

Shaded areas for bank use only

Branch where account held	Account number <table border="1" style="display:inline-table; width:100%; height:20px;"><tr><td> </td><td> </td></tr></table>																				
Full name of customer																					
Mother's maiden name																					
Identity / Passport document number <table border="1" style="display:inline-table; width:100%; height:20px;"><tr><td> </td><td> </td></tr></table>																					
Home address																					
Postal code <table border="1" style="display:inline-table; width:100%; height:20px;"><tr><td> </td><td> </td></tr></table>																					
Telephone number (home)	Telephone number (work)																				

A New cardholder

I hereby apply for the following card to be issued to me or the authorised user (subject to the Bank's terms and conditions issued from time to time)

Auto Bank Card Secondary card to be issued to _____ Limit _____

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Power of attorney verified Yes No

Full name(s) of authorised user

B Linking of accounts

Please link the undermentioned account(s) which I am entitled to use on my AutoBank card

Type of account	Name of account holder	Account number	Branch code number
1.			
2.			
3.			
4.			

C Linking of accounts

Please delink the undermentioned account(s) from my AutoBank card which I am entitled to use

Type of account	Name of account holder	Account number	Branch code number
1.			
2.			
3.			
4.			

D Replacement / retained card

As my card has been retained by an Automated Teller Machine, please return it to me

As my card has been lost /stolen / damaged, please order me a new Autobank Card (delete the inapplicable word)

As I have forgotten my PIN, please issue me with a new card

Date Instruction / Notification received	(YYYY-MM-DD)	Time of instruction / Notification received	Charges recovered for card	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Customer's signature			Date (YYYY-MM-DD)		
Initial/Signature/ Identity document verified by		Date basic data submitted	Authorised signature		

E To be completed when collecting card (positive identification is to be obtained)

Please issue my ATM card to me. I agree to be bound by the "Terms and Conditions for use of the Autobank Cards"

Please issue a replacement card to me

Customer's signature _____ Initial/Signature/ Identity document verified by _____

For Office Use Only

CIF Number
Card Number
Card Tracking Number

Terms and Conditions of AutoBank card

Your use and application for the AutoBank card ("the card") shall be subject to terms and conditions ("terms"). These terms constitute an agreement between you and Stanbic Bank ("the Bank")

1 Application for the card

- 1.1 All applications for cards are subject to the Bank's approval.
- 1.2 The Bank reserves the right to refuse you access to the card in its sole and absolute discretion.
- 1.3 The Bank shall have the right to verify your identity and refuse to provide you with the card if you cannot provide the Bank with proof of your identity to the Bank's satisfaction.

2 Issue of the card

- 2.1 You must sign the card on the reverse side in ink immediately after receiving it.
- 2.2 Additional cards linked to your account may be issued to other persons authorised by you.
- 2.3 You will be charged the usual service fees and other account charges.
- 2.4 The Bank shall always remain the owner of the card.

3 Use of the card

- 3.1 You must only use the card yourself and must not allow any other person to use the card.
- 3.2 You may use the card to buy goods and/or services from those suppliers which accept the card.
- 3.3 When using the cards to buy goods and/or services you will be requested in some instances to sign a transaction slip.
- 3.4 The Bank will give you a Personal Identification Number (PIN) which will enable you to draw cash, make local deposits, transfer funds, make purchases and otherwise operate the card on Automated Teller Machines ("ATMs").
- 3.5 You must comply with exchange control regulations when using the card inside and outside the country.

4 Authority to debit your account

- 4.1 The Bank will charge to your account any payments the Bank makes on your behalf for purchases or cash withdrawals you or the additional cardholders make using the card, whether or not the slips or vouchers are signed.
- 4.2 Should there be a dispute concerning a transaction, the onus will be on you, the account holder, to prove otherwise to the Bank.
- 4.3 You will not be allowed to stop payment to any supplier. The Bank will debit any other Stanbic account you may hold for any necessary charges or payments made by you using this card, should the card account not hold sufficient funds.

5 Unauthorised use of the card and PIN

- 5.1 You are responsible for the safe keeping and proper use of the card. You must either memorise the PIN the Bank supplies, or keep any record of the PIN separate from the card and in a safe place.
- 5.2 As soon as you discover or suspect that your card is lost or stolen or your PIN is compromised, you must notify the Bank immediately by telephone, or to go to your nearest Stanbic branch. The Bank will stop the card as soon as reasonably possible after such notification. Delay in notifying the Bank will be considered as negligence on your part, and the Bank will not be held liable for any loss incurred during this period.

- 5.3 If you are negligent in not promptly reporting the card lost or stolen, you will be responsible for all cash drawn including where the PIN is used to withdraw money and/or for payment of goods and services bought with the card, before the Bank has stopped the card.

- 5.4 Should you dispute that any purchase or withdrawal debited to your account was authorised by you, you will have to prove that it was not authorised, whether or not the slip or voucher was signed. Unless you have provided adequate proof to the satisfaction of the Bank you will be deemed to have authorised such purchase or withdrawal.

6 Termination of the relationship with the Bank

Should you decide to terminate your relationship with the Bank, you must inform your branch in writing and the request must be accompanied with your card, which must be cut into pieces so that it cannot be used again. If you do not cut your card up and it is used without your authority, you will be held responsible.

7 Failure/Malfunction of Electronic Funds Transfer at point of Sale Unit ("EFTPOS") or ATM

The Bank will not be held responsible for any loss arising from any failure, malfunction or delay or any EFTPOS unit or ATM, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

8 Addresses for notices

- 8.1 The street address you supply on your application form for a card will be regarded as your chosen address where notice may be given and documents in legal proceedings may be served. You must notify the Bank in writing or email immediately if your chosen address changes/has changed.
- 8.2 The Bank shall be entitled but not obliged to send any notice in terms of the e-mail address (if any) you specified on your application form.

9 General

- 9.1 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.
- 9.2 You may not vary any of these terms.
- 9.3 These terms will be governed by Zimbabwean law.
- 9.4 Reference to the card in these terms where applicable, include any additional card.
- 9.5 A favour or concession the Bank may give you will not affect any of the bank's rights against you.
- 9.6 The Bank's right to receive payment from you will not be affected by any dispute between you and a supplier.
- 9.7 You must immediately notify the Bank if you are under an administration order, become sequestrated, or have any other form of legal disability.
- 9.8 You must pay all the Bank's expenses in recovering any outstanding amounts you owe the Bank, including legal fees on an attorney and own client scale, collection fees and tracing fees.