

TERMS & CONDITIONS

person may misuse the same. This obligation to inform shall also operate in respect any measures adopted by the Cardholder (in line with the recommendations above or of any other measures adopted for safeguarding the PIN) being compromised.

On receipt of intimation from the Cardholder, I&M Bank Call Centre will attempt to block the conduct of further transactions requested through the use of the Card and attempt to prevent the further use of the lost, stolen or damaged Card(s). I&M Bank Call Centre will assist the misused, lost, or stolen.

WHERE TO BE LOADED may specify.

3.0 Electronic communications e.g. telephone, email address, mobile communications, fax numbers or SMS; 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 Cardholder may also opt to terminate receipt of any formal communication from the Bank through electronic means by formally notifying the Bank of the same.

The Bank will presume it has communicated to the Cardholder. By writing to the Cardholder - the Cardholder is assumed to 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 the 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 actual Card has expired. Before the request for closure of the Card account, the Cardholder may request for a refund of all monies 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 recovering payment from the Cardholder through the Cardholder's Card or from the Cardholder's family.

The service provider shall ensure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all charges, fees and/or expenses levied/charged by a third party, which shall be solely the Cardholder's responsibility.

CARDHOLDER'S INDEMNIFICATION OBLIGATION

In consideration of I&M Bank providing the Cardholder with the Card and related facilities, the Cardholder hereby- by and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs (including legal costs), charges and expenses whatsoever which I&M a consequence of or by reason of or arising out of:

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

(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 misconduct of the Cardholder (directly or indirectly), breach or non-compliance of these Terms and Conditions, fraud or dishonesty relating to any transaction directly or indirectly out of: any use of the Card and/or PIN; the refusal by any person or Merchant Establishments in honoring or accepting the Card, any ATM/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 right to demand and procure the surrender of the Card 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 ATM/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&M 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 from time to time or on I&M Bank becoming aware of the Cardholder exceeding entitlements.

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 recovered directly from the Cardholder and/or from any accounts (including joint accounts) maintained by the Cardholder with I&M Bank or its group companies.

CURRENCY CONVERSION RATES

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 changing).

The Cardholder conversion rate would be the amount that will be deducted from the Funds for conversion from currency of the Card to the new currency as per Visa's worldwide policy and procedures in force at the time that such a transaction is processed.

Currently Visa's worldwide policy and procedures inter alia provide that where the transaction is processed otherwise), the Currency conversion rate to be used is either: before processing, increased in either case, by a fee established from time to time by Visa Bank levies additional currency conversion rate/fees and which will be deducted from the Funds. This is independent of the currency conversion rates/fees/ costs/charges or otherwise as required by Visa worldwide in terms of the above. delinquencies in the Card or withdrawal of the Cardholder's Card facility.

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 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/ decline 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 any agreement or commitment (contingent or otherwise) or the like entered into with I&M Bank or its group companies; the Cardholder becoming subject to any bankruptcy, insolvency 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 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 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 members, and for fraud prevention. 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 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 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 correct address for communication, and I&M Bank disclaims all liability in case of an incorrect address resulting in any loss or liability for the Cardholder.

The Cardholder agrees to adhere to and comply with all 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 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 for safeguarding the PIN) being compromised I&M Bank shall bear no liability from such unauthorized use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise RECEIPT OF FUNDS IN EXCESS OF THE FUNDS THAT 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 that 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 deduct the excess funds received by the Cardholder from the Funds upon such Terms and Conditions as I&M Bank 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 account be a joint account or a sole account or otherwise, and the right to require the Cardholder upon 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 the entire amount outstanding on the Card and/or the Funds 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 Establishment for payment shall be conclusive proof that the amount recorded on such charge slip or other requisition was properly incurred by the Cardholder by the use of the Card except for such charge slips or other payment requisitions which have been signed on a dated 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&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 On receipt of such information, I&M Bank may reverse 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 so blocked shall not be available to the Cardholder until investigation and resolution of the disparity by I&M Bank correctly debited not be available to the Cardholder's Funds, I&M Bank will reinstate the charge along with any fee or other amount in The following are the approval and recognized formal communication methods or channels between the Cardholder and the Bank and its branches and authorized The service provider shall ensure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all charges, fees and/or expenses levied/charged by a third party, which shall be solely the Cardholder's responsibility.

EXCLUSION OF LIABILITY OF I&M BANK

I&M Bank shall be under no liability whatsoever to the 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 transactions through the use of the Card. 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 recovered from I&M Bank (either directly or indirectly), such statutory levy shall be deducted from the Funds and/

DISCLOSURES

The Cardholder acknowledges that the information on his/her usage of the Card facilities is exchanged amongst Acceptance of an application for a Card is based on no adverse reports of the Cardholder's credit worthiness. I&M for the Cardholders.

I&M Bank reserves the right to revise the policies, features may notify the Cardholder of any such revisions/ changes in any manner as deemed appropriate. The Cardholder Black is Bold! So is one Visa with 3 major currencies or I-PIN when accessing internet; (iii) The Cardholder should memorize the PIN and then destroy any record of it, and not maintain the same in writing anywhere to prevent its access by any third Cardholder in replacing the lost, stolen or damaged Card.

The Cardholder shall pay replacement charges for the 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 within 96 hours of receipt of the intimation of loss or damage 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 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 TRANSACTIONS THROUGH THE CARD

The Cardholder bears all losses resulting from the use of the Card which also include the situations where 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) 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 the PIN successfully. Such situations could include:

1. Lack of proper safeguard of the Card and/or the PIN, including on account of the Cardholder;
2. Having written or otherwise indicated the PIN on the Card;
3. Having written or otherwise indicated the PIN on any article normally carried with or stored with the Card in any recognizable form;
4. Having voluntarily disclosed the PIN to any person; or
5. 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.

TERMS & CONDITIONS

MODE OF COMMUNICATION

Agents:

1.0 Written Correspondences to the residential or postal address on record;

2.0 Personal visits to the respective party locations; outstanding in the Card which shall be paid at any I&M Bank Branch through either cash payment over the counter or refund through customer account at 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 closure process.

NO REPRESENTATION, WARRANTY, ETC., 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 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.

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 emergency 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 and expenses incurred by the Cardholder on account of the quality of service provided or for any delay in delivery of the services, non-delivery of services, or receipt of defective/substandard services.

These emergency medical and travel assistance and concierge assistance services are not presently available in Tanzania. These emergency medical and travel assistance and concierge assistance services are not transferable and are available only to the Cardholder. By the Cardholder or his employee or agents, any ATM/ POS machine error or failure or other mechanical/ system error/failure, collection of all moneys due and payable (including applicable costs, charges and fees) by the Cardholder; and/or misplacement by the courier or loss-in-transit of the Card and/or PIN.

Additionally, as stated earlier, the Cardholder has also agreed to indemnify and agreed to hold I&M Bank 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.

PERSONAL INFORMATION ACCESS

By purchasing the Card, the Cardholder consents and authorizes 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 appointed agent when purchasing the Card or processing additional Funds to the Card. Cardholder personal information may be disclosed by the Bank to a third party wherein such disclosure is necessary to facilitate provision of Card service, monitor compliance with Card Terms and Conditions, anti-money laundering, detection of crime, legal compliance and in case of fraud prevention; the information may also be disclosed to debt collection 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 adequate safeguards to your personal information in their possession.

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 government laws and regulations, by a court order or by any business or persons to whom it transfers its rights and obligations 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 Bank reserves the right to delete any incorrect information or correct any errors in any of Cardholder's personal information held. To aid the Bank in the provision of the services under these Terms and Conditions, telephone calls may be recorded for reference and service follow-up. private lines that may not be encrypted, and which may involve the risk of possible unauthorized alteration and/or unauthorized use of communication, or 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.

COSTS, CHARGES AND FEES

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 from the Cardholder's Funds.

Such costs, charges and fees are subject to change by I&M Bank from time to time, and the latest applicable costs, charges and fees can be ascertained by calling I&M. The costs, charges and fees include withdrawal fees and 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. Additionally, costs/charges/fees or otherwise as assessed 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 ATM comprised in a Shared Network.

The Cardholder herein agrees to pay and/or authorizes the Bank to debit his/her Card account with the fees and any charges on the Card as set out in the fee schedule all fees will be debited from the Card account in the accommodate the charges, the Bank shall recover the fees from any wallets by converting the nominated Wallet Currency to the Base Currency equivalent using the day's currency conversion rate. 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 become applicable and will be deducted from the Funds. clause entitled 'Currency Conversion Rates', 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

FOREIGN CURRENCY TRANSACTIONS

The following are the incidences where Foreign Exchange conversion may apply either during Card load/reload or usage. 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 determined 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 case the Bank will convert the transaction into the next set-up by the Cardholder; the Bank will adopt the foreign When the Cardholder allocates Funds from one Wallet Currency to another Wallet Currency for subsequent usage; the applicable rate to be applied would be determined on daily basis by the Bank based on the day's currency buying or selling rate.

Where the Bank allocates Funds from one Wallet Currency to another Wallet Currency in accordance with these Terms 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 usage are subject to variation and subsequent day's rate may vary. The Cardholder may however contact any I&M Branch, to enquire of the applicable foreign exchange rate on a given date.

TRANSFER OF RIGHTS

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 to the Cardholder of such decisions. Where the transfer has been processed and eventually communicated to the Cardholder, the persons or 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 henceforth refer to the said persons or businesses to which the Agreement was transferred.

Except in those circumstances, nothing in these Terms the right to enforce any Terms of the agreement between the Cardholder and the Bank. The laws of Tanzania 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 Tanzania or such other country occasioned by use of the Card outside Tanzania. The parties hereby agree that any claim, legal action or proceedings 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 and the Parties shall irrevocably submit themselves to the jurisdiction of such courts and tribunals. I&M Bank may, however, in its absolute discretion commence any legal action or proceedings arising out of these Terms and Conditions in any other court, tribunal or other appropriate forum in any jurisdiction, and the Cardholder hereby consents to that jurisdiction.

SEVERABILITY AND WAIVER

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 its rights, powers and remedies under the Terms and Conditions or any further or other exercise of such rights, powers or remedies. The rights and remedies under these Terms and Conditions are cumulative and not exclusive of other rights and remedies provided by law.

ASSIGNMENT

The Cardholder acknowledges that I&M Bank may assign, transfer or convey any or all its rights and obligations in respect of the I & M Visa Multicurrency Card to any third person concurrence of the Cardholder.

MISCELLANEOUS facilities, memberships and services at such fees and Bank reserves the right to waive or reduce the fees and to without liability to the Cardholder. Any termination of the Card account, because 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 Cardholder, in case of defect or breach in the performance of carrying out such facilities, memberships or services or the non-performance thereof, whether by I&M Bank, or a Merchant Establishment or any other third party. 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 consumer reports, for marketing activities carried out by develop mailing lists that may be used by companies with may prescribe from time to time for facilities/services availed of by the Cardholder and hereby agrees and facilities for conducting remote transactions including the internet, the world wide web, electronic data interchange, Call Centre, telephone service operations (whether voice, video, data or a combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established legally binding and valid transactions when done in adherence to and in compliance with the Terms and such facilities/services, as may be prescribed from time to time.

The Cardholder hereby agrees that in case the Cardholder commits a default in payment or repayment of principal charges due thereon, I&M Bank Limited and/or the Central disclose or publish the details of the default and the name of the Cardholder/or its directors/partners/ supplementary Cardholders, as applicable, as defaulters in such manner and through such mediums I&M Bank Limited or Bank of Tanzania in their absolute discretion 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/Banks/ Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies as may be required and undertakes not to hold I&M Bank Ltd./all other group companies of I&M Bank Group and their agents liable for use of the aforesaid information.

CHANGING THESE TERMS AND CONDITIONS

I&M Bank reserves the right to change, at any time, these the Card including, without limitation to, changes which of calculation.

A virtual wallet for the frequent traveller



APPLICATION FORM

PLEASE FILL IN THE DETAILS IN BLOCK LETTERS

First Name	<input type="text"/>	PASSPORT PHOTO HERE
Middle Name	<input type="text"/>	
Last Name	<input type="text"/>	
Date of Birth	<input type="text"/>	
Gender (Male/Female)	<input type="text"/>	
Mother's Maiden Name	<input type="text"/>	

Mailing Address	<input type="text"/>
National ID Number/Passport Number	<input type="text"/>
Phone No. (Residence)	<input type="text"/>
Phone No. (Official)	<input type="text"/>
Email Address	<input type="text"/>
Mobile Phone No.	<input type="text"/>

Would you like SMS notifications for transactions?

Yes ☐ No ☐

SMS alerts to be received by the mobile phone number indicated above.

NEXT OF KIN DETAILS:

Name	<input type="text"/>
P.O. Box No.	<input type="text"/>
City/Town	<input type="text"/>
Mobile Phone No.	<input type="text"/>
Email Address	<input type="text"/>

LOADING LIMITS:

Minimum load amount – Nil

Maximum load amount – US\$ 10,000 per load (or equivalent to USD \$ 10,000)

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

INITIAL LOADING:

CURRENCY	AMOUNT	MODE OF PAYMENT
TZS		Cash/Debit A/C No. (I&M Bank)
US Dollars		Cash/Debit A/C No. (I&M Bank)
GB Pound		Cash/Debit A/C No. (I&M Bank)
Euro		Cash/Debit A/C No. (I&M Bank)
INR		Cash/Debit A/C No. (I&M Bank)

INTENDED USE:

Purpose of Prepaid Card and frequency of usage:

APPLICATION FORM

DECLARATION OF SOURCE OF FUNDS

I hereby declare that the source of funds that I shall be loading/ reloading in my Prepaid card is: *(tick as appropriate)*

☐ Salary ☐ Business Income ☐ Dividend ☐ Interest ☐ Pocket Money ☐ Gifts

☐ Others *(provide details)* _____

I further confirm that these funds are derived from legitimate sources as stated above and that I will also provide the required evidence of the source of funds if required to do so in future.

I hereby apply for an I&M Bank Visa Multicurrency Prepaid 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 (T) Ltd 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 authorize I&M Bank (T) Ltd, or its associates, to verify any information or otherwise at my office/residence or to contact me, my Employer/Banker Reference Bureau/Bank of Tanzania 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. I agree to an ongoing confirmation for use of my name, address, email, ID and mobile number for marketing/merchandising offers from I&M Bank (T) Ltd.

I understand and acknowledge that local laws and Bank of Tanzania rules and regulations lay down norms and limits for the purchase and use of Foreign Exchange. In the event of 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 Visa MultiCurrency Prepaid Card. I agree that if I permit someone else to use my Card, the Bank will treat this as if I have authorized that person to use my Card and I will be responsible for any transactions initiated by such person with my Card.

Name _____

Signature _____ Date _____

FOR OFFICIAL USE ONLY

Card No.	<input type="text"/>
Reference No.	<input type="text"/>

PAYMENT MODE (LOADING) AMOUNT

☐ Cash ☐ Debit to Account Account No.

Amount

CURRENCY

☐ TZS ☐ US Dollar ☐ GB Pound ☐ Euro ☐ INR

Maker	:	_____	Signature:_____
Checker	:	_____	Signature:_____

For any enquiries, call I&M Bank Customer Care Call Centre on +255 (22) 2127330-4

TERMS & CONDITIONS

DECLARATION OF SOURCE OF FUNDS

I hereby declare that the source of funds that I shall be loading/ reloading in my Prepaid card is: *(tick as appropriate)* I further also 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 future.

I hereby apply for an I&M Bank Visa MultiCurrency Prepaid 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 (T) Ltd 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 authorize I&M Bank (T) Ltd, or its associates, to verify any information or otherwise at my office/residence or to contact me, my Employer/Banker Reference Bureau/Bank of Tanzania 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. I agree to an ongoing confirmation for use of my name, address, email, ID and mobile number for marketing/merchandising offers from I&M Bank (T) Ltd.

I understand and acknowledge local laws and Bank of Tanzania rules and regulations lay down norms and limits for the purchase and use of Foreign Exchange. In the event of 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 Visa MultiCurrency Prepaid 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.

I hereby apply for an I&M Bank Visa Multicurrency Prepaid 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 (T) Ltd 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 authorize I&M Bank (T) Ltd, or its associates, to verify any information or otherwise at my office/residence or to contact me, my Employer/Banker Reference Bureau/Bank of Tanzania 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. I agree to an ongoing confirmation for use of my name, address, email, ID and mobile number for marketing/merchandising offers from I&M Bank (T) Ltd.

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

- "Bank" or "I&M Bank" means I&M Bank (T) Ltd.
- "Card" means the I&M Bank Visa MultiCurrency Prepaid Card, issued by I&M Bank to the Cardholder.
- "Cardholder" means the person or assigned Agent of the person who has been rightfully issued a Card by the Bank under these Terms and Conditions.
- "Agent" means any company/individual appointed and authorized by I&M Bank to sell, process reload and refund on the Card.
- "ATM" means an automatic teller machine/terminal displaying either the Visa Logo for effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing Funds.
- "Cardholder" means such customer of I&M Bank to whom the Card has been issued pursuant to an application by such person, and who is authorized to hold the Card.
- "Funds" means the amount of monies purchased and loaded onto the Card by the Cardholder from I&M Bank or Agents in respect of which the Card has been issued and any additional monies that may subsequently be purchased by the Cardholder (not including any sales commission or fees paid to such person/s, as are authorized by I&M Bank so to do, from whom the Card was purchased), less any amounts previously spent and any applicable fees, charges, conversion fees, and other expenses incurred in connection with the use or possession of the Card.
- "I&M Bank" means and refers to I&M Bank Limited.
- "I&M Bank ATM" means an ATM owned and managed by I&M Bank and displaying the I&M Bank Logo.
- "Merchant" shall mean any person who owns or manages or operates a Merchant Establishment.
- "Merchant Establishments" shall mean establishments which honor Cards.
- "PIN" means the Personal Identification Number as provide to the Cardholder by I&M Bank, for use with and in relation to the Card in Terms hereof.
- "POS Terminal" shall mean point of Sale electronic terminals at Merchant Establishments whether in Tanzania "POS Terminal" capable of processing Transactions and at which, amongst other things, the Cardholder can use his/her Card to access his/her Funds to make purchases.
- "Shared Network" shall mean ATMs which are not owned by I&M Bank but which accept Cards issued by I&M Bank.
- "Transactions" shall mean cash withdrawals from the ATMs and / or any purchases made at the Merchant Establishments through the use of the Card.
- "Base Currency" means the basic currency under which the Card is issued and billed.
- "Currency Conversion Rate" means the prescribed rate of currency exchange at which one Wallet Currency shall be converted to another Wallet Currency.
- "United States Dollar" means the basic unit of money in the United States which hereinafter may be referred to as "USD", Dollar, "US\$" or "\$".
- "Great Britain Pound" means the standard monetary unit of the United Kingdom, hereinafter may be referred to as "GBP", "Pound", "Sterling Pound" or "£".
- "Euro" means the official currency unit of the member countries of the European Union who have adopted European Monetary Union;
- "Tanzania Shillings" means the basic unit of money in Tanzania, hereinafter referred to as "TSH" or "TZS"
- "Indian Rupee" means the basic unit of money in India hereinafter referred to as "INR"
- "Wallet Currency", means the currencies in which funds can be loaded and held in the Card.

AGREEMENT TO THE TERMS AND CONDITIONS

You agree to these Terms and Condition by any of the following actions:

- Signing the application Form
 - Signing the back of the Card;
 - Activating through loading, reloading or using the Card at any ATM or Merchant Outlet or Website
 - Authorizing a Secondary Card to be issued on your the Card
 - Any other way implying adoption and possession of the Card
- THE CARD**

I&M Bank Visa MultiCurrency Prepaid Card is a MultiCurrency Card that can be used in a variety of Currencies as defined by the Bank from time to time.

The Card holders shall be able to load or reload their Cards directly with any of the wallet currencies. including but not limited to Tanzanian Shillings, US Dollars, Great Britain Pound, Euros and Indian Rupees. The initial Base Currency will be USD.

Where the Card Holder has not defined the load or reload currency, the Bank shall post the Funds to the USD Wallet, which is the Base Wallet Currency.

After loading or reloading the Funds to the Card, the Card holder shall be able to allocate funds in the account to a defined specific wallet currency. The initial five Wallet Currency are TZS, USD, GBP EUR and INR.

If the Bank introduces a new Wallet Currency and the Card holder Choose 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 Wallet Currency.

The Card holder is responsible for determining and managing their Wallet Currency portfolios and ensuring that sufficient funds are in each wallet and in a defined usage priority to accommodate anticipated transactions in the relevant Currency, subject to certain limit and fees as defined and advised by the bank from time to time. Cardholder may allocate Funds across the available Wallet Currencies, by logging into I&M Bank Customer Portal via www.imbank.co.tz

The Card is not a Credit Card and its usage is limited to the amount pre-loaded. The Card must not be over-drawn. Any overdrawn position shall immediately become payable and the Bank shall immediately demand the same from the Cardholder and exercise its right defined in the Terms and Conditions to recover the over drawn position.

The funds held in the Card do not amount to a deposit with the Bank other than as described in this Terms and Conditions, The Bank shall not pay any interest rates on the credit Funds held in the Card account. Any change shall be appropriately communicated to the Cardholder.

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 and the Bank reserves the right to recover the overdrawn 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 Currency's allocations.

The Bank has defined the default Card usage currency priority as USD, which shall apply where the Card holder has not defined Currency usage priority. The Card holder will be able to change their default currency settings and defined their usage priorities by accessing the define customer portal facility of the Bank's prepaid Card system at www.imbank.co.tz

Usage of the Card in any Currency other than Wallet Currencies will be billed in the Base Currency. A conversion rate determined by Visa shall be applied to convert the transaction currency for subsequent billing for the Card account.

CARD APPLICATION PROCESSING

Any individual or corporate body apply for the issuance of the Card through any I&M Bank Branch or the Bank's appointed Agent.

The issuance of the Card is subject to compliance by the applicant of the provisions of applicable laws, rules and regulations and directions as issued by the Bank of Tanzania or other appropriate authority under any law in force from time to time. I&M Bank may, at its sole and absolute discretion, refuse issuance of Card, or cancel an issued Card without notice, if satisfactory Know-Your-Customer and money laundering guidelines are not met or if it has a reason of suspicion to believe that the Card holder has violated or intends to violate any exchange regulations or uses.

The applicant for the Card will be required to complete and submit in a duly signed application form as required by I&M Funds (subject to restrictions on minimum and maximum amount loadable, as determined by I&M Bank at its sole discretion from time to time).

Upon issuance of the Card, the Cardholder shall sign on the reverse of the Card.

The Card, as may be issued by I&M Bank to an applicant, is the property of I&M Bank and is not transferable and will be honored at merchant establishments only when the Card bears the signature of the Cardholder on the reverse and upon presentation to a Merchant Partner by the Cardholder.

USE OF THE CARD

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

To withdraw the Funds, the Cardholder will need to insert the Card into the ATM, enter the PIN, and the amount of desired Funds. The Card should be retrieved upon such usage.

The Cardholder may also use the Card to pay for charges incurred at Merchant Establishments, subject to the condition that I&M Bank and the Merchant Establishments reserve the right at any time to refuse to permit the use of the Card at the Merchant Establishment for any reason whatsoever.

The amount of each purchase made through the use of the Card or withdrawal of the Funds from the ATM will be debited immediately from the Funds of the Cardholder. Transaction, the transaction will not be honored and the Bank reserves the right to collect any monies from the Cardholder for value of any purchase or ATM transaction done by the Cardholder.

The Card may, subject to any applicable fee, be used to withdraw cash from an ATM displaying the Visa®, Acceptance Mark and/or to pay for goods and services at Merchant Outlets, or online, who accept Visa® cards electronically. The Card is for electronic use only and cannot be used for Manual or unlawful activity and the Cardholder should not give or share their Card with another person.

To pay for a transaction, the amount of the transaction will be automatically processed using other Currencies in the 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 declined and the retailer may call the Cardholder to pay the transaction amount by some other means.

The Cardholder commits to accept a credit refund 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 using the Card.

A transaction or payment cannot be stopped once the Cardholder authorizes the use of the Card. The Bank is not 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 Regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

When the Cardholder notices an error in the Card statement, they should immediately notify the Bank and in any event within 30 business days of the transaction in question. The Bank may request the Cardholder to provide

additional written information concerning the error.

The Cardholder may surrender the Card at any point in time and obtain a refund of the balance of the Funds, 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 unauthorized location or for any purpose other than as stated under these Terms and Conditions is strictly prohibited and may result in cancellation of the Card by I&M Bank.

I&M Bank will not be liable for any loss, direct or indirect, declined use of the Card at the ATM or Merchant establishment, any unauthorized use or cancellation of the Card.

Information sent over the internet may not be completely secure and the Bank does not guarantee functionality and 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 therein.

TRANSACTIONS OVER THE INTERNET

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.co.tz including outstanding balance and statement of transaction history as well as blocking the Card. For this purpose, the Card pin will be known as an WEBPIN/PIN.

CARD USAGE LIMITS

I&M Bank reserve the right to limit the amount of Funds ATMs or Merchant Establishments may also limit or through use of the Card. These limitations will vary for every ATM and/or Merchant Establishment. I&M Bank shall not be responsible for either ascertaining, or notifying the Cardholder as to such limits restrictions and shall not these restrictions, limitations or to a lack of uniformity between transactions requested at ATMs and/or Merchant Establishments.

CARD BENEFITS

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

Cash withdrawal at an ATM outside Tanzania with the Card, 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 Visa Worldwide regulations in connection with such transactions, shall be debited by I&M Bank to the Funds of the Cardholder, by I&M Bank or any other person to the Cardholder in connection with the Funds, nor do they entitle the Cardholder to any overdraft/credit facility.

Notwithstanding anything contained herein, I&M Bank may, at any time, without giving notice or reason, suspend or terminate all or any of services or their use by the Cardholder. All provisions of these Terms and Conditions the suspension or termination of the services and/or the use of the services by the Cardholder, and shall remain the Card.

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 or liabilities of the Cardholder that remain to be performed or discharged.

The Cardholders may also avail of emergency, medical 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 I&M Bank at any time in its sole discretion.

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 but the Cardholder may opt to convert and allocate the load or reload funds into any of the five Wallet Currencies and designate the currency usage priority by logging into 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. I&M Bank shall not be liable for any loss direct or result of Funds given to any person other than the approved Bank Tellers and/or Bank's appointed agents as advised from time to time.

RELOADING THE CARD

Upon exhaustion of the Funds loaded on the Card, the Cardholder can reload Funds onto the Card from any Agent or I&M Bank Branch, subject to the compliance of all applicable laws, rules and regulations in force from time to time.

In event the Cardholder wishes to reload the Card, I&M Bank reserves the right to:

- Limit the amount of Funds that can be reloaded onto the Card;
 - Limit the number of times the Funds can be reloaded onto the Card; and
 - 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, as may be required by I&M Bank.
- The Funds shall always be reloaded in any of the Wallet amount of reloads shall be in strict accordance to the limits regulations in force.
- 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
 - 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 Cardholder, I&M Bank may advise the Cardholder in writing or otherwise of the results of its investigation and/or the manner of resolution, if any, of the complaint.

SECURITY OF THE CARD AND PIN and security of PIN, and note that the failure to observe the Cardholder incurring liability on the Card or use of the PIN.

The Cardholder agrees that the security of the Card and PIN are very important. If the Cardholder fails to observe security of the Card and PIN, the Cardholder may have to Funds) as a result of unauthorized use of the Card.

I&M Bank recommends that the Cardholder observe/ adopt the following precautions in addition to such other measures as the Cardholder may deem appropriate to protect the **PIN and WEBPIN/PIN**:

- The Cardholder should not disclose the PIN or WEBPIN/PIN to anyone;
- The Cardholder should use due care in preventing anyone seeing the PIN when it being entered in the ATM 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 recognizable 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 exhaustive. 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 the Cardholder.

A LOST OR STOLEN CARD OR PIN AND SUBSEQUENT REPLACEMENT

The Cardholder should inform I&M Bank (T) Ltd immediately if the Cardholder believes that the Card or PIN has been misused, lost or stolen or the PIN has become known to any person and the Cardholder believes that such

PERSONAL IDENTIFICATION NUMBER

To enable the Cardholder to use the Card, a PIN will be issued to the Cardholder by I&M Bank, which would be Electronically provided as a One Time Password (OTP).

The PIN, as received, may be used at any I&M Bank ATM, "or Visa ATM. The PIN originally provided or which is subsequently changed), 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, by the Cardholder.

In addition, an I-PIN will also be allocated to the Cardholder which will be required for access to the Cardholder's account information through the internet. Cardholders should maintain the same level of security with I-PINs as with their ATM PIN.

COMPLIANCE WITH APPLICABLE LAWS, RULES AND REGULATIONS

Utilization and/or possession of the Card by the Cardholder is required to be in accordance with the applicable laws, rules, regulations and directions as issued by the Bank of Tanzania or other appropriate authority under any law in force from time to time.

The Card may be used outside Tanzania, subject to applicable laws, rules and regulations in force from time to time in Tanzania and subject to such restrictions/limitations under the applicable laws, rules and regulations from time to time in the country where the Card is used.

The Cardholder shall be solely responsible to the concerned authorities in event of any violation of the applicable laws, rules and regulations in force from time to time.

I&M Bank will not be liable for any direct, indirect or 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.

Charges 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.

In case the Card is cancelled (or its use suspended), whether on account of non-compliance with the applicable laws, rules and regulations in force from time to time or otherwise, I&M Bank will not be responsible for any use/ attempted use of the Card, resulting in the Card being dishonored or otherwise. The risk of honoring of a Card that is cancelled (and/or suspended) on its presentation is of such person and/or of the Cardholder in the individual capacity.

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

ATM Receipts: When the Cardholder completes a transaction through an ATM, the Cardholder shall ensure records 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 the I&M Bank Call Center.

History: An email statement of the monthly transactions may be obtained by the Customer subscribing to this facility by calling I&M Bank Call Centre, and activating/logging a request for the same, which request shall be processed at 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, post 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.

ERRORS, QUESTIONS OR COMPLAINTS

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 Cardholder may email I&M Bank at the applicable email address. Further, in case of complaints, the Cardholder should 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 such correspondence:

- 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
 - 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 Cardholder, I&M Bank may advise the Cardholder in writing or otherwise of the results of its investigation and/or the manner of resolution, if any, of the complaint.

SECURITY OF THE CARD AND PIN and security of PIN, and note that the failure to observe the Cardholder incurring liability on the Card or use of the PIN.

The Cardholder agrees that the security of the Card and PIN are very important. If the Cardholder fails to observe security of the Card and PIN, the Cardholder may have to Funds) as a result of unauthorized use of the Card.

I&M Bank recommends that the Cardholder observe/ adopt the following precautions in addition to such other measures as the Cardholder may deem appropriate to protect the **PIN and WEBPIN/PIN**:

- The Cardholder should not disclose the PIN or WEBPIN/PIN to anyone;
- The Cardholder should use due care in preventing anyone seeing the PIN when it being entered in the ATM 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 recognizable 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 exhaustive. 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 the Cardholder.

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The Cardholder should inform I&M Bank (T) Ltd immediately if the Cardholder believes that the Card or PIN has been misused, lost or stolen or the PIN has become known to any person and the Cardholder believes that such