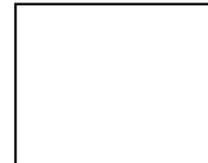


CREDIT CARD APPLICATION FORM



PERSONAL INFORMATION

Title: _____ Last name: _____
 First name: _____ Other names: _____
 Date of Birth _____ Sex: Male Female
 Place of Birth _____ Marital Status: Single Married Divorced Widowed
 Nationality: _____ BVN: _____ NIN: _____
 Email Address: _____
 Billing Address: _____
 Mobile: _____ Form of Identity: _____ Identity No: _____
 Issuing Date: _____ Expiry Date: _____

EMPLOYMENT DETAILS

Employment Status: Self Employed { } Employed { } Others { }
 Employment Status: Blue Chip (Publicly Traded) { } Others { }
 Occupation: _____ Employer: _____
 Industry/Sector: _____ Employment Level: _____
 Years with current employer: _____ income Sources: Salary { } other sources { }
 Approx. Annual Income: _____ Specify: _____
 Office Address: _____

CARD INFORMATION

Type: MasterCard { } Visa { } Currency: NGN { } USD { }
 Category: Classic { } Gold { } Platinum { } Infinite { }

Applicable Fees	Classic	Gold	Platinum	Infinite
Card Issuance Fee	₦1,000 / \$3	₦1,000 / \$3	₦1000 / \$3	\$3
Premium card membership Fee (Annual)	Not Applicable	₦24,000 / \$50	₦49,800 / \$120	\$2,000
Card maintenance fee (quarterly fee / Annual fee)	₦53.75 / \$10	₦53.75 / \$10	₦53.75 / \$10	\$10
Card Renewal Fee	₦1,000 / \$3	₦1,000 / \$3	₦1000 / \$3	\$3
Late Payment Fee	₦39,000 / \$30	₦65,000 / \$50	₦97,500 / \$75	N130,000 / \$100

****Premium card Fee is applied on activation of your premium Gold, Platinum and Infinite card**

Desired Card Limit: \$/₦ _____ Limit on existing credit card \$/₦ _____

Preferred Name on card

Settlement Method: 5% { } 10% { } 20% { } 30% { } 50% { } 100% { } VISA Credit only: Dollar Limit _____ (%) Naira Limit _____ (%)

I hereby authorize you to debit my Domiciliary Account USD _____

And/Or my current account for Local transactions _____

On a monthly basis with my minimum due balance, being value for my settlement of my VISA/MasterCard transactions for the month

Signature _____

Date (DD/MM/YYYY) _____

BANK USE ONLY

Current Account Number: _____ Cash Dom A/C Number: _____
 Savings Account Number: _____ Ordinary Dom A/C Number: _____
 Processing Officer: _____ Signature & Date: _____
 Branch Head: _____ Signature & Date: _____

MASTERCARD/VISA CARDHOLDER TERMS AND CONDITIONS

0 Definitions

- 1.1 "Account" means the Bank account held or to be held with Zenith Bank or other Banks specified in the name of the Cardholder (individually or jointly with another person), the number of which shall be specified in the application form for the Card and communicated to the Cardholder as appropriate.
- 1.2 "Account Currency" means the currency in which the account is denominated.
- 1.3 Dual Currency means international transactions are settled in USD (Primary currency) while local transactions are settled in Naira (Secondary currency).
- 1.4 "Bank" Zenith Bank Plc
- 1.5 "Card" means Zenith Bank MasterCard/Visa card, including any renewal or replacement card thereof.
- 1.6 "Cardholder" means the person having power alone to operate the account in accordance with the Bank's mandate in respect thereof
- 1.7 "CBN" means Central Bank of Nigeria.
- 1.8 "MasterCard/Visa" means MasterCard/Visa International and its authorized agents.
- 1.9 "PIN" means personal identification number issued to the Cardholder from time to time for use with the Card.
- 1.10 "Transaction" means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of the Card in any authorized manner for debit or credit to the account.
- 1.11 "We" means Zenith Bank Plc which shall also be expressed as "us" and "our" in this account.
- 1.12 "You" means the Cardholder and any person the Cardholder has requested the Bank to issue a card.
- 1.13 "Zenith" means Zenith Bank Plc.
- 1.14 "Balance Transfer" means moving/transferring outstanding balance from another Lender's credit card to Zenith Bank MasterCard/Visa card.
- "Charges" means fee charged for transaction initiated using the card or card number.
- "Conversion rate/exchange rate" means the rate at which the Naira is converted into foreign currency and made available to you for withdrawal(s) or purchase(s)

2.0 Zenith MasterCard/Visa Card

- By using your Zenith Bank MasterCard/Visa card you unconditionally agree to be bound by the laws, rules, regulations and official issuances applicable on the matter, now existing or which may hereinafter be enacted, issued or enforced. These terms and conditions comprise the agreement between Zenith Bank and the cardholder in connection with the cardholder's MasterCard/Visa card.
- 2.1 We will give you a Card to use both to get cash from cash machines (ATMs) or via cash advance and to make payments. Before using your card, you must notify us to activate your card. You must sign your card and follow the instructions that we give about using your Card and keeping it safe.
 - 2.2 The Card may be used to pay for goods or services or to obtain cash advances or for any other purposes we allow from time to time, up to your credit limit.
 - 2.3 The Card must not be used for any unlawful transaction including goods and/or services prohibited by the laws of the Federal Republic of Nigeria, or in respect of terrorist activity and/or money laundering.
 - 2.4 Zenith may refuse to authorize use of the Card if:
 - 2.4.1 the transaction exceeds your Credit Limit or if the amount owing on your account plus other amount we have agreed to or authorized would exceed your Credit Limit; or
 - 2.4.2 the transaction does not comply with any applicable terms from time to time.
 - 2.5 All transactions will be shown on your monthly account statements.
 - 2.6 You are required to repay all amounts outstanding on your account/agreement by the due date stated on your monthly statement.
 - 2.7 Failure to repay the agreed outstanding on your account will result in late payment charge on your account plus interest charges.
 - 2.8 We will convert all overseas transactions into US dollar currency using the prevailing exchange rate and will factor in commission on the amount of the transaction.
 - 2.9 The Cards belong to Zenith Bank and we may ask you to return them to us and/or ask others to hold on to them for us at anytime.
 - 2.10 Any establishment may ask us for authorization before accepting payment by your Card. We may decide not to give our authorization if:
 - 2.10.1 your card has been reported as lost or stolen, or we have reason to suspect it is lost or stolen.
 - 2.10.2 you have defaulted on any part of this Agreement.
 - 2.10.3 you have gone over your available credit by making payment on top of all other
 - 2.10.4 the available credit on your account will be based on your credit limit; amount debited to the account which remain unpaid and payments received from you which are paid into your account. We reserve the right not to adjust your available credit by the amount of any payments received until they have been cleared and clearing may take up to ten working days after we receive your payment.
 - 2.11 You must take all reasonable precautions to prevent the card and PIN from being used fraudulently else you shall be liable for any losses. These include but not limited to:
 - 2.11.1 signing the card soon as it is received;
 - 2.11.2 not allowing anyone else to use the card;
 - 2.11.3 not interfering with any magnetic stripe or integrated circuit (chip) in the card;
 - 2.11.4 not disclosing the card number except when properly using the card;
 - 2.11.5 destroying any notification of your PIN;
 - 2.11.6 not writing down or recording in any format any PIN or disclosing it to anyone else (other than any additional cardholder) including the police and/or Bank officials;
 - 2.11.7 complying with any other reasonable instructions we issue regard keeping the card, card number or any PIN safe.
 - 2.12 you should not exceed your Credit Limit without prior Agreement. If you do exceed your Credit Limit during any statement period we reserve the next statement issued. If you require a higher credit limit, please request for an increase.
 - 2.13 If you owe us money we can, without needing any further consent from you, debit your account and transfer any sum to another account you have with us.

3.0 Cardholder's Responsibility:

- 3.1 You undertake to be absolutely responsible for safeguarding your PIN and under no circumstance shall you disclose any or all of these to any person, the Cardholder undertakes to ensure the secrecy of his/her PIN by not reproducing same in any or otherwise capable of making it known to persons other than the Cardholder.
- 3.2 The Bank is expressly exempted from any liability arising from unauthorized access to the Cardholder's account and/or data as contained in the Bank's record via the MasterCard/Visa card, which arises as a result of inability and/or otherwise of the Cardholder to safeguard his/her PIN.
- 3.3 The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of Cardholder's inability to scrupulously observe and implement the provisions of this Agreement and other unauthorized access to the Cardholder's account via MasterCard/Visa card.
- 3.4 The Cardholder's PIN must be changed immediately it becomes known to anyone else and therefore the cardholder is under a duty to notify the Bank whenever his/her PIN has become known to another person
- 3.5 Where a Cardholder notifies the Bank of his intention to change her/his PIN arising from either his loss of memory of same or that it has come to notice of a third party, the Bank shall with the consent of the Cardholder delete same and thereafter allow the Cardholder to enter a new PIN. Provided that the Bank shall not be

- responsible for any loss (es) that occurs between the period of such memory of the PIN or knowledge of a third party and the time the record is lodged with the Bank.
- 3.6 The Cardholder shall be responsible for any fraud, loss and/or liability to the Bank or to Third parties arising from usage of the Cardholder's PIN by a third party and other unauthorized access. Accordingly the Bank shall not be responsible for any fraud from usage of the Cardholder's PIN.
 - 3.7 Under no circumstances will the Bank be liable for any damages, including without limiting direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the Bank or its representatives thereof are advised of the possibility of such damages or losses.

3.8 Collateral Account

- 3.8.1 Your credit card account may be secured by collateral acceptable to the Bank. This may be cash, or other assets as prescribed by the Bank.
- 3.8.2 You shall open an account with us, which shall be funded in the agreed denominated currency up to the agreed credit balance (minimum) throughout the duration you hold our card.

4.0 Fees, Charges, Commission and Settlement

- 4.1 The Cardholder shall be charged fees in line the Bank's schedule of fees and charges regarding cardholder's MasterCard/Visa card account and the bank retains the right to amend its fees, charges and commission. For each cash withdrawal made at cash machines, the Bank will charge cardholder's account. Replacement cost of lost, stolen or renewal cards would be charged to cardholder's account as applicable. Once cardholder reports his/her card is lost or stolen, we will ensure the card is temporarily blocked in order to prevent unauthorized usage.
- 4.2 Cost of calls made by the Cardholder to the MasterCard/Visa card Global services centre will be charged to the cardholder's account.
- 4.3 Cardholder shall bear the costs incurred by us in course of printing the Zenith MasterCard/Visa card, use of the card, including the periodic subscription fee.
- 4.4 The cost of initiation and settlement of any dispute which arises as a result of cardholder's use of the card shall be borne by cardholder.
- 4.5 Should you require an SMS notification for each and every transaction carried out on your card, we shall endeavor to liaise with our service partners offshore to provide notification and thereafter pass on the cost incurred for SMS notification on to you.
- 4.6 You agree that we may exercise our right as a Bank to use any credit balance on any other account you hold with Zenith Bank to reduce any sums you fail to pay under this Agreement.
- 4.7 The Bank has the right to charge interest on any unpaid balance on your card account at the prevailing Bank rate.
- 4.8 Interest will be charged from settlement date on any outstanding balances as agreed.
- 4.9 Annual fees on respective product types are: Prepaid \$20, others: \$10. Premium Membership fees are charged annually as follows: Gold \$50, Platinum \$120, Infinite \$2000.
- 4.10 Cash transactions incur interest from date of withdrawal.
- 4.11 Default on settlement of amount due attracts late payment charges.
- 4.12 Cross border fees and/or cross currency assessment are applicable to transactions initiated abroad.

5.0 Settlement

- 5.1 Your Visa statement will include both local and foreign currency transactions i.e Dual Currency. You are required to settle to local transactions in Naira while foreign transactions converted to USD are to be settled in USD. You are required to settle at least the minimum repayment amount indicated on your statement for both currencies.
- 5.2 Your MasterCard statement will be provided in foreign currency (USD). You are required to settle at least the minimum repayment amount indicated on your statement.
- 5.2 You have 14 days from statement date to settle transaction as indicated in your statement according to your direct debit mandate.
- 5.3 Minimum payment due not settled by payment due date will attract a late payment of \$30 for both local and foreign outstanding amounts.
- 5.2 You will be billed for SMS notifications in respect of settlement reminders.

6.0 Restrictions

- 6.1 The Bank may in its absolute discretion restrict the use of the card by the Cardholder for any good reason or no reason whatsoever OR may refuse to approve a particular transaction.
 - 6.1.1 The Bank may cancel or suspend your right to use the Card for any or all purposes; or refuse to replace any Card without prior notice to you. This Agreement will be deemed to continue to subsist even if we do any of the above.
 - 6.2 We will not be liable to you;
 - 6.2.1 for refusal on our part to authorize a transaction
 - 6.2.2 or any loss or damage you may suffer as a result of the above.
 - 6.2.3 if your card is used after you have failed to report a lost or stolen card to us immediately.
 - 6.2.3 if your card is misused due to negligence on your part.

7.0 Information Feedback from Cardholder

- 7.1 The Cardholder to notify us:
 - 7.1.1 immediately your card is lost or stolen or you think that the Card may be misused or if the PIN is disclosed to any unauthorized persons or suspended to have been compromised.
 - 7.1.2. If your statement includes an item which you think is wrong immediately you change your name or address.
 - 7.2 You can contact us at any of our branches during business hours or at Zenith Bank's Card Services Department situated at **Plot 84 Ajose Adeogun Street or via telephone number: 01-2787000, 2784901 or via e-mail: cardservices@zenithbank.com** provided that you will be required to confirm in writing within seven days any verbal information which you have already given us in writing. You must give us all the information you have about the loss, theft or misuse of a card or the PIN, and any information we think will be useful. If you find Cards which you have reported as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and return them to us immediately.

8.0 Liability for use of lost/stolen cards

- 8.1 You shall be liable:
 - 8.1.1 if your Card is lost, stolen or misused by someone who obtained it due to your negligence; you will be liable for all amounts transacted on your account and losses incurred accordingly.
 - 8.1.2 if it is misused with your permission, you will be liable for all losses.
 - 8.1.3 if the card has been fraudulently used before you report the loss, or in a manner that suggests some form of compromise, the cardholder shall be liable for the losses and/or prosecution.
 - 8.1.4 The Bank shall not be liable for consequences that arise as a result of disclosure to any third party arising out of a transaction instruction.
 - 8.1.5 The Cardholder should not hold the Bank liable, accountable or responsible in any whatsoever for any loss, injury or damage however arising out of the use of the MasterCard/Visa card access points.
 - 8.2 If the card is lost or stolen or liable to be misused or someone else may have discovered the PIN, you must tell us immediately via the modes stated in (6) above.
 - 8.3 We will then take steps to stop use of the card and, where appropriate, any additional card on your account. You must, if we ask you to, cut the card in half and return it to us together with any additional card on your account.
 - 8.3 You must co-operate with us and the police in our efforts to recover the card if it has been stolen or lost. If you recover it you must not use it but should cut the card in half and return the card to us. You must report any loss or theft of the card to the police, and if we ask, obtain a crime reference number and notify us of it.

9.0 Limitation of liability

- 9.1 Until you notify us under condition (6) above that your card is lost, stolen or at risk of being misused you shall be liable for transactions up to sixty (60) minutes after receipt of the notification.
- 9.2 If someone uses card obtained from you with your permission, you will be liable for all the transactions which took place prior to notifying us that there is a danger of the card being used.
- 9.3 You will not be liable for losses to us for transactions that may take place sixty (60) minutes after you have notified us that your card is lost or stolen or is in danger of being misused etc.
- 9.4 If we are unable to debit your account because the account has been closed or for any other reason beyond our control, you will still be liable to pay us for all transactions.
- 9.5 We will not be liable to you, if we cannot carry out our responsibilities under this Agreement as a result of anything that we cannot reasonably control. This includes:
 - 9.5.1 any machine that fails to work; and
 - 9.5.2 industrial disputes, natural disasters, or acts of God

10.1 Claims and Refunds

We will credit your account with a refund for a transaction, if the retailer asks us to do so or if you notify us that a transaction with a retailer has been incorrectly debited to your account. You cannot use a claim you have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot disclose any rights to anyone else.

11.0 Variation

- 11.1 We may change the terms of this Agreement including the means of notification. Changes will normally arise from changes in market conditions, changes in the cost of providing the service to you, changes in legal or other requirement affecting us or for any other good reason.
- 11.2 We may introduce a change for any of our service provided that is not in connection with this Agreement.
- 11.3 We will notify you about any changes by:
 - 11.3.1 advertising in the press; or
 - 11.3.2 putting messages in your statement; or
 - 11.3.3 sending you separate written notice;
 - 11.3.4 most changes will be implemented at least 14 days after we notify you about them to give you sufficient time to consider whether you wish to continue with the service.

12.0 Termination

This Agreement will elapse, if either of us gives a one (1) month prior written notice to the other to that effect and you have returned all Cards and made all payments due under this Agreement PROVIDED that the Bank reserves the right to terminate this Agreement without thirty (30) days prior written notice for any reason and/or no reason whatsoever including but not limited to your failure to observe the terms of this Agreement. We may give you replacement Cards from time until this Agreement comes to an end.

13.0 Additional/Joint Cardholder

- 13.1 A cardholder that wishes to have an additional card for his/her account must ensure that he/she opens a joint domiciliary account and signs mandates authorizing the use of the account by the additional/joint Cardholder. The additional/joint Cardholder must also sign the same mandate.
- 13.2 A Cardholder wishing to have an additional/joint Cardholder on his/her account subsequent to opening and operating the domiciliary account must fill the additional Cardholder's information on the application form which shall be signed by the additional Cardholder and co-signed by the principal Cardholder.

14.0 Disclaimer

- 14.1 The Cardholder expressly understands and agrees that use of the service is at his sole risk. The Service is provided on an "as is" and "as available" basis. The Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
 - 14.2 The Bank makes no warranty that:
 - 14.2.1 the service will meet Cardholder requirements.
 - 14.2.2 the service will be uninterrupted, timely, secure, or error-free
 - 14.2.3 the results that may be obtained from the use of the service will be accurate or reliable.
 - 14.2.4 the quality of any products services, information or other material purchased or obtained by the Cardholder through the service will meet your expectations, and
 - 14.2.5 any errors in the technology will be corrected.

15.0 Balance Transfer

Please see the reverse of the Balance Transfer request form for important terms and conditions on Balance Transfer

16.0 Applicable conversion rate/exchange rate on international transactions for Naira Card

16.1 For International transactions on your Naira card the Bank shall be at liberty to apply such prevailing exchange rate as it shall deem fit in order to make the required foreign exchange available to you.

17.0 General

- 16.1 We do not warrant that services and benefits which we provide outside the terms of these Agreements will always be available. We may reserve the right to withdraw or vary these services or benefits at any time without giving notice.
- 16.2 We will charge you for any losses or costs we have to pay, if you breach this Agreement.
- 16.3 We will charge you for replacement cards requested by you on notification in cases of lost or stolen cards.
- 16.4 This Agreement is governed by the laws of the Federal Republic of Nigeria including laws pertaining to money laundering, CBN regulations and guidelines and other applicable statutory bodies in Nigeria.
- 16.5 We will send electronic copies of your credit card statement monthly via email. Physical copies of your statement will be available at your domiciled requesting branch.
- 16.6 We do not accept liability, if we cannot provide any part of our service for a reason beyond our control (for example, industrial action, failure of power supplies or equipment) If we cannot produce or send statements for any reason beyond our control, or you do not receive any statement, your responsibilities under the Agreement will continue.
- 16.7 If your name or address changes you must tell us calling or via e-mail.
- 16.8 Non-enforcement of any condition of this Agreement or a delay in enforcing the condition will not prevent the Bank from enforcing the condition at a later date.
- 16.9 For your security, we may record phone calls between you and us. We may do this to make sure we are providing a high quality of service and following your instructions correctly.
- 16.10 Your application will be subject to Zenith's internal regulatory processes and reviews, which may require you to provide further confirmation on documents. We reserve the right to accept or reject your application. Important Note: cards not activated within 6 months of issuance will be blocked. Customer will be required to request for a new card in order to continue using their MasterCard/Visa account.

Having read and understood the above Zenith MasterCard/Visa card Terms and Conditions, I hereby consent to be bound accordingly as evidenced by signing below:

Cardholder's Signature..... Full Name..... Date.....