

Terms and Conditions for Card Request

Access Bank is authorized to issue Debit card(s) where applicable for use at any Access Bank ATM or other Bank's ATM on the InterSwitch/ Visa/MasterCard network and other electronic channels e.g. PoS terminals, Web and Mobile. The card allows Cash Withdrawal, Balance Enquiry, Change of PIN and any other services that may be added in the future at any ATM terminal/website that accepts these transactions from cardholders account.

Furthermore, I/We agree

a) To ensure the safety of the Debit card(s) in my/our possession and not disclose the Personal Identification Number (PIN) to any other party.

b) To formally notify the bank of the loss, theft or damage of the card(s) and to provide all information in my/our possession regarding such theft, loss or damage.

c) That my/our account should be debited for the cost of issuance of a new card/replacement of any lost, stolen or damaged cards and transaction costs.

d) That the Bank is authorized to provide the police with any information it considers necessary and relevant in the event of loss, misuse or theft of the card(s)

e) That the bank reserves the right at any time to suspend or cancel the cardholders right to use the Debit card(s) entirely or in respect to specific facilities or refuse to re-issue, renew or replace the Debit card(s) without affecting any outstanding obligation the cardholder may have under this agreement.

f) That the Debit card(s) remains the property of Access Bank Plc at all times and upon request any or all Debit card(s) issued must be returned to Access Bank Plc within 48hours or to any person acting on behalf of Access Bank Plc.

g) That my/our card should be automatically renewed upon expiry without further recourse to me/us.

Access Bank Plc is authorized to avail me/us banking services through Electronic Banking Channels including but not limited to Internet Banking: SMS Banking and Telephone Banking and I/We agree with the following:

h) To accept that any activity performed on my/our account through the Electronic Banking Channels shall be deemed to have been performed by me/us or my/our authorized representatives or assignees and duly approved by the authorized signatories to the account.

I) To consent to the transmission of communication through the Electronic Banking Channels and acknowledge that the Electronic Banking Channels are not necessarily secure communication and delivery system and understand the confidentiality associated with same.

j) To indemnify and hold the Bank harmless from liability for any loss or damage to me/us or the Bank that may be incurred arising from the use of the Electronic Banking Channels. Access Bank Plc has informed me/us that it is a member of Credit Bureau Agencies (CBA) licensed by the Central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information on credit status and history of individuals and businesses.

I/We hereby agree that:

k) The Bank may collect, use and disclose any information provided in the course of banker-customer relationship to CBA and that the Credit Bureau may use the information for any approved business purposes as may from time to time be prescribed by the CBN and/or any relevant statute.

L) Information held about me/us by the CBA may be linked to records relating to one or more of our partners(s)/directors(s) and you may as a result be treated as financially linked and my/our application will be assessed with reference to any associated records. In addition, for any joint application made by me/us with any other person(s), new financial association may be created at the CBA which will link our financial records.

M) You are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by you, and to authorize us to search and/or record such information at CBA about me/us and as such co-applicant or guarantor or other person. I've understand that an association will be created at the CBA, which will link our financial records. I/We hereby agree to indemnify and hold the bank harmless against all claims, costs, fees, expenses, damages and liabilities against the Bank relating to or arising as a result of, the disclosure of information about such co-applicant or guarantor or other person or any use of such information by CBA in compliance with the provisions of any CBN guideline and/or relevant statute.

N) The Bank is hereby released and discharged from its obligations under the Bankers duty of secrecy and forswear my/our right to any claim, damages, loss etc on account of such disclosure to CBA in accordance with the provisions of any CBN Guideline and/or relevant statute.