



**"CalBank VISA" - SPENDING LIMIT REQUEST FORM**

Card Number 

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Card Holder's Name: \_\_\_\_\_ Mr/Mrs/Miss/Dr. : \_\_\_\_\_

Residential / Business Address: \_\_\_\_\_

\_\_\_\_\_

Telephone No. (s): Business: \_\_\_\_\_ FAX NO. \_\_\_\_\_

Home/Cell: \_\_\_\_\_ E mail: \_\_\_\_\_

Account Number 

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DAILY LIMIT REQUESTED -ATM (GHS):\_\_\_\_\_

DAILY LIMIT REQUESTED -POS (GHS):\_\_\_\_\_

DAILY LIMIT REQUESTED -ONLINE (GHS):\_\_\_\_\_

DURATION :\_( START DATE)\_\_\_\_\_ (END DATE: )\_\_\_\_\_

REASON FOR REQUEST:\_\_\_\_\_

DESTINATION:\_\_\_\_\_ CONTACT NO:\_\_\_\_\_

**FOR BRANCH USE ONLY**

CERTIFIED BY(Client Service Officer):  
NAME.....

BRANCH STAMP:

SIGNATURE.....

**FOR CEBU USE ONLY**

PROCESSED BY:  
(NAME AND SIGNATURE OF CEBU OFFICER)

DATE:

\_\_\_\_\_

\_\_\_\_\_

AUTHORIZED BY:  
(NAME AND SIGNATURE OF CEBU OFFICER)

DATE:

\_\_\_\_\_

\_\_\_\_\_

# TERMS AND CONDITIONS

1. I/We undertake that this application, signed by me/us, is for the issuance of a Cal VISA Electron Card for myself and for my / our use and that in doing so, I/We do not represent the interest of anybody.
2. I/We understand that the Bank may decline my/our application without assigning any reason.
3. I/We understand that the Cal VISA Electron Card remains the property of the Bank and I/We undertake to surrender it unconditionally and without reservation upon demand by the bank.
4. I/We undertake not to use or attempt to use my/our card without sufficient funds in my/our account to cover transactions undertaken.
5. I/We undertake not to use or attempt to use my/our Card after the bank has notified me of its cancellation/blockage.
6. I/We undertake to immediately advise the Bank when the Cal VISA Electron Card is stolen, lost etc, giving details of surrounding circumstances. I/We understand that if I/We fail to do so, I/We increase the possibility of fraud occurring on my/our account and I/We undertake not to hold the bank liable for such an unauthorized transactions on my/our account.
7. I/We understand that I am/We are responsible for any transaction that occurs on my/our account prior to reporting loss of my Cal VISA Electron Card to the Bank.
8. I/We undertake to promptly return all found Cards, previously reported by me/us as lost, stolen, misplaced etc to the Bank.
9. Under no circumstance will I/We disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues, staff of the Bank etc. The Bank will not accept any liability should I/We disclose my/our PIN to anybody.
10. I/We recognize that I am/We are not allowed to give my/our Card to anybody except those involved at a transaction point. The Card is a property of the Bank and has been given to Me/Us in trust and is therefore not transferable.
11. I/We hereby authorise the Bank to debit My/Our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with My/Our Card and I/We take full responsibility for these transactions. I/We also agree to accept the Banks receipt of withdrawals and transactions as conclusive.
12. The Bank is authorized to debit My/Our account with all respective fees in connection with issuance, usage or renewal of the Cal VISA Electron Card.
13. The Bank reserves the right to block My/Our Card anytime it suspects any un authorised transactions without notice to Me/Us
14. The Bank reserves the right to vary these terms and conditions at its discretion without notice to Me/Us
15. The Bank and its authorised agents reserve the right to ask for prove of a CalBank Cardholders identity if the Cal VISA Electron Card is presented at a transaction point. This measure may be followed time to time in order for the Bank to protect its esteemed customers against possible fraud.
16. I/We agree to withdraw cash not exceeding Bank of Ghana's Foreign Exchange Control Regulation limit each time I use my/our card outside Ghana. The Bank of Ghana Foreign Exchange Control Regulation limit is currently \$10,000 (ten thousand dollars) per trip and the Bank of Ghana may review it from time to time.
17. I/We agree to inform the Bank anytime I/We travel outside the country (Ghana).
18. I/We agree to inform the Bank anytime I/We return from a trip abroad. This is to enable the Bank to facilitate the use of my/our cards both at home and abroad. Failure to do so may result in these penalties.
  - . BLOCKING OF CARD
  - . WITHDRAWAL OF INTERNATIONAL FUNCTIONALITY
  - . COMPLETE WITHDRAWAL OF CARD
19. I/We unconditionally and irrevocably abide by all the terms and conditions stated above.

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DATE: -----

1. AUTHORIZED SIGNATURE

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DATE: -----

2. AUTHORIZED SIGNATURE