

**DEBIT CARD APPLICATION FORM**



Branch Name

Customer No

(For Bank Use Only)

Title of Account

(In Block Letters)

Mailing Address

(As per Bank Record)

Account Number

Account Type  Joint Account  Individual Account

CNIC/Passport No  -  -  Date of Birth

Mother's maiden Name

Branch at which Account is Held

Branch where Delivery of the Card is required

Name of Card Holder as it will appear on the card   
(In Block Letters) (Maximum 19 characters including spaces, Nick names are not allowed)

SMS Alerts Required  Yes  No Mobile Number

I/We request you to:

- Issue me a new debit card
- Replace my existing card
- Link account to existing card (Please mention your card number in the space provided above)

**Supplementary Card**

**Replacement Card**

Type of Supplementary card  New card  Replacement card

Full Name of Supplementary Card Holder (In Block Letters)

Name to appear on Card (In Block Letters)

Date of Birth

Mother's Maiden Name

Existing Card No

Relation to Principal card Holder \_\_\_\_\_

\*In case of a replacement card, please fill out the column on the right hand side as well

Type of Replacement Card  Principal

Supplementary Card

Reason Replacement

Lost  Theft  Damaged  
 Pin Disclosed/Forgotten

Existing Card No

\*In case of supplementary card, please fill out the column on the left hand side as well

**Declaration of Debit cardholder**

I hereby confirm that the above information given by me/us is true and correct. I hereby request and authorize PPC Bank Limited to issue the card as requested herein. I have received a copy of this application form and the current Terms & Conditions of Debit Card, and guidelines for Account Holder using Debit Cards, have read them, agree with them and agree to be bound by them including any amendments that may be made by the bank and notified to me from time to time.

Signature of Principal Cardholder \_\_\_\_\_

Date \_\_\_\_\_

Signature of Supplementary Cardholder \_\_\_\_\_

Date \_\_\_\_\_

**For Bank Use Only** (Details verified as per Bank record and approved for issuance of card)

Date \_\_\_\_\_ Checked by \_\_\_\_\_ Card No

Approved by \_\_\_\_\_ Date Approved on \_\_\_\_\_

# PPCBL DEBIT CARD - TERMS AND CONDITIONS

1. These terms and conditions apply to both, henceforth termed as Debit cards ("the Card")

Definitions:

2. In these terms and conditions, the following terms shall have the following meanings:

"Account": The Customer's Account with the Bank on which the Customer is entitled to operate and give instructions contemplated under these terms and conditions.

"Debit": Any automated teller machine installed and operated by the Bank or any other participating bank or financial institution at various locations in Pakistan, whether of a particular bank or a shared network, at which, amongst other things,

the Customer can use the Debit.

"Bank" or "us": PPCBL.

"Card": The Debit card and/or Debit card provided to the Customer by the Bank for use on the Account and for availing the services stated in these terms and conditions.

"Facilities" or "Services": The services and facilities, as specified under these terms and conditions, that may be availed by using the Debit at the discretion of the Bank and any other services that the Bank may in its sole discretion provide from time to time.

The "Holder" or "Customer": The person or persons to whom the Bank has issued a Debit and whose name appears on it, including the joint Account holders or Supplementary card holders to whom a Debit has been issued by the Bank.

"Merchant": Any merchant authorized by an agreement in writing with the Bank to accept Debit on presentation by the Customer as a payment means for goods or services or for carrying out Transactions as provided in the terms and conditions.

"PIN": The personal identification number the customer uses with the Card.

"pas": Point of sale terminals in Pakistan, whether of a particular bank or a shared network, at which amongst other things, the Customer can use the Card to access funds in the Account.

"Supplementary card": A card the Bank issues to another person (an additional card holder) nominated by the Customer, including the third party mandatee appointed by the Customer for the operation of his/her Account

"Terms and Conditions": The terms and conditions for the use of the Debit as provided herein including any and all amendments and modifications to these terms and conditions from time to time at the discretion of the bank.

"Transaction": Any payment for goods and services to the merchant, as mentioned hereafter, such as Withdrawal, balance inquiry and change of PIN by the Customer using the Card, or card number or PIN

3. The Card. The Card is the property of the Bank and is issued to the Holder at the Bank's discretion and the Holder agrees to surrender it unconditionally and without reservation on demand by the Bank without requiring any reason.

4. The Holder shall ensure safe and secure possession of the Card at all times and restrict the use of the Card solely by/lo the Holder as it is not transferable.

5. The Holder shall not disclose the PIN to any person and shall take every precaution to prevent disclosure of the PIN to any person. In particular, the PIN must not be noted upon the Card nor stored in any other manner, or in any other form, together with the Card.

6. Using the Card. The Card may be used for the following purposes:

a. To withdraw/obtain cash, up to the daily limit for the Card, from any Debit / pas or other device, which we advise. b. To obtain balance information in respect of the Account.

c. As a paying card (applicable to debit cards only) for the payment of goods and services at the designated Merchants Worldwide.

d. For any additional services that the Bank may provide to its cardholders from time to time.

7. The Holder can use the Card only if there are sufficient funds in the Holder's Account (designated in the application form for issuance of the Card) or the assigned limit exists.

B. In using the Card, the Holder shall not exceed his per day/ per Transaction limit and any other limits which may be imposed at the discretion of the Bank from time to time, based upon the status of the Holder's Account or due to exchange control or other legal requirements. Moreover, the bank operating a terminal/ Nisa Debit /pas may impose its own limits and for security reasons, such bank may have additional limits on the number or amount of Transactions, which shall also be applicable to the Card held by the Holder.

9. In the event that there are insufficient funds available in the Holder's Account for any reason to pay for any Transaction, including any mark up, fees, charges or other payments due to the Bank, the Bank may at its own absolute discretion set off any credit balance/proceeds of instruments or other items of the Holder available with the Bank or transfer sufficient funds from any other Account maintained by the Holder with the Bank to the Account to which the Card is being applied, to recover any amount due to the Bank.

10. The Card shall only be used by the Holder. The Holder is not allowed to give his/her Card to third parties or make it accessible to any in any way.

11. The Holder shall accept the Bank's records of all Transactions made through the use of the Card as conclusive and binding for all purposes. Moreover, the Holder accepts that any Transaction information appearing on any printout issued to the Holder by an Debit/Pas or any other device equipped for such purpose shall not constitute a receipt or acknowledgement by the Bank or evidence of the correctness of the Transaction, but shall merely serve as a memo based on the Holder's instructions. In the event that the Holder disputes any Transaction through the Card, the Bank will not be liable to disclose its internal records to the Holder. A certificate of the correctness of the Transaction by the Bank shall be accepted as conclusive and final by the Holder.

12. The Holder acknowledges that the information appearing on the screen or printed inquiry slip or statement issued by a Debit/Pas or any device equipped for the use of the Card should not, for any purpose whatsoever, be taken as conclusive of the state of the Holder's Account with the Bank.

13. In the event that the Holder suspects possible errors in his/her receipt/statement and requires more information or clarification in relation to the same, the Holder shall write or call the Bank as soon as possible and in any case, not later than five (5) business days from the date of receiving such statement, unless the Holder is prevented for doing so due to his/her being out of the country or any such compelling reasons.

14. A Transaction cannot be cancelled by the Holder after entering the PIN at the pas.

15. The Bank will normally debit the amount of any Card Transaction to the Account as soon as the Bank receives notification from the Merchant in connection therewith. The Bank will not be liable for any loss resulting from any delay there in. The customer agrees to reimburse the Bank for any amounts that are due from the Holder for Transactions authorized by him/her even after closing of the Account.

16. If a retailer or supplier makes a refund for a Card Transaction, the Bank will credit the Account when it receives the retailer's or supplier's proper instructions and the funds in respect of such refund. The Bank will not be responsible for any delay receiving such instructions and refunds.

17. Authorizing Payments: Each time the Holder uses the Card for a Withdrawal transaction, the Holder shall be deemed to have unconditionally and irrevocably authorized the Bank to debit his/her Account with the Bank. The Holder also undertakes to Pay all taxes, levies and/or duties leviable on cash Withdrawal/ Transactions by any governmental agency (federal/provincial/local) from time to time.

18. The Bank is irrevocably authorized to debit the amount of all Withdrawals/Transfers/Transactions made through the use of the Card and entering of the correct PIN in any device equipped for this purpose, to the Holder's Account with the Bank whether or not made with the Holder's knowledge or authority. The risk arising from the use and the misuse of the Card is thus solely assumed by the Holder and the Bank will not be liable in respect of the same.

19. Charges: The Bank at its sole discretion reserves the right to impose charges for the facilities provided in connection with and through the use of the Card. Such charges may be amended, as determined by the Bank from time to time, in which case the amended charges shall be notified to the Holder or made available to the Holder at the Bank's premises. The Holder undertakes to pay such charges in respect of enrollment fees, annual subscription, renewal, replacement fee of the Card and/or service charges, and penalties for Transactions below the minimum balance requirement, etc. The Bank will be entitled to recover all such charges/fees etc at prevalent or enhanced rates from the Account of the Holder at its discretion at any time and no request or claim for refund would be entertained by the Bank.

20. It is the duty of the Holder to check on the prevailing rates of respective charges levied by the Bank which are recorded in readily available printed forms at the Bank's premises.

21. The Holder acknowledges that the Bank has certain minimum balance requirements for Bank Accounts maintained with the Bank and that the Holder will be charged for maintaining a balance below the minimum balance required by the Bank from time to time. If for any reason the Holder's Account gets overdrawn by the use of the Card, the Holder authorizes the Bank to debit to the Holder's Account return/administrative charges, annual fees, Transaction charges and/or service charges at the rate of 25% per annum on the amounts so overdrawn. The Holder shall be responsible for immediately making reimbursement to the Bank for the overdraw amount together with return/administrative charges, whether or not any demand is made by the Bank.

22. If amounts overdrawn are not paid within 15 days along with service charges, the Bank shall have the discretion to withdraw the facilities and recover the outstanding balance by setting-off any other funds or credit balances available in other accounts of the customer without prejudice to the Bank's right to initiate recovery proceedings.

23. Loss/ Misuse/ Theft: The Holder shall notify the Bank immediately should the Card be lost or stolen or should the PIN be disclosed or if the Holder suspects that the Card has been used in a manner not authorised in terms hereof.

24. The Holder shall be liable for all withdrawals/Transfers/Transactions in respect of the Card until two (2) working days after effective notification is given to the Bank of the Card being lost/stolen or the PIN being disclosed. Effective notification shall constitute a telephone call by the Holder to the Bank between business hours on a business day informing the Bank that the Card is lost/stolen or that the PIN has been disclosed, together with a follow up by means of a written notification by the Holder to the Bank by hand or courier service within one working day of the telephonic intimation.

25. Liability: The Holder has no claim to any compensation from the Bank or its affiliates if use of the Card is not possible due to technical malfunctions, operations failures, strikes, civil unrest, acts of God, war or any other reason whatsoever, whether or not beyond the control of the Bank and the Bank excludes all liabilities for all losses and damages suffered by the Holder for not being able to use the Card. Without the generality of the foregoing, the Bank shall not be liable for any act, errors, neglects or defaults, actions or omissions, insolvency or failure in business of any of the Bank's correspondents, the banks participating in the Debit network, the Bank's sub agents or other agents or of their employees.

26. The Bank shall not be liable in any event for any loss, damage, inconvenience or embarrassment suffered by the Holder due to the refusal of any Merchant's Service/Retail Outlet, other bank or ATMs or Card operated machine(s) to accept use of the Card in connection with any Card Transaction or retention of the Card by the machine.

27. The Holder will be liable for all losses or costs incurred by the Bank as a result of any breach by the Holder of the Terms and Conditions and shall reimburse to the Bank all such costs on the Bank's first demand.

28. The Holder must raise any claim, objection or dispute, regarding any Transaction, with the Bank within fifteen (15) business days from the date of the subject Transaction. A failure to do the same shall absolve the Bank of any liability in relation to the subject Transaction.

29. Supplementary Cards: The Bank reserves the right to issue supplementary cards only to such persons who are notified to the Bank by the principal Card Holder as third party mandatees in respect of the principal Card Holder's Account. The Bank also reserves the right to refuse issuance of such Supplementary Cards in the event that the requisite third party mandate is not in place.

30. The principal Card Holder shall accept full risk responsibility and liability for ensuring that the Supplementary Card Holder complies with these Terms and Conditions and the principal Card Holder will have to pay for all Transactions carried out using the Supplementary Card and PIN, including those charged to the Account after the Supplementary Card has been returned to the Bank.

31. In the event that the third party mandate given by the principal Card Holder to a Supplementary Card holder is terminated, disputed, withdrawn or ceases to have effect for any reason whatsoever of which the Bank shall be the sole judge, the Bank shall have the right to discontinue the Supplementary card with immediate effect. Provided however, the Card Holder shall be liable for all Transactions effectuated upto the point of receiving a written intimation or notification by the Bank from the Account Holder as to the withdrawal or termination of the mandate of a Supplementary Card Holder.

32. In the case of Joint Accounts, although each Holder may have his/her own Card, each Holder is fully responsible for all Transactions carried out by any Card issued for use on the Account.

33. The Holder accepts that all Transactions made with the Card shall be binding on Joint Account Holders jointly and severally. The issuance of the number of Cards for the Joint Account shall be as per the request of the Joint Account Holders

34. Giving out Information: The Bank may disclose information about the Holder and his/her Card to its affiliates Paysal Bank Limited and/or affiliates may also disclose such information to other governmental or regulatory agencies, including the State Bank of Pakistan ("SBP"), the Securities and Exchange Commission of Pakistan ("SECP") and other such outboudtes or as may otherwise be required by law or by a court of competent jurisdiction.

35. The Bank shall not be responsible or liable for any acts or omissions of Paysal Bank. It affiliates any other participating banks or Merchants which may cause any loss or damage to the Holder.

36. Ending your right to use the Card: The Holder accepts that the Bank may block the Card Transactions or any services linked with the Card at anytime, without providing reasons to the Holder and without affecting the Holder's liabilities and obligations to the Bank. Refusal of any Card operated machine(s) to accept use of the Card or retention of the Card by an ATM shall be construed as withdrawal/cancellation of the Card until confirmed otherwise by the Bank upon inquiry by the Holder.

37. The Bank reserves the right to destroy the Card if not collected within four (4) weeks from the date of issue.

38. The Holder shall immediately return the Card for cancellation should the Holder's Account be closed or should the Holder decide to discontinue use of the Card, by breaking the Card in half and returning both halves to the Bank.

39. Changes to the Terms and Conditions: The Bank reserves the right to add to or amend these Terms and Conditions at any time in its absolute discretion. Such amendments to these Terms and Conditions shall be notified to the Holder or made available to the Holder at the Bank's premises from time to time and shall be binding on the Holder.

40. General: The Terms and Conditions shall be read in conjunction with the general Terms and Conditions governing Accounts of Customers held with the Bank as amended from time to time and the general policies of the Bank from time to time.

41. The Terms and Conditions shall supercede all related proposals, statements, forms, agreements and arrangements and/or any written or other communication executed between the Bank and the Holder with regard to the facilities available through use of the Card.

42. The Principal Card Holder's and/or Supplementary Card Holder's signature on the application form for issuance of the Card or in any other document whereby the Principal Card Holder and the Supplementary Card Holder may apply for a Supplementary Card (if applicable) shall indicate his/her acceptance of these Terms and Conditions.

43. If the Bank does not enforce any Terms or Conditions herein, or delays in enforcing the same shall not constitute a waiver by the bank and therefore, this will not prevent the Bank from enforcing it at an alternate date.

## TERMS AND CONDITIONS FOR THE PPCBL 24 HOUR TELEBANKING SERVICE

These Terms and Conditions relate to the 24-hour Telebanking Services available with PPCBL henceforth referred to as ("Telebanking Services").

"I, we, us, my, our" means the Customer who has an Account available with PPCBL on which the Telebanking Services are available. If you have a Joint Account, reference to we, us or our includes both the Account Holders, together and separately "you, your" means PPCBL.

Other terms used herein below shall have the same meaning as the words defined in the Terms and Conditions relating to the Card.

1. I/We agree and undertake to accept and to be bound by, and not to deny, any instructions that may be given under my/our Account number or PIN.

2. In the event that any of my/our Account(s) with you which are entitled to participate in your Telebanking Services required to be operated upon the authority of two or more persons jointly, then notwithstanding any instructions to the contrary or anything contained in any Account opening form or in any resolution or other document authorizing the operation of my/our Accounts with you, I/we hereby agree and authorize each such authorized person to avail of the services available under your Telebanking Services in respect of my/our said Account(s) singly through the use of my/our Account Number and PIN.

3. I/We hereby agree and undertake not to make any claim against you as a consequence of, or in respect of, the provision by you to me/us and or any person authorized to operate my/our Account(s) with you of any services under your Telebanking Services and/or any information provided hereunder. I/we further agree and undertake to keep my/our PIN confidential and not to use, or allow any third party to use, any said services for any fraudulent or unlawful purpose.

4. I/We agree and undertake that you shall not be responsible or liable for and hereby release and discharge you from all liability whatsoever regarding the misuse of my/our PIN and/or the correctness, clarity of any information received by me/us and/or any person authorized to operate my/our Account(s) with you under or through the Telebanking Services, whether such information is provided orally, mechanically, electronically or through facsimile or data transmissions or otherwise howsoever.

5. I/We agree that you may ignore, or suspend action on any instructions received through your Telebanking Services in respect of my/our Account(s) if you, in your absolute discretion, deem it appropriate in your best interests to do so, and I/we confirm my/our understanding that compliance with such instructions shall be subject to the internal policies of the Bank Which may change from time to time.

6. I/We further agree that you may debit any of my/our Account(s) with you for all costs, charges, expenses or other amounts which you may incur as a consequence of, or in respect of, the provision by you to me/us and/or to any person authorized to operate my/our Accounts with you of any services under your Telebanking Services.

7. I/we agree to indemnify and hold you harmless from and against all liabilities, losses, actions proceedings, claims, costs, damages and expenses which may be incurred or suffered by you or made against you, as a consequence of, or in respect of, the provision by you to me/us and/or to any person authorized to operate my/our Account(s) with you of any services under your Telebanking Services.

8. In the event of any error in information or data communicated to me/us through the Telebanking Services, I/we agree that you shall be entitled to amend the same without incurring any liability. In case of over-payment to me/us, I/we agree to refund the same upon your first written demand.

Declaration:

I have received a copy of Terms and Conditions of the PPCBL Debit, the PPCBL Telebanking Services and Guidelines for Account Holders Using Debit, have read them, agree with them and agree to be bound by them including any amendments that may be made by the Bank notified to me from time to time.