



## Gold Debit Card Application Form

Branch name  Date

Name of customer

Account number

Customer ID

Account Currency

Please write your name as it will appear on the card: (max 20 characters including spaces).

### 1) First Applicant - Basic Card

Name

First applicant's signature

### Reasons for request (Basic card only)

Issuance  Replacement  Upgrade

Other (please specify)

### 2) Second Applicant - Supplementary Card

Name as it will appear on the card

Relationship with first applicant

Spouse  Parent  Son/Daughter

Brother/Sister  Other (please specify)

Second applicant's signature

### 3) Third Applicant - Supplementary Card

Name as it will appear on the card

Relationship with first applicant

Spouse  Parent  Son/Daughter

Brother/Sister  Other (please specify)

Third applicant's signature

## Gold Debit Card Declaration

I/we, the undersigned do hereby declare that all the above provided information is correct, true, complete and under my/our full responsibility. I/we undertake the responsibility to inform the bank in case any of the above mentioned information is changed. I/we hereby authorize the bank to issue a Gold Debit Card as requested herein. I/we do hereby acknowledge that I/we have read and have accepted all the terms and conditions stated in the application form as well as any future amendments which might arise from time to time. I/we also authorize the bank to make any enquires necessary in connection with this application and all amendments thereof. I/we and any authorized user(s) of the Gold Debit Card agree that we are jointly liable and solely for all charges, commissions, and fees incurred through the use of each card and I/we here authorize the bank to debit my account number ..... with all such charges, commissions, fees and dues without recourse on the bank.

I attest that I/my business do not provide facilities for gambling by means of electronic communications across the internet or provide support or infrastructure to an internet gambling business.

### Basic Card Holder's Signature

### Supplementary Cardholders' Signature

Second applicant

Third applicant

### Relationship Manger's Signature

### Branch Manger's Signature

### Gold Debit Card Terms & Conditions:

These terms and conditions regulate the usage of Gold Debit Card presenting the reference contract between the bank and the customer and are considered the continuity of the account opening terms and conditions. Attijariwafa Gold Debit Card issued from Attijariwafa bank Egypt S.A.E is a direct debit card which debits your bank account balance where you can access your funds and settle your purchasing at any time.

#### 1- Definition of terms:

- The following terms shall correspond to their assigned meanings in this agreement:
- Bank: Attijariwafa bank Egypt S.A.E located at Star Capital A1 Tower - City Stars Project, 2 Ali Rashed Street, Nasr City, Cairo, Egypt. P.O. BOX - 2222, Al Horreya - Heliopolis - ZIP Code 11361.
  - Automated Teller Machine (ATM): Electronic machine that dispenses cash and allows basic and supplementary cardholders to pursue some banking transactions using the cards issued upon the verification of the cardholder.
  - Card: The card is the Gold Debit Card, a debit card issued by the bank.
  - Basic cardholder: The client whose signature appears on this application and upon whose bank account transactions occur. The client is personally liable to the bank for all charges incurred through issuing and using the basic card or any supplementary card, or any other charges such as commissions, interest, etc.
  - Supplementary cardholder: The customer who is issued a supplementary card upon the instructions of the basic cardholder enabling him/her to debit the basic cardholder's account, conditioned that the supplementary cardholder must be 18 years of age or above.
  - Personal Identification Number (PIN): A confidential number generated electronically and which is delivered to the cardholder that verifies the cardholder to the ATM terminal in order to proceed with his/her transactions. The PIN should not be revealed to anyone including the bank's staff and in case customer reveals the PIN, the bank is not liable for any responsibility in this regard.
  - Merchant: The merchant or company or institution or bank that accepts use of the card to pay for goods, services, or to settle charges related to the cardholder/supplementary.
  - Electronic point of sale: Machines that allow client to purchase goods and services using the cards issued to them.
  - Card validity: is the valid period for the use of the card which is three years, and will be renewed automatically for other periods unless the cardholder notifies the bank in writing of their wish not to renew the card. Notification must occur at least 30 days prior to the card's expiry date.
  - Pound: Egyptian Pound (EGP): The official currency used in Egypt.
  - Egypt: The Arab Republic of Egypt.

#### 2- Issuance of card:

- The bank can issue the debit card on sole owner accounts and on joint accounts only where each party has the right to sign solely, in this case, all card transactions incurred by either party will fall within their joint responsibilities.
- The bank reserves the right to cancel or to refuse to renew or issue the card if the customer does not collect the card within 30 days of its issuance date. In such a case, the customer will not be entitled to claim the issuing charges collected by the bank.
- The bank may refuse providing the service for any reason, while bearing no responsibility in this regard.
- The bank has the right to decide whether to execute the account holder's written instructions, if deemed applicable or not.
- The bank reserves at any time the right to add new optional services to customers without prior notification.
- In power of attorney cases, the agent of an internal mandate is only entitled to supplementary card if and only if the primary account holder possesses a basic card.
- In case the card, whether basic or supplementary is lost or stolen, the cardholder is responsible for reporting the event to the bank, in order to cancel the lost/stolen card and issue another one. The account holder must notify the bank with a written request bearing his/her authorized signature. Meanwhile, the account holder will be liable for the use of the lost/stolen card and all its transactions by others prior to the receiving of the written notice.
- Supplementary cards are delivered to the concerned cardholders if they are 18 years of age or older.

#### 3- Use of the card:

- The bank may at any time and without notice cancel or suspend the right to use any card entirely or with respect of specific benefits or refuse to issue, renew or replace any card, without affecting the cardholder's obligations under this agreement of transactions made before or after such cancellation or suspension which shall continue to enforce for transactions made before or after such cancellation or suspension.
- The card is to be used without prejudice to the right of the bank to withdraw usage rights at any time, without prior notification or warning. The bank also has the right to refuse to offer card services without notification.
- The cardholder must sign on the back of the card the authorized signature of the bank upon receiving it and may only be used by the cardholder subject to the terms and conditions of this agreement.
- A record of all transactions carried out by the cardholder, whether conducted through ATMs or electronic point of sale, are kept by the bank. The bank's records are binding to all parties and for all purposes.
- It is in the absolute discretion of the bank to withdraw the right at any time from the cardholder to use the card or refuse any transaction conducted via the debit card. As well, in case the account balance is debit, the bank is entitled to charge interest on the account according to the announced interest rate starting the date the account is debit till the debit is settled, in addition to a percentage set by the bank.
- All transactions made either through the basic card or any supplementary card, are directly debited from the basic cardholder's account. The basic cardholder has no right to overdraw the account using the card, in such cases, the basic cardholder is liable to cover it, as well as any other liability that may occur due to the usage.
- Any transactions carried out in currencies other than Egyptian pounds, whether inside or outside Egypt, will be converted to the currency of the account according to the exchange rate on the day the exchange is made, and will be debited to the card account in the currency of the account, adding to it the commission stated in this matter.
- When using your card abroad, all your transactions are converted into the currency of your card at the exchange rate based on market or government set rates on the date it is received by VISA for processing. By using the card abroad, the cardholder approves all related fees and charges. A charge for Attijariwafa bank Egypt S.A.E' handling costs and any VISA processing fees will be included in the conversion shown on your statement. For details of charges, which Attijariwafa bank Egypt S.A.E may alter from time to time, please refer to the current Attijariwafa bank Egypt S.A.E tariff guide which is available in all our branches.

#### 4- Usage of the ATM:

- Using the ATM is to be carried out through the card delivered to the client and the PIN that will be delivered to the client.
- Cash withdrawals are limited to the amount available in the basic cardholder's account at the time of the transaction. Cardholders may not overdraw their accounts using their cards.
- The cardholder may not withdraw cash more than the daily withdrawal limit determined by the bank or the ATM.

- The bank has the right to revise the cardholder's withdrawal limit and amend it according to the bank policy without giving reasons.
- When withdrawing cash from the ATM, in case the cardholder doesn't collect money within the machine specified time, the cash dispenser will automatically retain the money. Then, the cardholder will have no right to cancel the transaction. The bank has the right to fully/partially refund or not to refund the forgotten/uncollected money after reviewing the machine inventory without objection from the account holder's side.
- Transactions which are made using the ATM are automatically debited from the account holder's balance and the amounts used will be on hold from the account.
- **5- Results arising from mistakes while using ATMs:**
- The ATM card will automatically be locked in case of incorrectly entering the PIN three consecutive times.
- The ATM will automatically capture the card if it is not withdrawn from the machine in the preset time, which is 60 seconds.
- The cardholder must visit the branch in case the card is captured by the bank's ATM after 3 working days.
- If the cardholder does not collect the card from the issuing branch within 60 days of the date the card was captured by the ATM, it will be cancelled and the cardholder has to issue a replacement card.
- If the amount of cash withdrawn from an ATM is not taken by the cardholder within the specified time, the bank has the right to fully/partially refund or not refund the forgotten/uncollected money after reviewing the machine inventory without objection from the account holder's side.
- The bank is not in any way responsible for any loss incurred by the cardholder if he/she is unable to obtain ATM services for reasons of force majeure, electricity failure, mechanical failure or any other reason.

#### 6- Usage of the card in electronic point of sale:

- The cardholder must sign the sales voucher at the merchant's point of sale where he purchased goods and/or services. The signature has to match the signature on the back of the card. If the cardholder doesn't sign a voucher, it does not waive customer obligation to pay the amount with which the account has been debited as a result of the use of the card. Transactions are automatically debited from the account holder's balance and the amounts used will be on hold from the account.
- If a refund voucher is issued by the merchant for transaction undertaken by the cardholder, the bank will refund the amount after being reimbursed by the merchant.
- The bank is not responsible for any disputes arising between the cardholder and the merchant regarding goods and services purchased through the card. Those disputes will be settled without interference from the bank.

#### 7- Usage of the card over the internet:

- The customer undertakes that all the transactions made through internet purchasing service shall be lawful transactions and used for lawful purposes and to unrestricted individuals, and that the customer is the real beneficiary of the service. The bank shall not be responsible for any breaching of confidentiality of the accounts that may occur as a result of misuse made by the customer using the card on the Internet, or as a result of online electronic piracy. The customer is fully responsible for the use of the card in online purchasing without any liability or responsibility on the bank.

#### 8- Personal Identification Number (PIN):

- The cardholder undertakes never to disclose his/her PIN to any other person even to the staff of Attijariwafa bank Egypt S.A.E in order to protect the card from being used by any other person.

#### 9- Charges:

- Upon signing the terms and conditions of use, the basic cardholder authorizes the bank to debit customer account with all issuance, replacement, or renewal fees for basic or supplementary card as well as any other charges claimed by the bank without giving reasons.
- In case the basic cardholder requests the issuance of any supplementary cards, customer will not object to any arising subscription or annual renewal fees, neither will customer object to any usage of those cards.
- The basic cardholder is completely responsible in front of the bank for any fees and charges incurred from the use of the basic or supplementary cards or for any loss or damage occurring to the cards.

#### 10- General:

- The bank shall not be held liable for the failure of any ATM terminals due to force majeure or electricity or mechanical failure or if the machine is out of cash or for any other reason whatsoever.
- All the mentioned terms and conditions in this application form apply to the supplementary cardholders as per the basic cardholder's approval. The account holder is appointed in this agreement as being solely responsible for the behavior of his/her related supplementary cardholder(s).
- In case the basic cardholder cancels the basic card, that doesn't necessarily mean that the supplementary card(s) are cancelled and vice versa, as it is a must to determine the type of card which the client wishes to cancel in order to stop claiming money for that type of card.
- In case the basic cardholder requests the termination of the card, a written notice must be presented to the bank. However, this termination shall only be effective upon the return of all cards issued and payment of all liabilities of all cardholders under this agreement.
- The cardholder is fully responsible for the accuracy of the data keyed in to the ATM keyboard. Accordingly, the bank releases its responsibility from any action that may occur as a result of entering incorrect information.
- The customer hereby authorizes the bank to investigate about him/her and his/her transactions and all related parties to these operations according to all applicable laws of the Arab Republic of Egypt, as well as exchange customer information with the Central Bank of Egypt and banking sector, the mother and sister companies of Attijariwafa bank Egypt S.A.E and any other related company, and in general all entities which the bank may see that it is important and corollary for investigation, and to provide and exchange information about the customer of his operations within such entities or when taking legal action against the customer.
- The customer acknowledges that the bank has the right to stop and/or postpone the execution of any operations for the customer, to ensure that such operations do not breach or conflict with any of the applicable laws of the Arab Republic of Egypt, internal bank regulations or international treaties or regulations.
- In case of any disputes arising between the bank and the account holder, the information encoded on the magnetic media shall be taken as irrevocable evidence.
- The bank reserves the right to modify or to terminate the terms and conditions of its services at any time while notifying customers. Cardholder does not have the right to object to these modifications.
- The terms and conditions have been written bilingually, in both Arabic and in English. Should there be any discrepancy between the Arabic version and the English one, the applicable version shall be the Arabic one.

#### 11- Governing law:

- All the above mentioned terms and conditions stated in this application form are governed by the Egyptian Laws and any disputes arising from interpretation or execution of this agreement shall be settled through the Cairo Southern Courts of Egypt.



فيكم واثقون

طلب الحصول على البطاقة الذهبية للخصم المباشر