.sactions or instructions issuing pursuant thereto, are o. imed to be transaction conducted, or instructions given, by the Carcholde addition, an I-PIN will also be allocated to the Cardholder exhaust which will be required for access to the Cardholder's In case of any loss arising even though such precautions (or

OMDITANCE WITH ADDITIONED I AWAY DITES AND LOST OF STOLEN CADE OF DIM

rules, regulations and directions as issued by the Central become known to any person and the Cardholder believes Bank of Kenya or other appropriate authority under any law The Cardholder shall be solely responsible to the concerned by the Cardholder (in line with the recommendations above

consequential loss or damage, arising from or related to the centre will attempt to block the conduct of further pon-compliance by Cardholder with the applicable laws. The Cardholder hereby indemnifies and agrees to hold I&M Bank indemnified against all actions, claims and costs, 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.

whether on account of non-compliance with the applicable such conditions, if any, that I&M Bank specifies, I&M Bank Whether on account of noti-companies with the approximate source continuous, it arry, that they assume securious, when the laws, rules and regulations in force from time to time or shall make best efforts to replace by issuing a new Card and otherwise, I&M Bank will not be responsible for any use/

effecting dispatch of the same to the Cardholder within 96 attempted use of the Card resulting in the Card being, hours of receipt of the intimation of loss or damage to the dishonoured or otherwise. The risk of honouring of a Card Card or within such other period as may be required so to do that is cancelled (and/or suspended) on its presentment is by I&M Bank. of such person and/or of the Cardholder in the individual After blocking of Card and the PIN, the Card cannot be use

laundering, I&M Bank may, at its sole and absolute that upon replacement of the Card, the Cardholder may discretion, cancel or suspend the Card without prior notice request I&M Bank to transfer the balance on the Card and refund of any outstanding balance would be subject to subject to other provisions hereof.

ATM Receipts: When the Cardholder completes a The Cardholder bears all losses resulting from the use of the transaction through an ATM, the Cardholder shall ensure that the Cardholder obtains and verifies any receipts / ecord received, if any, through such ATM. Balance Information: ATMs or the receipts/record, if any may show the balance Funds when the Card is used at such ATM. The Cardholder may also get information regarding

the balance available Funds, by calling up I&M Bank Call resory. The Cardholder may obtain a history of the missuand, lot, or atonia, and [ik Mark Bank bloeking the transaction by accessing the Card account through I&M instruct, lot, or atonia, and [ik Mark Bank bloeking the transaction by accessing the Card account through I&M further use of the Card and/or the PIN successfully. Such Identification Number and I-PIN.

A task of revoice effective of the PIN successfully.

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

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

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

the complaint or query appropriately.

The following information will require being provided in such 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

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 and/or the manner of resolution, if any, of the complaint,

The Cardholder should maintain the confidentiality, safety

and security of PIN, and note that the failure to observe confidentiality, safety or security of the PIN can result in the If the Cardholder has received funds in excess of the Funds. Cardholder incurring liability on the Card of use of the PIN The Cardholder agrees that the security of the Card and PIN tunds upon such terms and conditions as I&M Bank may is very important. If the Cardholder fails to observe security specify. If I&M Bank has grounds to believe that the of the Card and PIN, the Cardholder may have to bear any Cardholder has received funds in excess of the Funds

person/party. In the event a demand or claim for settlement of outstanding The Cardholder should not write or otherwise indicate dues/funds received in excess of Funds from the Cardholder

The Cardholder should not keep a record of the PIN in I&M Bank, the Cardholder agrees and acknowledges that any easily recognisable form on any item normally the Cardholder will to pay to I&M Bank on demand and carried with or stored with the Card that could lead to unconditionally the entire amount outstanding on the Card loss or theft of the same simultaneously with the Card. and/or the funds received in excess of the Funds.

transactions or instructions issuing aureupant thorate and C. The Conflicted and and are the Difficult the Confine record it elsewhere even if the same has been disquised The above recommendations are not intended to be

account information through the internet. Cardholders other measures) have been observed/adopted by the should maintain the same level of security with I_PINs as Cardholder, the liability of such loss shall be only that of the

The Cardholder should inform I&M Bank at the I&M Bank Vibilization and/or possession of the card by the Cardholder

Call centre immediately if the Cardholder believes that the
is required to be in accordance with the applicable laws, inform shall also operate in respect any measures adopted

authorities in event of any violation of the annicable laws, or of any other measures adopted for seferularities the PIN tautorinas in event or any violation or the approache laws, or or any other measures adopted for sateguarding the Pin being compromised.

18M Bank will not be liable for any direct, indirect or On receipt of intimation from the Cardholder, I8M Bank Call 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. The Cardholder shall pay replacement charges for the Card rules and regulations in force from time to time.

In case the Card is cancelled (or its use suspended), determined by it subject to the Cardholder complying with

capacity.

by the Cardholder again, even if the Cardholder in case of any suspicion or indication of violation of subsequently finds the same. After blocking the Card, no exchange regulations or of improper usage including money refund shall be allowed on the Card, however, it is provided

IABILITY OF THE CARDHOLDED FOR LINAUTHORIZED

Card which also includes the situations where purported unguithorised transactions have been effected through the use of the Card and/or the PIN or the situations where purportedly misuse, loss and/or theft of the Card and/or the PIN has occurred, and such liability continues until: (i notification to I&M Bank of such unauthorised transactions having been effected through use of the Card and/or the PIN, or the Card and/or the PIN having been otherwise

including on account of the Cardholder Having written or otherwise indicated the PIN on the

Having written or otherwise indicated the PIN on any article normally carried with or stored with the Card in any recognizable form, Having voluntarily disclosed the PIN to any person, or Having failed to maintain the security of the PIN for any reason whatsoever, and even though the recommended

precautions or other measures may have been observed/adopted by the Cardholder. B. Delayed notification of misuse, loss, or theft of the Card and/or the PIN, including on account of the Cardholder, Not notifying I&M Bank promptly upon coming to know or becoming aware of the misuse, loss or theft of the Card and/or the DIN

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 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

RECEIPT OF FUNDS IN EXCESS OF THE FUNDS THAT

the Cardholder agrees to promptly repay I&M Bank any such losses suffered (including loss of all or part of the Funds) as a result of unauthorised use of the Card.

(including loss of all or part of the Funds) as a result of unauthorised use of the Card. a resur of unauthonised use of time Land.

(including the mainthnead of an Alfa, POS of other time following precautions in addition to such other same to the Cardholder and will deduct the excess funds neasures as the Cardholder may deem appropriate to received by the Cardholder from the Funds upon such terms and conditions as I&M Bank may specify, I&M Bank further The Cardholder should not disclose the PIN to anyone.

The Cardholder should use due care in preventing account of the Cardholder maintained with itself or any of its anyone seeing the PIN when it is being entered in the group companies, whether such account be a joint account or a sole account or otherwise, or and/ or the right to require ATM. or a sole account or otherwise, or and/ or the right to require the Cerdholder should memorise the PIN and then the Cerdholder upon notification to immediately right destroy any record of it, and not maintain the same in payment of such excess funds, upon such terms and writing anywhere to prevent its access by any third conditions as BMM bark may specify.

In the event a demand or claim for settlement of outstanding

Nothing in these terms and conditions shall affect I&M charges and expenses whatsoever which I&M Bank may at Bank's right of lien, set-off, transfer and application of any time incur sustain, suffer or be put to as a consequence monies at law or pursuant to any other agreement from time of or by reason of or arising out of: (1) providing the to time subsisting between I&M Bank and Cardholder.

Cardholder the said facility of the Card. (2) by reason of I&M.

OBSPUTES

oriting to take action on the variances a sistructure, joy

any charge slip or other payment requisition signed by the

cardholder and received from a Merchant Establishment for

(directly or indirectly), (4) breach or non-compliance of these

payment shall be conclusive proof that the amount recorded

terms and conditions, (5) fraud orishnessty relating to any on such charge slip or other requisition was properly incurred Transaction by the Cardholder or his employee or agents, (8) by the Cardholder by the use of the Card except for such any ATM/PCS machine error or failure or other by the cardinology are done in the card scept for such any Analysis machine left of latting of latting of control charge slips or other payment requisitions which have been mechanical/system error/failure, (7) collection of all moneys signed on a date subsequent to the Cardholder's notification due and payable (including applicable costs, charges and sughed on a date subsequent to the careful relationship of the payable including application codes, charges and to IAM Bank as food unusualthroised transactions having been feeely by the Carefolders, and/or (8) migraplecement by the Carefolders, and/or (8) migraplecement by the applicationship of the payable of the paya author, and to the dealth external soldcesshoot and control of the iling which it would be construed that all charges / amount EXCLUSION OF LIABILITY OF I&M BANK and the statement are entirely in order and acceptable to the I&M Bank shall be under no liability whatsoever to the

&M Bank within 30 (thirty) clave of receint of the statement Cardholder. In any other case, if the Cardholder believes that Cardholder in respect of all actions, claims, demands, any amount has been erroneously debited to the Funds, the proceedings, losses, damages, personal injury (including any unifolish has been territhocolly become to the Publish and providings, baselet, buringles, benefitian night year. In the publishings, baselet, buringles, benefitian night year. In the publishings, benefit, and the publishings of the publishings and the publishings on a temporary basis and in such event I&M Bank in indirectly out of (1) any use of the Card and/or PIN(2) the shall be entitled to block on the Card an amount equal to the refusal by any person or Merchant Establishments in amount temporarily reversed. The amount so blocked shall honouring or accepting the Card; (3) any ATMs/ POS not be available to the Cardholder until investigation and terminals that malfunctions or is otherwise out of order, and not be available to the Culti-toler data residential and committee the compileton of the committee of the compileton of subsequent investigation. MM and/or RM or otherwise; (ii) mississe or fraudative use of the Bank is satisfied that the charge was correctly debited to the Card by any person including the Cardholder; (ii) any Cardholder's Enable, MM Bank its satisfied that the charge was correctly debited to the Card by any person including the Cardholder; (ii) any Cardholder's Enable, MM Bank its invitable the charge along statement made by any person requesting to surrender. with any fee or other amount in a subsequent statement

AS TO QUALITY OF GOODS AND SERVICE of It&M Bank at It&M Bank's premises; (7) the exercise by It&M It&M Bank does not make any representation and/or warranty. Bank of its right to demand and procure the surrender of the to the Cardholder (or any person claiming by or under the Cardholder) or otherwise assure the Cardholder (or any

bired or otherwise and/or of services availed of/ proposed to the re-possession/ cancellation of the Card and/or reques be availed of by use of the Card with/at any person including for its return; (10) any mis-statement, mis-repres to advance of the desired value of the desired valu

goods purchased/hired/proposed to be purchased/hired or for settlement of outstanding dues/funds received in excess otherwise and/or of services availed of/proposed to be of the Funds from the Cardholder is made either by I&M Bank availed of by use of the Card with/at any person including the or any person acting on behalf of I&M Bank; (13) communications. water of by dae of the Card with any person including the formy person acting on behalf of each manife, (15) communication by the form and the state of defective/sub-standard goods/services by use of the Card systems, or any other method over public and/or private lines with/at any person including the Merchant Establishment/s that may not be encrypted, and which may involve the risk of must be mutually resolved by the Cardholder (or any person possible unauthorized alteration and / or unauthorised use of claiming by or under the Cardholder) with such person communication, or (14) upon terminating, suspending, Merchant Establishments without reference to I&M Bank.

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE AND

I&M Bank will not be responsible for the quality of service of any appropriate authority. provided or for any delay in delivery of the services, nondelivery of services, or receipt of defective/sub-standard services by the service providers of such emergency medical and travel assistance and conclenge assistance services or applicable costs, charges and fees in connection with the array of fairfliers service providers in connection with the Card size or usage of the Card can be deducted automatically and further, IRM Bank shall not be fable for any actions, from the Cardholder's Funds. The details of the costs, claims, demands, proceedings, losses, damages, personal charges and fees as currently in force are available in the mm, otherands, proceedings, losses, damages, personal charges and less as currently in foot are available in the ripty (including actual or perceived loss of reputation, booked accompanying the Cast Such octac, charges and design or the likely, costs, charges and expenses fees are subject to channe by MM Rush them, charges and concred by the Carthodiser on account of the carthodiser of the carthodise service provided or for any delay in delivery of the services, ascertained by calling I&M Call Centre.

non-delivery of services, or receipt of defective/subThe costs, charges and fees include withdrawal fee and

Concierge assistance services are not presently available (as illustrated below): Withdrawal Fee is applicable and with Kenya. These emergency medical and travel assistance and be deducted from the Funds for each withdrawal made by available only to the Cardholder. The service providers or otherwise as assessed and made applicable by assessor vary or an extraction for service provings or currence as assessor, and finishe displacible by the provinging these services. Wherever applicable, the spolicable costs, charges arrives were replicable, the spolicable costs, charges and fees for such emergency with/arrival from any Alford Province in a Shardo Network. If the control of the control of the Carbother Shardon is a currency other than the medical and travel assistance and conceilings assistance and conceiling assistance and conceilings assistance and concei medical and travel assistance and conclerge assistance with Cardholder obtains Funds in a currency other than the services will be informed to the Cardholder prior to the currency in which the Card was issued, the convenient material Cardholder availing of such servicer's and thereafter will stand increased by an additional 3% (or such deducted from the Funds. In the event mediering of any higher/other rates and Markam yas perify from time to time, emergency medical and travel assistance and conclerge and which will be deducted from the Funds. Such rate may assistance services entalling payment that the Service be altered or modified by MM Blank, which the consent of the services of the property of the services of the property of the services of the provider is required to make, such provision of the Cardholder and such that altered or modified shall also services/making of payment for such services is subject to become applicable and will be deducted from the Funds. The Service provider first recovering payment from the details of the conversion rate are specified in the clause Cardholder through the Cardholder's card or from the entitled 'Currency Conversion Rates'. Cardholder's family. Service provider shall ensure that In a situation that the Funds are not sufficient to deduct such Cardholder's family. Service provider shall ensure that In a situation that the Funds are not sufficient to deduct such Cardholder who call in for these Services are duly informed costs, charges and fees, I&M Bank reserves the right to shall be solely the Cardholder's responsibility.

CARDHOLDER'S INDEMNIFICATION ORLIGATION

Bank's acting in good feith and taking or refusing to take or omitting to take action on the Cardholder's instructions, (3)

cancellation of the Card or any act performed by any person with any tee or other amount in a subsequent statement.

Carcinitation of the Card or any act performed by any person in conjunction thereto; (6) handing over of the Card by the NO REPRESENTATION. WARRANTY FROM ISM BANK Cardibilder to a person other than the designated employees Card prior to the expiry date stated on its face, whether sucl demand and surrender is made and/ or procured by I&N person claiming by or under the Cardholder) as to the quality Bank or by any other person or ATMs/POS terminals; (8) the of the goods purchased/hired/proposed to be purchased/ exercise by I&M Bank of its right to terminate any Card; (9) time or on I&M Rank becoming aware of the Cardholder Disputes or claims in connection with the quality of the exceeding entitlements, (12) in the event a demand or claim 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 required by applicable law rules and regulations or direction

The Cardholder hereby agrees and acknowledges that all

standard services.

Currency conversion rate and could include further/additiona

Costs/charges/fees or otherwise as required by third parties nce services are not transferable and are the cardholder from an ATM. Additionally, costs/charges/fee

hat the Carribolder is solely liable for all third party expenses recover the same directly from the Cardholder and/or from that are outstanded in some years of the service of Any statutory levy including duties or taxes payable as a result of the use of the Card shall be the Cardholder's

In consideration of I&M Bank providing the Cardholder with responsibility and imposed or/recovered/sought to be the Card and related facilities, the Cardholder hereby agrees to indemnify and keep I&M Bank indemnified from and statutory levy shall be deducted from the Funds and/or against all actions, claims, demands, proceedings, losses, recovered directly from the Cardholder and/or from any damages, personal injury, costs (including legal costs), accounts (including joint accounts) maintained by the

Cordbalder with IRM Book or its group companies

Obtaining of Funds in a currency other than the currency in respect of which the Card was issued for subsequently nonperformance thereof, whether by I&M Bank, or a changed), the Funds will be converted to such new currency Merchant Establishment or any other third party, at the Currency Conversion Rates. This would include the I&M Bank respects the right to use the information provided situation of the Cardholder obtaining Funds from an ATM in a by the Cardholder on his/her application and during surveys. currency other than the currency in which the Card was information from external sources, including consumer

procedures in force at the time that such a transaction is the Cardholders.

processed.

IXM Bank reserves the right to revise the policies, features
Currently VISA policy and procedures inter alia provide that and benefits offered on the Card from time to time and may where the transaction is processed on the same day of young the Carchidater of any such revisions from and may where the transaction is processed on the same day by mostly the Carchidater of any such revisions-frames in any conversion rate to be used is either conversion rate to be used is either:

A wholesale market rate in effect the day before to IRM Bask for cancellation before the date on which the

processing, or

A government-mandated rate in effect the day before effected through the use of the Card by the Card both the Card by the

A government relational rate in effect the day before a specied mough my day of the card by my Cardinoler may processing, increased in either case, by a fee established be shared with Credit Reference Agencies, lenders and/or from time to time by VISA. As specified in an earlier other agencies for the purposes of assessing applications for section, I&M Bank levies additional currency conversion credit or other facilities by the Cardholder and/or his/her rate/fees and which will be deducted from the Funds.

accounts) in or towards the satisfaction and financial entities that provide such facilities. Acceptance liability to I&M Bank under his/her Card or an application for a Levi all based on the adverse reports or in the Cardinolder's farmit forthwarm notify task starts of any change the Cardinolder's continuous continuous activation of the Cardinolder's continuous communication as stated in the cardinolder's communication as stated in the cardinolder's continuous well as any future challeges incorred by use of the Lutter.

In all builty include or an interface conservation of the control of the control

HE USAGE OF THE CARD/ACCESS TO THE FUNDS right reserves

the occurrence of any of the following events: (1) failure to cation, established by or on behalf of I&M Bank or its adhere to or comply with terms and conditions herein; (2) an Affiliates, for and in respect of such facilities/services offered. event of default under any agreement or commitment shall constitute legally binding and valid transactions when (contingent or otherwise) or the like entered into with I&M done in adherence to and in compliance with the terms and (5) when it becomes necessary to determine whether any commits a default in payment or repayment of principal person is rightfully entitled to receive the Fundavise the Card amount of the Loan/ financial/credit facility or interest rules and regulations or direction of any appropriate authority. Bank of Kenya (CBK) will have an unqualified right to disclose

Cardholder being subject to applicable laws, rules, Kenya in their absolute discretion may think fit. regulations of Kenya or such other country occasioned by The Cardholder hereby authorizes I&M Bank and its agents to use of the Card outside Kenya. The Parties hereby agree that exchange, share or part with all the information relating to the any claim, legal action or proceedings arising out of these Cardholder's details and payment history information and all I&M Bank may, however, in its absolute discretion commence of the aforesaid information any legal action or proceedings arising out of these terms and conditions in any other court, tribunal or other appropriate CHANGING THESE TERMS AND CONDITIONS forum in any justicisticin, and the Cardholder hereby consents it. 8M Bank reserves the right to change, at any time, these

Each of the provisions of these terms and conditions is calculation 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 emaining provisions shall not be affected in any way. No act, delay or omission by I&M Bank shall affect its rights, nowers and remedies under the terms and conditions or any The rights and remedies under these terms and conditions are cumulative and not exclusive of other rights and remedies

The Cardholder acknowledges that I&M Bank may assign, transfer or convey any or all its rights and obligations in respect of the Travel Card / Safari Card to any third person as it may deem fit in its sole discretion without obtaining concurrence of the Cardholder

&M Bank reserves the right to offer Cardholders certain facilities, memberships and services at such fees and on such Terms and Conditions as it may deem fit. I&M Bank reserves the right to waive or reduce the fees and to withdraw such benefit at any time without prior notice and without liability to the Cardholder. Any termination of the Card account, because of a violation of this agreement, shall result

automotically in the termination of such facilities and Cardbolder in case of defect or breach in the performance of

issued (or subsequently changed) reports, for marketing activities carried out by I&M
The Currency conversion rate would be the amount that will Rank/Affiliates. I&M Rank may use this information to be deducted from the Funds for conversion from currency of develop mailing lists that may use also minimate with the Card to the new currency as per VISA policy and whom I&M Bank shall work to develop marketing offers for the Cardholders.

I&M Bank reserves the right to revise the policies, features

This is independent of the currency conversion in addition to the general right to set off or other right rates/fees/ costs/charges or otherwise as required by 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 The Cardholder acknowledges that the information on his/ setoff or transfer money standing to the credit of such other har users of the Card facilities is exchanged amongst banks, account(s) in or towards the satisfaction of the Cardholder's of an application for a Card is based on no adverse reports of The Cardholder shall forthwith notify I&M Bank of any change

Cardholder or his / her family members), I&M Bank may, after notice of I&M Bank. The responsibility shall be solely of the 15 days prior notice in writing, cancel the Card, whereupon Cardholder to ensure that I&M Bank has been informed of the the entire outstanding balance in connection with the Card as correct address for communication, and I&M Bank disclaims well as any further charges incurred by use of the Card. all liability in case of an incorrect address resulting in any loss

the Cardholder and hereby agrees and confirms that all such RIGHT TO TERMINATE/ SUSPEND/ BLOCK/ DECLINE remote transactions including the Internet, World Wide Web electronic data interchange, call centres, teleservice to operations (whether voice, video, data or combination terminate/suspend/block/decline the usage of the thereof) or by means of electronic, computer, automated Card/access to the Funds, temporarily or permanently, upon machines network or through other means of telecommun Bank of its group companies; (3) the Cardholder becoming conditions prescribed by I&M Bank or its Affiliates for such subject to any bankruptcy, insolvency proceeding or facilities/services, as may be prescribed from time to time proceedings of a similar nature; (4) demise of the Cardholder. The Cardholder hereby agrees that in case the Cardholder. d/or for taking any other steps required by applicable law, charges due thereon I&M Bank Limited and/or the Central or publish the details of the default and the name of the Card Member/or its directors/ partners/ supplementary The laws of Kenya govern these terms and conditions as also cardholders, as applicable, as defaulters in such manner and the use of the Card by the Cardholder subject however to the through such mediums I&M Bank Limited or Central Bank

terms and conditions for the Card instituted by the information pertaining to the Card to other I&M Bank Group Cardholder (and/or any persons claiming through or under Companies/Banks/Financial Institutions/ Credit the Cardholder/shall be brought in the courts or tribunals at Bureaus/Agencies/ Statutory Bodies as may be required and Nairobi in Kenya and the Parties shall irrevocably submit undertakes not to hold I&M Bank Ltd/All other group hemselves to the jurisdiction of such courts and tribunals.

> Terms and Conditions, features and benefits offered on the Card including, without limitation to, changes which affect existing balances, charges or rates and methods of

1&M BANK VISA INTERNATIONAL TRAVEL CARD **APPLICATION FORM**

Internationally accepted



THE I&M BANK TRAVEL CARD

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

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

BENEFITS OF THE TRAVEL CARD

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

PURCHASING THE TRAVEL CARD

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

CHARGES*

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

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

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

The validity period of the card is 24 months.

LOADING LIMITS

Minimum load amount - Nil

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

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

DI EASE EILL THE DETAILS IN DLOCK LETTEDS

TEMOLITEE THE DEFAILS IN DESCRIPTION
First Name:
Middle Name:
Last Name:
Date of Birth:
Gender (Male/Female):
Mother's Maiden Name:
Mailing Address:
P. O. Box No.:
Post Code:
City/Town:
Passport Number:
National ID Number:
Phone Number (Res.):
Phone Number (Off.):
Mobile Phone Number:
Would you like SMS alerts for transactions? (chargeable) Yes No
E-Mail Address:
Company:
Purpose of Travel (tick) Business Personal
Bank Name:
Bank Account Number:
I&M Bank Account Number If any:

INITIAL LOADING

original for verification	
Amount of initial load (US Dollars):	
Payment details:	
Currency Amount Exchange Rate	
Mode of payment: Cash/Cheque/debit I&M Bank a/c r	
Inserby apply for the Issuance of an ISM Bank Turvel Card to me and declare that the in checked in the application is true and correct. Larcept that ISM Bank is entitled in a blanklet to accept or reject this application without assigning any reason whatsoever. It is my respo- bble the true of the property of the ISM Bank The posit Payment Card separately the same. If this application is accepted, I will be bound by the terms and conditions as may be made to the same of the conditions and the center of the secontage of the same and conditions as may be not made to the conditions and the center of the secontage of the same and conditions as may be to contact me, my Employer. Banker (Zredt Bureau / CBK or any other sources to obtain or put good starding), largee to an ongoing confirmation for use of my name, address, e-mail D are provided to the contact of the control Bank of Kerny and see any property and and advantaged to the control Bank of Kerny and the repulsion is only card and by me with a necondance with the Central Bank of Kerny and other application is toy for made the local laws and of a regulators as may be in force and, governing the purchase and under the local laws and of progulators as may be in force and, governing the purchase and under the local laws and of compilations as may be in force and, governing the purchase and under the local laws and of a regulators as may be in force and, governing the purchase and under the local laws and of a regulators as may be in force and, governing the purchase and under the local laws and of a regulators as may be in force and, governing the purchase and under the local laws and of the purchase and the purch	discretive discretive discretive discretive discretive discrete di
Name:	
Name: Date: Date:	
Signature: Date: For official use only	
Signature: Date:	
Signature: Date: For official use only	
Signature: Date: For official use only Card Number:	
Signature: Date: For official use only Card Number: Reference No: Payment Mode (loading) Amount	
For official use only Card Number: Reference No: Payment Mode (loading) Amount Debit to Bank Account (Signature Verified)	
Signature: Date: For official use only Card Number: Reference No: Payment Mode (loading) Amount	
For official use only Card Number: Reference No: Payment Mode (loading) Amount Debit to Bank Account (Signature Verified)	
For official use only Card Number: Reference No: Payment Mode (loading) Amount Debit to Bank Account (Signature Verified) Cash Cheque Amount	
Signature: Date: For official use only Card Number: Reference No: Payment Mode (loading) Amount Debit to Bank Account (Signature Verified) Cash Cheque Amount Maker: Signature:	

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

TERMS AND CONDITIONS whatsoever. The amount of each purchases made through the use of the

Card or withdrawal of the Funds will be debited immediately from the Funds of the Cardholder.

In event there are insufficient Funds to honour the requested The following terms & conditions apply to the I&M Bank Pre-paid Payment Card provided by I&M Bank Limited.

- - Flag for effecting cash withdrawals, at which, inter alia,
- Funds.

 3. Card means the IBM Bank Pre-paid payment card, its MB Bank will not be liable for any loss, direct or indirect, including the Nakumatt IBM Bank Tavel Card, Saff that may be suffered by the Cardnolder as a result of any card and any other pre-paid payment card issued by MB malk for for Arabholive.
- means such customer of I&M Bank to The Cardholder may access information on the Card
- hold the Card.

 "Funds" means the amount of monies purchased and will be assigned an I-PIN. 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 and any additional monies that may subsequency or purchased by the Cardiolotder (not including any sales commission or fees paid to such person/s, as are authorised by I&M Bank so to do, from whom the Card
- Nairobi, Kenya.

 "IRM Rank ATM" means an ATM owned and managed
- below bulk that means and wo were and managed by I&M Bank in Kenya and displaying I&M Bank Logo.

 "Merchant" shall mean any person who owns or "Merchant" shall mean any person who owns or "The Card enables the Cardholder to obtain the Funds in manages or operates a Merchant Establishment in adult of the Cardholder to obtain the Funds in the Funds

- provised to the Cardinolder by IAM Bark, for use with No interest, compensation or any benefit!

 1. POLY installant by Cardinolder by IAM Bark or any other person to the commission of the Cardinolder by the Principle of the Pri
- which, amongst other things, the Cardholder can use his RELOADING THE CAR Card to access his Funds to make purchases.

 12. "Shared Network" shall mean ATMs which are not owned
- by I&M Bank but which accept Cards issued by I&M 13. "Transactions" shall mean cash withdrawals from the
- ATMs and / or any purchases made at the Merchant Establishments through the use of the Card.

ELIGIBILITY FOR THE CARD, MANNER OF APPLYING/ OBTAINING THE CARD, CONDITIONS OF ISSUE OF THE

of the Card through any IAM Bank Branch or Agent in Konya.

The issuance of the Card is subject to compliance by the applicant of the provisions of applicable laws, rules, regulations and directions as issued by the Central Bank of Service of the provisions of applicable laws, rules, regulations and directions are issued by the Central Bank of Service of the provisions Kenya 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 a Card or cancel an issued discretion, refuse issuance or a Unit or curron an insertion.

Card without notice, if satisfactory know-your-customer and money laundering guidelines are not met or if it has reason to Card was originally issued. Amount of reload shall be in money laundering guidelines are not met or if it than reasons or suspicion to believe that the Cardholder has violated or intends to violate any exchange regulations or uses/will use laws, rules and regulations in force from time to time.

the Card for money laundering purposes.

The applicant for the Card will be required to complete and Bank from time to time and further, to submit all such

date of manufacture. Subject to all the conditions being satisfied, the Card shall be activated within a period of 72 hours of receipt of monies and other requisite documents

Upon purchase of the Card, the Cardholder can request any PROHIBITION ON OBTAINING MULTIPLE Upon purchase of the Card, the Cardholder can request any MB Bank hands A egent to lead a certain amount of Fundi for a find charged to restrictions on minimum and maximum amount clearly to restrictions on minimum and maximum amount clearly to restrictions on minimum and maximum amount clearly to restrict the cards at previous condable, as determined by MBM Bank at its sole discretion from time to time).

Upon issuance of the Card, the Cardholder shall sign on the cancelled or terminated by I&M Bank. reverse of the Card. reverse of the card.

The Card, as may be issued by I&M Bank to an applicant, is
PERSONAL IDENTIFICATION NUMBER

worldwide that cappage the visa decided in Fibe and the envelope is not in a seams companied by the Ended to the Envelope in t Card into the ATM, enter the PIN, and the amount of desired Funds. The Card should be retrieved upon such usage.

transaction, the transaction will not be honoured DENTIFICION
In these terms and conditions, the following words have the inhese terms and conditions, the following words have the inhese terms and conditions, the following words have the inhese terms and conditions, the following words have the inhese terms and conditions, the following words words and the inhese the inhese terms and the inhese the inhese terms and the inhese the inhese terms are required by IMM Bank to self, whose did refrant Cause and such other documents as required by IMM Bank to self, whose did refrant Cause and such other documents as required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, whose the inhese terms are required by IMM Bank to self, which is the inhese terms are required by IMM Bank to self, which is the inhese the time the inhese the inhese to the inhese to the inhese terms are required by IMM Bank to self, which is the inhese terms are required by IMM Bank to self, which is the inhese the ansaction, the transaction will not be nonoured. he Cardholder may surrender the Card at any point in time authorized by I&M Bank to sell, retoad and return useros.

**FATM" means an automatic teller machine/reminal in

Kenva disclavina either Visa Electron, Plus Logo or Visa

other than as stated under these terms and conditions i Flag for effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing by IAM Bank.

"Cardhofder" means sucn customer or son parks whom the Card has been issued pursuant to an application by such person, and who is authorized to hold the Card. Or such person, and who is authorized to to the control of the Card. Or such person, and who is authorized to to the control of the Card. Or such person, and who is authorized to to the control of the Cardhofder with the Cardho

I&M Bank reserves the right to limit the amount of Funds that

authorised by I&M Bank so to do, from whom the Card was purchased), less any amounts previously spent and the number of Transactions that may be effected through was purchased), less any amounts previously spent will be number of Transactions that may be effected unduring any applicable fees charges, conversion fees, and other expenses incurred in connection with the use or / or Merchant Establishment, I&M Bank shall not be possession of the Card.

"BM Bank' means and refers to IBM Bank lamit density of the accordance of the

manages or operates a Merchant Establishment in cash by withdrawal from ATMs and/or societain information fewrya.

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

in Kenya which honour Cards.

psyments at Merchant Establishment in the balance is on the Card at ATMs/PCS terminals (whether of I&M Bank or a Shared Network) or make in Kenya which honour Cards. 9. "Mecnant establishments are investigated to the Cardinal service of the Ca

by I&M Bank or any other person to the Cardholder in connection with the Funds, nor do they entitle the

Card Loading and reloading funds shall not be given to any other persons except the approved Bank Tellers and/or Bank's appointed agents as advised from time to time. I&M Bank shall not be liable for any loss direct or indirect that may be suffered by the Cardholder as a result of funds given to any person other than the approved Bank Tellers and/or Bank's appointed agents as advised from time to

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

(1) limit the amount of Funds that can be reloaded onto the

- For the purpose of reloading the Card, 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. strict accordance to the limits specified by the applicable Any residual balance in expired cards will be forfeited if

unclaimed after 2 months of expire.

documents as may be necessary or required.

The validity period of the Card shall be from the fact of the card shall be conditions being to the conditions being to the conditions being to the card shall be conditions being to the conditions being the conditions being to the conditions being to the conditions being to the conditions being the conditions being to the conditions being to the conditions being the conditions applicable laws, rules and regulations in force from time to

The Card, as may be issued by I&M Bank to an appearant, as proporty I&M Bank and an lost Internationable and will be honoured at merchant establishments only when the Card becast the signature of the Cardshickness only when the Card becast the signature of the Cardshickness on the reverse and upon presentment to a Merchant Partner by the Cardholder.

to the mode of delivery of the PIN, the PIN shall be mailed to the Cardholder (at such address as has been specified in the USE OF THE CARU
The Card may be used to access Funds at any ATM
worldwide that displays the Visa Electron or Plus logo or
the envelope is not in a sealed condition, or the Cardholder.

3221000 or such other number as I&M Bank may specify from time to time. Upon receipt of such intimation from the Cardholder, I&M Bank shall block the PIN and regenerate a The Cardholder may also use the Card to pay for changes are for the Cardholder MM Black drail block the FIRst are repenters a fine of the Cardholder may also use the Card to pay for changes are for the Cardholder incurred at Merchant Establishments, subject to the The FIRst, as received in a sealed envelope, and which has concilion that MBR black and the Merchant Establishments for the temporal with many used at any ARTh. The FIRst is configurated to the contraction of the Cardholder and the Cardholder