



Lost BankCard Form

Guaranty Trust Bank plc

Title	Surname	Other Name(s)
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Date of Birth:

Preferred Address (not P.O. Box):

Tel No:

Mobile No:

E-mail:

Title of account(s) to be linked to card	Account Number(s)	Signature(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Yes, I want to automatically subscribe to other electronic products (Please tick appropriate box):
 Internet Banking Telephone Banking ValuCard
 Mobile Banking (Please note that this involves any m-banking service offered by MTN, MTEL, Glo, VMobile, etc)

Card Delivery Medium:
 Account Officer Registered mail Branch pick up. (Please Specify) _____

PIN Delivery Medium:
 SMS PINmailer. (Please specify branch location) _____ E-Mail

I will like to receive my transaction statements via:
 Branch pick up. (Please Specify) _____ Account Officer Registered mail
 E-Mail

Declaration:

I/ we wish to apply for a Guaranty Trust BankCard, having read the Terms of Use governing the operation of the BankCard and ATM Banking service. I/ we understand that the information given herein is the basis for issuing the card. I/ we also agree to be bound by the aforementioned Terms of Use and sign thus:

Signature/ Date

Signature/ Date

FOR OFFICIAL USE ONLY:

Card Number:

CIS: _____
Signature(s) verified by Name/ initial of officer

Stamp/ Date

TSG: _____
Processed by Name/ initial of officer

Stamp/ Date

Approval: _____
Approved by Name/ initial of officer

Stamp/ Date

BankCard Terms of Use

Terms Used in the Document:

Bank refers to Guaranty Trust Bank Plc. (Guaranty Trust), a banking institutions incorporated in Nigeria and having its registered office at Plot 1669, Oyin Jolayemi Street, Victoria Island, Lagos, Nigeria.

BankCard refers to the electronic card issued by Guaranty Trust to its customers for use at ATMs on the InterSwitch network.

Cardholder refers to a customer of the Bank authorised to use the BankCard and in case of joint account holder(s) include such joint account holder(s).

Account refers to the cardholder's current and/ or savings account and/ or any other type of account authorised by the Bank as eligible account(s) to operate through the use of the BankCard.

Personal Identification Number (PIN) refers to the four-digit secret password used by the cardholder to access the ATM services.

InterSwitch Ltd. is a transaction switching and processing company which provides support for our ATM network.

InterSwitch Network refers to the network of ATMs owned by InterSwitch member banks and located all across the country. These ATMs accept BankCards and are identifiable by the InterSwitch logo or Acceptance Mark displayed on them.

Hotlist refers to the deactivation of a card from use on the Interswitch network when it is reported lost or stolen.

Coldlist refers to the re-activation of a card that was previously deactivated or "hotlisted" on the Interswitch network.

I. Validity:

1. The Guaranty Trust BankCard is valid in Nigeria only.
2. The BankCard is valid for the service availability period only. The cardholder is requested to destroy the BankCard upon its expiry by cutting it in half diagonally and sending same to the Bank. The Bank is not obliged to notify the cardholder of card expiration and a renewed card will be issued to the cardholder upon request thereafter.
3. The BankCard is acceptable at any of the following customer touch points or interfaces
 - (i) Guaranty Trust owned ATMs
 - (ii) All other ATMs displaying the InterSwitch logo or Acceptance Mark
 - (iii) Other electronic banking channels supported by Interswitch

II. Rules and Regulations:

1. The issuance and usage of the BankCard shall be in accordance with the Central Bank of Nigeria (CBN) regulations.
2. The cardholder shall use his BankCard strictly as per the banking and financial control regulations of the CBN.
3. Non-compliance of these regulations shall make the cardholder liable and in such event, the cardholder may be deactivated, either by the Bank, regulatory authorities, or governing law, from holding or use of the BankCard.
4. The cardholder is only allowed Naira denominated transactions while using the BankCard on any ATM.
5. In case of multiple account ownership, the Bank reserves the right to decide on the number of customer accounts which may be linked to or accessed by the BankCard.
6. The PIN can be changed at any time through our ATMs alone. The PIN shall under no circumstances be revealed to any third party. The allocation of a new PIN and/ or the replacement of the card shall not be construed as the commencement of a new contract.

III. Cardholder's Responsibilities:

1. The BankCard shall remain in the cardholder's possession and shall not be handed over to anyone else.
2. The PIN shall remain a secret known only to the cardholder.
3. Any person other than the cardholder can in an unauthorized manner gain access to the account linked to the card if he/ she gains possession of the BankCard and PIN. The BankCard is issued on the condition that the Bank bears no liability for its unauthorized use. The responsibility lies fully with the cardholder.
4. The BankCard is the property of the Bank and is required to be returned unconditionally and immediately to the Bank upon request by the Bank.
5. The BankCard will be retained by an ATM following the repeated keying of the wrong PIN three times, due to technical failure or if a card has been reported lost or stolen and consequently "hotlisted". While Guaranty Trust will ensure that the BankCard is "coldlisted", returned or reissued as soon as possible, the Bank accepts no liability for any losses arising from non-availability of the BankCard or service technical failure.
6. The cardholder shall immediately notify the Bank upon loss or theft of the BankCard or forgotten, compromised or accidentally divulged PIN.
7. Any financial loss arising out of unauthorized use of the BankCard till such time as the Bank receives notice of loss of BankCard will be the liability of the cardholder.
8. A new BankCard will be issued in lieu of a lost BankCard at such fee as may be prescribed by the Bank.
9. The Bank has the absolute discretion to amend or supplement any of the BankCard Terms of Use at any given time or to introduce any new services for the BankCard.

IV Use of the BankCard

1. Use of the BankCard is subject to the availability of funds in the cardholder's account with the Bank.
2. The transaction record generated by the Bank will be conclusive and binding on the cardholder unless verified otherwise and corrected by the Bank. The verified and corrected amount will thereafter be binding on the cardholder.
3. The Bank reserves the right to cancel the BankCard and stop its use at any time.
4. A cardholder shall be permitted to withdraw cash up to the maximum amount and transaction number per day, as prescribed by the Bank from time to time.
5. In case of joint accounts where BankCard(s) are issued to joint account holder(s), the other joint account holder(s) shall expressly agree with and give consent on the application form for the issuance of such BankCard(s). In case any joint account holder(s) gives a card deactivation instruction to the Bank in respect of operations of the BankCard(s) on any of the accounts held jointly by them, no transaction shall thereafter be allowed on such BankCard.
6. The BankCard is not transferable. Customers shall be sent PINmailers containing computer generated (secret) PINs that will enable them to activate and use the BankCard at the prescribed ATMs. The PIN is confidential and restricts use of the BankCard to the authorized user only.
7. The cardholder is required to specify the account(s) through which his/ her transactions with respect to the BankCard are to be routed. Availability of the ATM service and/ or acceptability of the BankCard at card accepting ATMs is subject to availability of funds in the cardholder's account with the Bank.
8. The Bank has the express authority to debit the account(s) linked with cardholders' BankCards for the value of cash transactions and any other applicable fee(s) affected by the use of the BankCard.
9. The cardholder expressly authorises the Bank to debit the designated account(s) with the transaction fees and service charges from time to time.
10. The Bank may at its absolute discretion amend the Terms of Use governing the usage of the BankCard.
11. The fees for the use of this service shall be prescribed by the Bank from time to time in accordance with industry standards.

V. BankCard Usage at ATMs:

1. The BankCard is acceptable at all Guaranty Trust ATMs and at all other ATMs in Nigeria displaying the InterSwitch logo or Acceptance Mark and belonging to institutions other than the Bank.
2. The BankCard can be used with the help of a confidential PIN at the ATM locations mentioned in clause 1 hereinabove and listed on our website. The cardholder must ensure that the PIN is received by him/ her in a sealed PINmailer. The cardholder is responsible for maintaining the confidentiality of the PIN.
3. The ATM generates a slip once a transaction is completed. The amount of the transaction is debited immediately from the account of the cardholder that is linked with the BankCard.
4. For all transactions, the receipt produced by the ATM shall be binding on the cardholder.
5. The Bank shall not be responsible for the quality of the services accessed by the cardholder from other InterSwitch network ATMs or otherwise including on account of the delay in delivery or non-delivery of services.
6. There will be separate transaction fees for use of the BankCard at non-Guaranty Trust ATMs.
7. Any dispute or difference arising between the cardholder and the Bank (of the nature not covered by clause 2 hereinabove) arising out and/ or related to these terms and conditions shall be settled by mutual conciliation/ discussions failing which the same shall be referred to the Interswitch Arbitration Board for resolution.