

VISA International Credit Card Application Form

access >>>

Access Bank Plc RC 125384

Branch _____ Date

Credit card qualifications and requirements. To qualify for the Visa International credit card, you must be over 18 years old.

Please select card limit required:

Classic - up to US\$5,000

Gold - up to US\$10,000

Platinum - up to US\$15,000

Corporate (with cover letter from organisation)

Required Credit Limit _____

YOUR PERSONAL DETAILS

Title _____ Surname _____

Other Name(s) _____

Name at Birth _____

Gender: Male Female Nationality _____

Date of Birth: Place of Birth _____

Passport Number _____

Date issued _____ Expiry Date _____

Country of Residence _____

Telephone (Home) _____ Mobile _____

E-mail _____

Postal Address (Own Address 1) _____

Residential Address (Own Address 2) _____

Type of Residence: Rental Owner Living with Parents
Others

No. of Years at Residence: <1Yr 1-2yrs 2-5yrs 5-10yrs
10yrs and more

Previous Residential Address (if at current address for less than two years) _____

Marital Status: Single Married Divorced/
Separated Widowed

Maiden Name _____ Name of Spouse _____

Spouse Status: Civil Servant Corporate Home Manager
Self Employed

Number of Dependents _____ Test Question _____

Answer _____

Mother's Maiden Name _____

Your Favourite Pet _____

Billing Address (Address where your charges and statement will be delivered) _____

Delivery Address (Address where your purchased goods will be delivered) _____

EMPLOYMENT DETAILS

Are you? Employed Self-Employed Retired Unemployed Student

Occupation _____

Current Employer _____

No. of Years (with current employer):
 <1yr 1-2yrs 2-5yrs 5-10yrs

10yrs or more

Office Address _____

Employment Type:

Govt. Parastatal

Quoted Company

Other Company

Own Enterprise

Pension

Non Salary Income

If self-employed, state name and telephone number of your accountant and attach your bank account details

FINANCIAL INFORMATION

No. of Credit Facilities ever taken
 0 1 2 3 or more

Name of Bank _____

Account Name _____

Branch Name _____

Account Number _____

Current Repayment/Income Ratio on Existing Facilities
 >35% 31 - 35% 21 - 30% 11 - 20% less than 10%

Pension / PENCUM No. _____

Annual Income

Greater than N20m

N10 to 20m

N5 to 10m

N2 to 5m

Less than N2m

Net Monthly Income (after deductions)

MEMBERSHIP OF ASSOCIATIONS

Type of Association _____

Name and Address of Association _____

Association Member No. _____ Length of Time as Association Member (Year/Month) _____

REPAYMENT METHOD

Direct Debit Standing Order Mandate/BDC

CARD INFORMATION

Secured Deposit (Fixed Deposit): Naira (30% above credit limit)

Secured Deposit Account No. US\$ (15% above credit limit)

Where would you like your card delivered? Bank's Branch Address (Own Address No.)

AGREEMENT

I, the undersigned applicant, warrant that the information supplied by me is true and correct. I agree that:

- The card is issued subject to the Bank's Visa Credit Card Terms and Conditions as stated overleaf.
- I have read, understood, and hereby agree to be bound by the Visa Credit Card Terms and Conditions before filling and submitting this application.

Signature of Applicant _____

Date _____

TERMS AND CONDITIONS

INTRODUCTION

These terms and conditions complete the agreement between Access Bank (herein referred to as us and our) and the cardholder (herein referred to as you and your) in connection with the cardholders Visa International card. In this agreement, cardholder shall include any person the customer has asked us to issue a card to. By using your Access-Visa International credit card, you are unconditionally bound by the laws, rules, regulations, and official issuances applicable, now existing or which may hereinafter be enacted, issued or enforced.

Definition

'Account' means the bank account held or to be held with Access Bank or other Banks specified in the name of the cardholder (whether solely or jointly with another person), the number of which is or shall be specified in the application form for the card and communicated to the cardholder as appropriate.

'Account currency' means the currency in which the account is denominated

'Bank' means Access Bank PLC

'Card' means Visa International Credit Card issued by Bank, including any renewal or replacement.

'Cardholder' means the person having power to operate the Account in accordance with the Bank's mandate in respect thereof.

'Pin' means the personal identification number issued to the cardholder from time to time for use with the card.

'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.

'Visa International Credit Card' means Visa International and its authorized agents.

'CBN' means Central Bank of Nigeria

'Collateral' means your credit card account shall be secured by collateral acceptable to the Bank. This may be cash, or other assets as prescribed by the bank

Using the card:

Your card can be used to withdraw cash from ATMs and / or make payments for goods and / or services. You must sign your card and change your Pin to a new Pin of your choice as soon as you receive it and follow any instruction that we give about using your card and keeping it safe.

The card must not be used for any unlawful transaction including the purchase of goods and / or services prohibited by the laws of the Federal Republic of Nigeria

We may refuse to authorize use of the card if:

The transaction exceeds your credit limit or if the amount owing on your card account plus any other amount we have agreed to or authorized will exceed your card limit or the transaction does not comply with any applicable terms from time to time

All transactions will be shown on your monthly account statements

You are required to pay all amounts outstanding on your account by the due date stated on your monthly statement

Failure to repay the amount will attract late payment charge on your account and interest charges

We will convert all overseas transactions into US dollar currency using the prevailing exchange rate as determined by the bank. A percentage commission as determined by the bank from time to time will be charged on the amount of the transaction

All the cards belong to the bank and we may ask you to return them to us and/ or ask others to hold on to them for use at any time

Any establishment may ask us for authorization before accepting the card. We may decide not to give our authorization if:

Your card has been reported lost or stolen or we have reason to suspect it is lost or stolen

You have defaulted on any part of this agreement

You exceed your available credit by making payments on top of all other transactions we have authorized, including those not yet charged to your account. 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. Clearing may take up to ten working days after receipt of your payment

You must take all precautions to prevent your card and Pin from being used fraudulently or you may be liable for any loss incurred by us these precautions include but are not limited to:

Signing the card as soon as it is received

Not allowing any other person to use the card

Not interfering with the magstripe or chip on the card

Not disclosing the card number except when using it properly

Destroying any notification of your Pin

Not writing down or recording in any format your Pin or disclosing to any other person aside from the additional card members

Complying with all instructions we must have issued with regard to safety of the card, Pin, and card number

You should not exceed your credit limit without prior agreement from us. If you do exceed your credit limit during any statement period, we reserve the right to charge you a fee to cover our costs. The fee will appear on the next statement issued. If you require a higher credit limit, please request for an increase.

Fees and Charges

The cardholder shall be charged fees by the bank, in accordance with the Bank's schedule of fees and charges regarding your Visa card account. For each cash withdrawal made at cash machines, the Bank will charge to your account the applicable transaction fee. A card issuance fee is applicable to your account. Replacement fees for lost, stolen or renewed cards will be charged to your account as applicable. Other service charges apply.

You are required to call the Bank if you have any queries, complaints or issues regarding your card.

Security

You should do all you reasonably can to keep the card safe

Never write down or record your Pin

You should only reveal your card number for a transaction or when reporting the card lost/stolen.

Please, notify us when the following occurs:

- If your card is lost/stolen
- If your statement includes an item which you think is wrong
- Immediately you change your name/address
- Loss/misuse of your credit card

Your liabilities

If your card is lost/stolen/ misused by someone who got it due to your negligence, you will be liable for all the losses.

If it is misused with your permission, you will be liable for all losses.

If the card has been fraudulently used before you report the loss or used in a manner that suggests compromise, the cardholder is liable for losses incurred.

The Bank will not be liable for any loss incurred for disclosure of card details to a third party.

Limits of Liability

Until you notify us that your card is stolen, lost or at risk of being misused, you may be liable for all the transactions up to sixty minutes after receipt of the notification

If your card is used with your permission, the Bank is not liable for such transactions

If we are unable to debit your account for all transaction fees due to reasons beyond our control, you will still be liable to pay us for all transactions

We will not be liable to you if we cannot carry out our responsibilities under this agreement as a result of reasons beyond our control

Refunds and Claims

We will credit your account or refund any transaction or incorrect debit to your account for which you have protested against, only after an independent investigation is conducted by us and we certify that your claims are verifiable. You cannot use a claim you may have against a third party to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.

Changing the terms of this agreement

We may change the terms of this agreement, including our charges upon notification to you about the change. Changes will arise from changes in market conditions, changes in cost of providing the service to you, changes in legal or other requirements affecting us or for any other good reason.

We may introduce a charge for any service provided under or in connection with this agreement.

We will notify you on changes made by any of combination of the following:

- Adverts in the press
- Putting messages in your statements
- Sending you a written notice
- Any other means of communication that can reasonably be used.

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.

Terminating this Agreement

This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all cards and made all payments due under this agreement.

Additional Cards

A cardholder that wishes to have an additional card on his/her account must ensure that he/she signs a mandate, requesting and authorizing the new user to fill the additional card holder information on the application form. The additional cardholder must also co-sign the application form and mandate.

All the terms and conditions in this Visa Card application form have been read and understood by me.

FOR OFFICIAL USE ONLY

VISA INTERNATIONAL CREDIT CARD CHECKLIST

- Duly completed application /Account opening forms
- Passport Photographs
- Acceptable Identification (International Passport)
- Utility bill for Address verification
- Evidence of current Employment and Income (pay slips, employment letter, Business account evidence, bank account details)
- Residents permit (non-Nigerians)
- Additional cardholder documentation (where applicable)
- Secured deposit (with adequate cover)

Cardholder's Account Officer _____

Introduced by _____

Class of Card: Classic Platinum
 Gold Corporate

Credit Score (consumer finance): _____ Sign _____

Approving Bank Official _____ Sign _____

Channel Support _____ Sign _____

Issuing Branch _____ Date _____

Supplementary Card Form

(If you would like to issue more cards on your account for use by other persons, kindly complete this section with supplementary card holder details)

Title _____ Surname _____ Other Name(s) _____

Specify credit Limit _____ Max. No. of Supplementary Cards _____
(Credit Limit (not more than 50% of your own credit limit) (If more than 1 request pls fill supplementary card form))

Gender: Male Female Date of Birth [][] [][][][] [][][][][] Nationality _____

Relationship with Supplementary Card Holder _____ Country of Residence _____

Passport Number _____ Date Issued _____ Expiry Date _____

Telephone (Home) _____ Mobile _____ E-mail _____

Postal Address _____

Residential Address _____

Supplementary Card Holder Marital Status: Single Married Divorced Widowed

Test Question _____ Answer _____

AGREEMENT

I, the undersigned co-applicant, warrant that the information supplied by me in the supplementary card applicant form is true and correct. I agree that:

- The card is issued subject to the Bank's Visa Credit Card Terms and Conditions as stated overleaf.
- I confirm that I am jointly and severally liable with the main card member as co-principal debtor as per the standard terms and condition of issuance of the card(s)
- I have read, understood and hereby agree to be bound by the Visa Credit Card Terms and Conditions before filling and submitting this application.

Signature _____

Date _____

Supplementary Card Form

(If you would like to issue more cards on your account for use by other persons, kindly complete this section with supplementary card holder details)

Title _____ Surname _____ Other Name(s) _____

Specify credit Limit _____ Max. No. of Supplementary Cards _____
(Credit Limit (not more than 50% of your own credit limit) (If more than 1 request pls fill supplementary card form))

Gender: Male Female Date of Birth [][] [][][][] [][][][][] Nationality _____

Relationship with Supplementary Card Holder _____ Country of Residence _____

Passport Number _____ Date Issued _____ Expiry Date _____

Telephone (Home) _____ Mobile _____ E-mail _____

Postal Address _____

Residential Address _____

Supplementary Card Holder Marital Status: Single Married Divorced Widowed

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- I have read, understood and hereby agree to be bound by the Visa Credit Card Terms and Conditions before filling and submitting this application.

Signature _____

Date _____