

# Business Debit Card Request Form



Branch \_\_\_\_\_

Date  /  /  Entity type Sole proprietorship ☐ Partnership Company ☐ Others (please specify) \_\_\_\_\_  
DD MM YY

Ghana Card No. \_\_\_\_\_

## Business Details (Compulsory)

Registered name of company \_\_\_\_\_

Account number \_\_\_\_\_

Registration number \_\_\_\_\_ Date company registered (DD-MM-YYYY) \_\_\_\_\_

Registered address (Head Office and trading office): \_\_\_\_\_

Postal Address \_\_\_\_\_

Telephone number \_\_\_\_\_ Email address \_\_\_\_\_

## Contact Details

### 1 Contact Person

Position \_\_\_\_\_ Department name \_\_\_\_\_

Office Number \_\_\_\_\_ Cellphone Number \_\_\_\_\_ Email address \_\_\_\_\_

### 2 Contact Person

Position \_\_\_\_\_ Department name \_\_\_\_\_

Office Number \_\_\_\_\_ Cellphone Number \_\_\_\_\_ Email address \_\_\_\_\_

## Resolution (For limited liability companies)

At a meeting of the Directors/Members/Trustees/Partners/Committee of (account holders) \_\_\_\_\_, it was resolved that a Business Debit Card be issued on behalf of the Company/Enterprise/Trust/Body Corporate account with Access Bank (Ghana) Plc. The persons specified under the "Issuing of Debit Cards" section of this document are hereby authorized and mandated in terms of this resolution to have access to the specified accounts using the Access Bank Business Debit Card.

Be authorized to sign the Access Bank Business Debit Card application as well as any subsequent written documentation to be submitted to Access Bank (Ghana) Plc on behalf of the account holder. In addition, he/she/they are hereby authorized to bind the accountholder to the terms and conditions of use of the Access Bank Business Card as well as to all subsequent written documentation submitted to Access Bank (Ghana) Plc that is signed by him/her/they in his/her/their capacity as authorized signatory.

Full name

Position

Signature

Date

/

/

Full name

Position

Signature

Date

/

/

Full name

Position

Signature

Date

/

/

Full name

Position

Signature

Date

/

/

Issuing of supplementary debit cards (Attach a certified copy of each person's identity document)

Name of Account Holder	Account Number	ID Card Number	ATM cash withdrawal limit
1			
2			
3			
4			
5			

**Declaration**

I/We, the Directors/Members/Partners/Sole Proprietor and the signatories hereunder hereby apply for the Access Bank Business Debit Card.

I/We declare to the best of my/our knowledge and belief that the particulars and information as set out in this application are true and accurate, and that no additional information which may affect the decision of Access Bank (Ghana) Plc has been withheld.

**For (Name of company/trust/partnership/sole proprietor)**

Full name

Position

Signature

Date        /        /       

Full name

Position

Signature

Date        /        /       

Full name

Position

Signature

Date        /        /       

Full name

Position

Signature

Date        /        /       

**For office use only**

**Application received and verified by**

Name

Signature

Date        /        /       

**Application authorized by**

Name

Signature

Date        /        /

THIS AGREEMENT is made this \_\_\_\_\_ day of \_\_\_\_\_ between Access Bank (Ghana) Plc situated at Starlets' 91 of Road, Opposite Accra Sports Stadium, Osu (hereinafter referred to as "the Bank") and \_\_\_\_\_ of \_\_\_\_\_ (hereinafter referred to as "the Cardholder").

## 1. DEFINITIONS

In this Agreement:

"Account" means any account held by a Cardholder in the Bank from which the Cardholder can carry on transaction with the Card. "Accountholder" means a customer of the Bank who has an account with the Bank.  
"Card or access card" means the debit card, including any renewal, replacement or Additional card(s) issued by the Bank to the Cardholder. "Cardholder" means the person to whom the Bank has issued one or more of the Card.  
"Hotlist" means the list containing information on missing, lost, stolen, invalid, cancelled card.  
"Participating bank" means any other Bank participating in the interswitch Visa Payment System.  
PIN means the Personal Identification Number imputed into the card and personally known to the cardholder for use with a card.  
"Point of Sale machine or (POS)" means the machine used by retailers and suppliers of goods and services exclusively for transferring units of electronic value. The scheme means interswitch\ visa payment scheme.

## 2. ISSUE OF CARDS

- 2.1 The Card is a debit card available only to Accountholders of the Bank
- 2.2 The card shall only be used by the cardholder and in accordance with the terms and conditions herein stated.
- 2.3 Withdrawal of funds with the card at any ATM is only allowable against the credit balance on the account of the cardholder.
- 2.4 The Card may be used at all ATMs of the Bank wherever situated, and The ATMs of other participating banks in the interswitch and/ or visa network.

## 3. USE OF THE CARD AND PIN

- 3.1 The Cardholder shall exercise all possible care to ensure the safety of the Card in his/ her possession at all time.
- 3.2 The Cardholder shall be responsible for the formulating and imputation of his/ her PIN which shall at all times be known only and used solely by the cardholder.
- 3.3 The PIN shall not under any circumstance be shared with any third party and if written on any material, it shall be the responsibility of the Cardholder to keep such material entirely secured at all times.
- 3.4 Use of the card shall be allowed after the validity period stated on the card, after same has been placed on the hotlist, or after any to the card holder by Bank.
- 3.5 It shall be the responsibility of the cardholder to notify the Bank agents of the cancellation or withdrawal of the card. Immediately in respect of any change in his/ her name, business or residential address or telephone number(s).
- 3.6 The Bank shall not be liable for any machine malfunction, strike or dispute or any other circumstances the use of the card which is outside the direct control of the Bank.
- 3.7 The Cardholder shall be exclusively responsible for any losses arising from use of the card by any unauthorized person up to seven days after the Bank receives written in accordance with clause 8.2 below.
- 3.8 The cardholder shall be exclusively responsible for any losses to the Bank arising from the want of exercise of care in keeping the card or the secrecy of the PIN or the use of the card by any person whatsoever other than the card holder.
- 3.9 The cardholder shall assist the Bank and/ or agents in the investigation of any loss, theft or possible misuse of the card in the recovery of any such card.

## 4. TRANSACTION LIMITS

Withdrawal per transaction from any ATM of any transactions is limited to GHS-----  
-----) and each cardholder is permitted to a maximum of 6(Six) withdrawals per day, subject to a maximum amount of GH¢-----.

## 5. FEES

All fees and charges applicable for the issuance and use of the card shall be as may be determined from time to time by the Bank.  
A 7% fee shall apply to international transactions made using the debit and prepaid card  
A 4.5% fee shall apply to international transactions made using the credit card  
**Definition** - OIF (Optional Issuer Fee)  
**Purpose** - The fee applied to online transactions to hedge against exchange losses.

## 6. REPRESENTATION AND WARRANTIES OF THE BANK

The Bank represents and warrants as follows:-  
6.1 The Bank is a member of the interswitch and visa payments systems.  
6.2 The card may be used in all ATMs bearing interswitch and/ or visa 6.2.3 The card is not on the hotlist and  
6.2.4 The transaction meets the conditions by the participating bank.

## 7. COVENANTS OF CARDHOLDER

The cardholder hereby covenants and undertakes that the cardholder shall comply with the terms of this agreement and all other rules and regulations relating to the issuance and

of the card.

## 8. LOST AND STOLEN CARDS

- 8.1 If a card is lost, missing or stolen or if the PIN becomes known to any other person or if a card or PIN for any other reason is likely to be misused, the cardholder must, as soon as possible notify the Bank Loss Centre or the nearest branch of the Bank.
- 8.2 Where such notification is made orally, it shall not take until the Bank receives the request in writing and the cardholder shall be liable in respect of any use of the card within seven days after the receipt of such written request.
- 8.3 Upon receipt of such Notice as contemplated above, the Bank shall at the cost of the cardholder issue a replacement card to the Cardholder.
- 8.4 It shall be the responsibility of the cardholder to change the PIN as soon as a replacement card is issued.
- 8.5 Any card that is reported lost, missing which is found or recovered thereafter must be returned to the Bank immediately upon being found or recovered.

## 9. BANKRUPTCY, INSOLVENCY AND RECEIVERSHIP

In the event of the dissolution, death, bankruptcy or liquidation of the Cardholder, the Bank may at its absolute discretion terminate this agreement and disable the card, in the absence of any order to the contrary, for a fee and within two weeks of notification of any of the events aforesaid, issue a new card in favour of the receiver, receiver / manager, liquidator, Trustee-in-bankruptcy, executor or administrator of the cardholder.

## 10. DISCLOSURE OF INFORMATION

- Access Bank may hold and process by computer or any other means, information obtained about the Cardholder in consequence of this agreement.
- Access Bank may disclose information on the cardholder to:
  - Any person (including the police) for purpose of investigation of a fraud or any fraud related matter.
  - Any relevant party involved in processing Access card transaction.
  - Any person who assumes Access Bank's right this agreement.
  - Any part, if permitted or compelled to do so by provision of any enactment, order of a court of law or any regulatory institution.

## 11. TERMINATION OF THE AGREEMENT

Either party may terminate this agreement with seven days written notice to the other party.  
**PROVIDED HOWEVER, THAT** the bank may terminate this agreement with or without notice if the circumstance so warrant.

## 12. GENERAL PROVISIONS

- 12.1 The Bank reserves the right at all times to supplement, amend or vary this agreement as a result of a requirement of law or product development or such other reason communicated to the cardholder at the time of notification of the change. Any such change will be upon notice to the cardholder and notice shall be by any means the Bank sees On receipt of such notification the Cardholder may at its discretion terminate this agreement.
- 12.2 On termination, bankruptcy, dissolution, insolvency, liquidation or death, the cardholder's obligations will continue until all cards issued in respect of the account are returned and all outstanding indebtedness owe dto the Bank by the cardholder is full repaid.
- 12.3 The waiver by the Bank of any branch of any term of this agreement will not prevent the subsequent enforcement of that term and will not be deemed a waiver of any subsequent breach.

## CARDHOLDER ACCEPTANCE

I HEREBY CONFIRM THAT I HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I TRULY UNDERSTAND AND ACCEPT SAME AS BINDING ON ME IN RELATION TO THE ISSUANCE AND LEASE FACILITY

Customer

Signature

Date