the new currency as per

the time that such a transaction is processed.

A wholesale market rate in effect the day before processing; or A government-mandated rate in effect the day before processing, increased in either case, by a 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 osts/charges or otherwise as required by Mastercard worldwide in terms of the above.

#### FOREIGN CURRENCY TRANSACTIONS

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

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

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 next available currency as defined in the currency priority exchange rate defined and set by Mastercard as above.

by I&M Bank from time to time, and the latest applicable When the Cardholder allocates Funds from one Wallet Currency to another Wallet Currency for subsequent costs, charges and fees can be ascertained by calling I&M usage: the applicable rate to be applied would be ned on daily basis by the Bank based on the day's The costs, charges and fees include withdrawal fees and currency buying or selling rate.

> Where the Bank allocates Funds from one Wallet Currency to another Wallet Currency in accordance with these Term 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 foreign currency balance into Base Currency using the day's rate determined by the Bank.

Foreign exchange rates applied on load/reload or The Cardholder herein agrees to pay and/or authorises usage are subject to variation and subsequent day's rate the Bank to debit his/her Card account with the fees and may vary. The Cardholder may however contact any I&M any charges on the Card as set out in the fees schedule Branch or our Call Centre team on +254-20+3221111 to enquire of the applicable foreign exchange rate on a all fees will be debited from the Card account in the e Currency currently defined as US Dollars. If no

Where the transfer has been processed and eventually

the right to enforce any Terms of the agreement between

to the Cardholder of such decisions.

The Bank may transfer its rights and obligations under this Agreement with you to any other persons or businesses. The Bank shall however provide adequate communication Bank reserves the right to waive or reduce the fees and to withdraw such benefit at any time without prior notice and

communicated to the Cardholder the persons of Any termination of the Card account, because businesses 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 benceforth refer to the said persons or businesses to which the Agreement was Except in those circumstances, nothing in these Terms Merchant Establishment or any other third party. and Conditions will confer on any third party any benefit or

I&M Bank reserves the right to use the information provided by the Cardholder on his/her application and during surveys, information from external sources, including sumer reports, for marketing activities carried out by I&M Bank/Affiliates, I&M Bank may use this information to

# **TERMS & CONDITIONS**

whom I&M Bank shall work to develop marketing offers

for the Cardholders The Cardholder acknowledges that the information on his/her usage of the Card facilities is exchanged amongst I&M Bank reserves the right to revise the policies, features Banks and financial entities that provide such facilities. Acceptance of an application for a Card is based on no and benefits offered on the Card from time to time and adverse reports of the Cardholder's credit worthiness I&M Bank may report to other Banks or financial entities any delinquencies in the Card or withdrawal of the Cardholder's which the revisions/changes are made.

Based on the receipt of adverse reports (relating to credit 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 incurred by use of the Card, though not yet billed to the Card, shall be immediately payable by the Cardholder. I&M Bank shall not be obliged to disclose to the Cardholder ne name of the Bank or financial entity, from where it received or to which it disclosed information.

#### RIGHT TO TERMINATE/SUSPEND/BLOCK/DECLINE THE USAGE OF THE CARD/ACCESS TO THE FUNDS

I&M Bank reserve the right to terminate/suspend/block ecline the usage of the Card/access to the Funds, temporarily or permanently, upon the occurrence of any of the following events: failure to adhere to or comply with Terms and Conditions herein; an event of default under he like entered into with I&M Bank or its group companies the Cardholder becoming subject to any bankruptcy solvency proceedings or proceedings of a similar nature 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 direction of any appropriate authority.

#### **GOVERNING LAW** The laws of Kenya govern these Terms and Conditions

as also the use of the Card by the Cardholder subject however to the Cardholder being subject to applicable laws, rules, and regulations of Kenya or such other country occasioned by use of the Card outside Kenya.

The parties hereby agree that any claim, legal action or roceedings arising out of these Terms and Conditions for the Card instituted by the Cardholder (and/or any persons claiming through or under the Cardholder) shall be brought in the courts or tribunals at Nairobi in Kenva jurisdiction of such courts and tribunals. I&M Bank may. lowever, in its absolute discretion commence any legal action or proceedings arising out of these Terms and onditions in any other court, tribunal or other appropriate forum in any jurisdiction, and the Cardholder hereby

# consents to that jurisdiction

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

No act delay or omission by I&M Bank shall affect ts rights, powers and remedies under the Terms and conditions or any further or other exercise of such rights, owers or remedies. The rights and remedies under these erms and Conditions are cumulative and not exclusive of other rights and remedies provided by law.

# The Cardholder acknowledges that I&M Bank may assign, transfer or convey any or all its rights and obligations in

oncurrence of the Cardholder

without liability to the Cardholder.

MISCELLANEOUS 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&N

respect of the Travel Card/Safari Card to any third person

as it may deem fit in its sole discretion without obtaining

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 carrying out such facilities, memberships or services or the

levelop mailing lists that may be used by companies wit

#### may notify the Cardholder of any such revisions/change in any manner as deemed appropriate. The Cardhold will be bound by such revisions/changes unless the Card is returned to I&M Bank for cancellation before the date on

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

In addition to the general right to set off or other right conferred by law or under any other agreement, I&M Bank may, without notice, combine or consolidate the balance on the Card with any other account(s) which the Cardholder maintains with I&M Bank and its group 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 ddress in its records if such change in address comes to the notice of I&M Bank.

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 The Cardholder agrees to adhere to and comply with al

such Terms and Conditions as I&M Bank or its Affiliates

may prescribe from time to time for facilities/services availed of by the Cardholder and hereby agrees and onfirms that all such transactions effected by or through facilities for conducting remote transactions including the Call Centre, telephone service operations (whether voice electronic, computer, automated machines network of by or on behalf of I&M Bank or its Affiliates, for and in respect of such facilities/services offered, shall constitute legally binding and valid transactions when done 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 tim

The Cardholder hereby agrees that in case the Cardholde commits a default in payment or repayment of principal amount of the loan/financial/credit facility or interest/ charges due thereon, I&M Bank Limited and/or the Centra Bank of Kenya (CBK) will have an unqualified right to disclose or publish the details of the default and the name of the Cardholder/or its directors/partners entary Cardholders, as applicable, as defaulters in such manner and through such mediums I&M Bank Limited or Central Bank Kenya in their absolute discretion may think fit. The Cardholder hereby authorises I& Bank and its agents to exchange, share or part with all the information relating to the Cardholder's details and payment history information and all information pertaining to the Card to other I&M Bank Group Companies/Bank Financial Institutions/Credit Bureaus/Agencies/Statuton Bodies as may be required and undertakes not to hold I&M Bank Ltd./all other group companies of I&M Bank

### 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

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





A virtual wallet for the

frequent traveller.

For any enquiries, call us on +254-20-322 1000 or Email: cardsales@imbank.co.ke

# **APPLICATION FORM**













