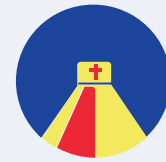


# APPLICATION FORM FOR ATM DEBIT/VISA DEBIT CARD



**Centenary Bank**

A member of Centenary Group

**NOTE:** This form is to be completed by existing customers ONLY applying for a new card, replacement card, linking or delinking of an account from card.

Documents Required  Copy of National ID for Account Holder and Authorized User

Please read carefully and complete in capital letters. A member of staff will be happy to assist you when needed

## 1. CUSTOMER INFORMATION

Title  Mr.  Mrs.  Miss.  DR.  PROF.  Other (Specify) \_\_\_\_\_

Full Customer Name \_\_\_\_\_

Gender  Male  Female Date of Birth DD/MM/YYYY

Marital Status  Single  Married  Divorced  Widowed

Nationality \_\_\_\_\_  Resident  Non-Resident \_\_\_\_\_  
Country of Residence

Permit Number \_\_\_\_\_ Expiry Date DD/MM/YYYY

Identity  National ID  Passport  Other (Specify) \_\_\_\_\_

ID Number \_\_\_\_\_ Issue Date DD/MM/YYYY Expiry Date DD/MM/YYYY

## 2. CONTACT DETAILS

Physical Address \_\_\_\_\_

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

Tel/Mobile Number(s) \_\_\_\_\_ Email Address \_\_\_\_\_

Village \_\_\_\_\_ T/A \_\_\_\_\_

District \_\_\_\_\_ Country \_\_\_\_\_

## 3. PRODUCT AND SERVICES

### Card Type

CPA  VISA Classic  VISA Silver  VISA Gold  VISA Platinum

### Service Required

New ATM Card  Card Replacement  PIN Replacement  New Account Linking  Account Delinking

	NAME OF ACCOUNT HOLDER	ACCOUNT NUMBER	ACCOUNT TYPE	NAME OF CARD USER <small>(3rd party power of attorney to be in place)</small>
1				
2				
3				

## 4. TERMS AND CONDITIONS

Your use and application for the ATM Debit Cards (the card) shall be subject to these terms and conditions (terms). These terms constitute an agreement between you and Centenary Bank Limited (the Bank).

### 1. Application for the card

- a. The Bank reserves the right to issue or deny you access to the card being applied for.

### 2. Issue of the card

- a. The card must be signed on the reverse side in ink immediately after receiving it.
- b. Additional cards linked to your account may be issued to 3rd parties upon your authorization.

c. Service fees and other applicable ATM service related charges apply.

d. The card issued to you remains property of the bank.

### 3. Use of the card

- a. Use of the card must be limited to the card holder only.
- b. The card may be used on point of sale (POS) and ATM devices within Malawi (for CPA Cards) and internationally (for Visa Cards) using using the Personal Identification Number (PIN) issued with the card.
- c. You are required to sign the transaction slip upon using the card on a POS device.

#### 4. Authority to debit your account

- a. By signing this application and terms, you are authorizing the bank to debit your account with the amount for any transaction performed using the card whether done by the account holder, the card holder or otherwise.

#### 5. Unauthorized use of the card and PIN

- a. You are responsible for the safe keeping and proper use of the card and PIN.
- b. When your card is lost or stolen or your PIN is compromised, you must notify the Bank immediately by phone, report to the nearest Police and confirm your notification to the bank in writing.
- c. The Account holder is responsible for all amounts arising from and/or losses incurred by the bank in connection with unauthorized use of the card before the bank is reasonably able to action any notice of loss or theft of the card.

#### 6. Termination of the relationship with the Bank

- a. The ATM service may be terminated by Account Holder by submitting a written request to the bank accompanied by the ATM Card.
- b. The Bank has the right to withdraw the card at any time without giving notice.

#### 7. Failure/Malfunction of POS or ATM Devices

- c. The Bank is not responsible for any loss arising from any failure, malfunction or delay of any POS or ATM device resulting from circumstances beyond its control.

#### 8. Addresses for notices

- a. All advises, reminders, petitions and notices shall be deemed as served once posted or transmitted to the last known address be it a physical address, email or other digital platforms.

#### 9. General

- a. The Bank may at any time amend these terms by notice in writing to you. Any amendments will not constitute a cancellation of this agreement.
- b. You may not vary any of these terms.
- c. These terms shall be governed by Malawi's Law.
- d. Waiver and/or indulgence concession the Bank may give you will not affect any of the Bank's rights against you.
- e. The Bank's right to receive payment from you will not be affected by any dispute.
- f. You must immediately notify the Bank about any changes in your legal capacity to enter or maintain a contract.
- g. You shall reimburse the Bank any expenses incurred in recovering any outstanding amounts in your possession but belonging to the bank.
- h. The bank reserves the right to make any enquiries necessary for credit assessment of the Account Holder or Card Holder.
- i. You consent to the Bank to carry out identity and fraud prevention checks and sharing the information relating to this application with the Regulator, Institution of Authority and Credit Bureaus.

### 5. DECLARATION

I hereby apply for the product/service indicated in part 3 of this form that will be rendered to me or the authorized user subject to the terms and conditions as amended from time to time.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

### 6. FOR BANK USE ONLY

Card Number	_____	Limit (Visa cards only)	_____
Issue Date	_____	Expiry Date	_____
Application Approved by	_____	Signature	_____
Card Created by	_____	Signature	_____
Authorized by	_____	Signature	_____
Fees Collected by	_____	Signature	_____

### 7. VALIDATION QUESTIONS

Please provide an answer to one of the following questions

1. What is your favourite colour? \_\_\_\_\_
2. Where were you born? \_\_\_\_\_
3. What is your mother's maiden name? \_\_\_\_\_