



FIDBANK UK LIMITED

**FIDBANK UK LIMITED
DEBIT CARD APPLICATION FORM**

Version 1.3

Make everyday payments easier to manage.

The FidBank UK debit card enables you to access your available funds and pay for day-to-day goods and services.

- **Easy payments**

Pay for goods and services online, in store or over the phone. You can also set up regular payments from your card, for example for membership or subscription fees.

- **Access to cash**

You can make free cash withdrawals (up to your daily limit) with your debit card from any cash machine (ATM) bearing the MasterCard® symbol.

- **Worldwide acceptance**

Use your debit card at over 29 million retail outlets across 160 countries, wherever you see the MasterCard® logo.

- **Secure online shopping**

The FidBank UK Secure system protects you when you shop on websites that use MasterCard SecureCode®. It's an extra level of security that helps prevent fraudulent use of your card.

- **Manage your card on the move**

The FidBank UK CardAssist App brings an easy to use experience to managing your debit card on the go. This application comes with everything you require to manage your debit card on your mobile phone or tablet. FidBank UK CardAssist offers a range of services to make using your debit card convenient and secure giving you, our valued customer, peace of mind.

Simply download the App from Apple Store or Google Play Store on to your capable smart device.

Important information about the Debit card

When you request a debit card for use on your account, on their sole authority every Cardholder will be able to:

- Withdraw cash up to the daily amount from ATMs.
- Make purchases for any amount, up to the limit of the total available balance in the account in accordance with the terms and conditions and debit card mandate below.

If your bank account mandate contains any rules or restrictions on the number of signatories required to make transactions of a certain value, these will not apply to transactions made by cardholders with a debit card. Please consider this information carefully when deciding to request a debit card.

FidBank UK Limited

What is your title Mr Mrs Miss Ms Other (Specify)

What is your first name(s):-

What is your surname:-

What is your date of birth:- Mobile Number
(dd/mm/yyyy)

Currency of card required:- GBP US\$ (Please tick a box (please note £100.00 card fee per annum))

Name to appear on card:-
(max 26 characters inc. of spaces)

SECURITY QUESTIONS (to be used when retrieving your PIN)

What is your mother's maiden name:-

What was the name of the company where you had your first job:-

What was the name of your secondary or high school:-

I understand that I have requested a MasterCard® debit card and have read and understood the terms and conditions. I understand that the debit card issued to me may not be used for the purpose of cheque guarantee or cheque encashment.

I understand that I will be able to retrieve my confidential Personal Identification Number (PIN) to use with the card via the FidBank UK CardAssist mobile App, which will allow me to use my card(s) to withdraw cash from cash machines and to authorise payments at retail outlets.


Signed

Date

DEBIT CARD TERMS & CONDITIONS

These Debit Card Terms & Conditions apply to your debit card. They are additional to and should be read together with the General Banking Terms and Conditions for Personal Accounts. If there is any inconsistency between them, these Debit Card Terms & Conditions override the General banking Terms and Conditions for Personal Accounts to the extent of the inconsistency.

- 1 Availability
- 1.1 Upon opening an account with us, we will issue you with a debit card at your request, subject always to our discretion.
- 1.2 If the account is in joint names, you may request that each of you have your own card.
- 1.3 For the purposes of these Debit Card Terms & Conditions:
- (a) "PIN" means a personal identification number; and
- (b) your debit card is a "Payment Instrument" as defined in the General Banking Terms and Conditions for Personal Accounts.
- 1.4 If we issue you with a debit card, you can collect it from our UK London office and retrieve your PIN by accessing your through our App FidBank UK CardAssist which is downloadable from The Apple App Store or Play Store for android devices. You must do the following with any card that is issued to you:
- (a) immediately sign the signature strip on the reverse of the card;
- (b) keep the card secure at all times and do not allow any other person to use it;
- (c) upon retrieving your PIN, memorise the PIN; and
- (d) never write down the PIN in any way which could be understood by someone else.
- 1.6 If you have forgotten your PIN you can retrieve it by using the 'FidBank UK CardAssist' Application available to download from The Apple App Store or The Play Store for Android phones.
- 1.7 The card remains the property of FidBank UK Limited at all times, and if we ask, you must cut the card and return it to us (cut once through the magnetic strip and once through the chip). We, or anyone acting for us, may keep the card at any time. For example we may withdraw a card and instruct any third party to keep hold of it if you try to use it in breach of these Terms.
- 2 Using cards
- 2.1 The card may be used along with the PIN to obtain cash, up to the daily limit for the card subject to there being sufficient cleared funds in your account, from any LINK® cash machines in the UK and cash machines displaying the MasterCard® logo around the World.
- 2.2 We will advise you of the daily cash withdrawal limit on your card when we issue the card to you. These may be adjusted from time to time in accordance with conditions 8.1 of these Debit Card Terms & Conditions.
- 2.3 Cash withdrawal from ATM machines may be subject to fees charged by the ATM provider. You are responsible for paying these charges. We are not responsible if you can't use your card in another provider's machine. If we have advised you that an ATM is out of order, you must not use your card in it
- When there is a transaction in a foreign currency on your account, MasterCard will convert it into the currency of your account. This may be subject to foreign exchange conversion/transaction charges. MasterCard's rates of exchange can be found at <https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html/>
- 2.4 We may apply charges if you use your card in certain ways. Details of any such charges will be set out in our Standard Tariff.
3. Security
- 3.1 **IMPORTANT NOTICE - Loss or misuse of your FidBank UK Limited Debit Card.** If the card is lost or stolen, or you suspect that someone knows the PIN or the card has been compromised, you must block your card using the FidBank UK CardAssist mobile App as soon as possible and phone us immediately on +44 (0)20 920 6394 or visit us in person. If you suspect that your PIN has been compromised in any way you must immediately change your PIN at any ATM bearing the MasterCard® logo.
- 3.2 If you notify us of the loss, theft or possible misuse of your card, we will cancel the card. If the card is then found you must not use it and you must return it to us immediately (cut once through the magnetic strip and once through the chip). You must not use the card before or after the period it is valid for or after you receive notice that we have cancelled or withdrawn the card.
- 3.3
4. Authorisation
- 4.1 A retailer or supplier of services may ask us for authorisation before accepting payment by your card. In addition to the reasons set out in the General banking Terms and Conditions for Personal Accounts, we may decide not to authorise the payment if:
- (a) your card has been reported as lost or stolen, or we have reason to suspect your card has been lost or stolen;
- (b) you have breached these Debit Card Terms & Conditions; or
- (c) taking account of all other transactions on your account that we have authorised, including those not yet debited from your account, there are insufficient funds available in your account to make the payment.
5. Liability for cards
- 5.1 You are responsible for all transactions carried out using any card issued for use on your account and must meet any liability and make payments in respect of such transactions.
- 5.2 If you are joint account holders, each with your own card, each of you is fully responsible for all transactions carried out using any card issued for use on the account and must meet any liability and make payments in respect of such transactions.

5.3	We will not be liable if any party (or its cash machine or other machine) refuses to accept the card your card or card number for any transaction you wish to carry out.	9	Purchases at Retailers
5.4	We will not be responsible if you cannot use your card in a machine operated by another financial institution or third party, or for any charges you may incur in using a third party's machine. In case of any fault with a cash machine you should not use your card, but if you do we will not be responsible for any losses you may incur in doing so.	9.1	You can use your card to make payments to retailers that display the MasterCard® sign all around the World. If your card displays the  symbol you can use it to make contactless payments up to the limit we set. Contactless payments can be made at retailers who accept these types of payments – you'll normally see the above symbol on their payment terminal.
6.	Giving out information about cards	9.2	You must comply with the security procedures we or MasterCard® tell you about from time to time.
6.1	You authorise us to give any appropriate third party any relevant information in connection with the loss, theft or possible misuse of the card or PIN or in order for us to meet our obligations as a member of MasterCard® scheme.	10	Foreign currency debit card payments
7	Recurring Transaction on your card If you set up a recurring transaction (other than a direct debit or standing order) which enables a third party to collect payments from your card, this will not be covered by the Direct Debit Scheme. To cancel any recurring transaction it is recommended that you contact the company you have the contract with advising them you wish to cancel. If you require the bank to cancel the recurring transaction you will need to contact the customer services team at the Bank. In the unlikely event that we should need to cancel your card to stop a recurring transaction on your card and order you a replacement card this will incur a fee which is detailed in our Standard Tariff.		You may be offered a choice of payment currencies when making purchases or withdrawals. If you do this, the payment will be charged to your account in your chosen currency (and we will only receive details of the amount in that currency). The exchange rates in this case are set by merchants and ATM operators and not by us. Please note that if your chosen currency is different from the currency of your Account, we will convert this amount. Details of the exchange rates we use can be found at https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html/
8.	Limits on the use of your card	10.1	cancelling a debit card payment or withdrawal
8.1	If we consider it appropriate we may suspend, withdraw or restrict the use of a card and PIN where:		You can't cancel a cash withdrawal after you've pressed the button on the keypad agreeing to it, or a card payment once you've authorised it.
(a)	we have reasonable grounds to suspect the card or PIN have not been kept safe;		
(b)	we have reasonable grounds to suspect unauthorised or fraudulent use of the card or PIN; or		
(c)	as a result of a change in the way you operate your account or in your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments. Unless there is a legal reason or other circumstances beyond our control preventing us from doing so, we will notify you personally before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand we will notify you and give our reasons afterwards.		
8.2	If your account is closed, you will no longer be entitled to use your card.		
8.3	You will not be entitled to use your card if you receive an instruction from us not to carry out any further transactions (including withdrawals) on your account.		
8.4	You may end your use of the card at any time by giving us notice in writing and returning the card to us (cut once through the magnetic strip and once through the chip).		
8.5	If your use of the card is ended by you or by us, you remain responsible for all transactions carried out with the card before we or you stopped your use of the card..		