

# CalBank DEBIT Card Terms and Conditions

1. This application is for the issuance of a CalBank Card for the applicant's use and does not represent the interest of any third party.
2. The Bank reserves the right to decline any application without assigning a reason.
3. The CalBank Card remains the property of the Bank at all times and must be surrendered unconditionally and without reservation upon demand by the Bank.
4. The Card must not be used or attempted to be used without sufficient funds in the associated account to cover transactions undertaken.
5. The Card must not be used or attempted to be used after notification of cancellation or blockage by the Bank.
6. The Bank must be immediately informed when the CalBank Card is stolen, lost, or misplaced by completing a Lost Card Report Form at a branch. Failure to do so increases the possibility of fraud, and the Bank shall not be held liable for any unauthorized transactions.
7. The Bank shall not be held liable for any transactions that occur prior to the reporting of a lost or stolen CalBank Card.
8. Any previously reported lost, stolen, or misplaced Card that is subsequently found must be promptly returned to the Bank.
9. The Personal Identification Number (PIN) must not be disclosed to any third party, including family members, business colleagues, or Bank staff. The Bank shall not be liable for any consequences arising from such disclosure.
10. The Card must not be given to any third party except those directly involved in a transaction. The Card remains the property of the Bank and is non-transferable.
11. The Bank is authorized to debit the associated account for all transactions undertaken at Points of Sale Terminals, the Web, or ATMs using the Card. The Bank's receipt of withdrawals and transactions shall serve as conclusive proof of the transactions.
12. The Bank is authorized to debit the associated account with all respective fees related to the issuance, usage, or renewal of the CalBank Card.
13. **Optional Issuer Fee (OIF Fee):** A fixed charge which is applied to international card transactions. This fee is levied to cover costs associated with foreign currency transactions, international processing fees, and other related services incurred during the settlement of international transactions.
14. **Purpose of the OIF:** The OIF is intended to ensure the smooth processing of transactions involving foreign currencies or cross-border payments while mitigating the costs arising from currency exchange fluctuations and international settlement procedures.
15. **Circumstances Under Which the OIF Applies:** The OIF will apply under the following conditions:
  - Transactions made in a currency other than the cardholder's billing currency.
  - Transactions processed by merchants, service providers, or payment platforms outside of the cardholder's home country.
  - Cross-border transactions conducted using international payment networks or gateways.
16. **Reference to the Bank's Tariff Guide:** Details of the applicable OIF rate and other related fees are available in the Bank's Tariff Guide. Customers are encouraged to review the guide for comprehensive information on applicable charges.
17. The Bank reserves the right to block the Card without notice if unauthorized transactions are suspected.
18. The Bank reserves the right to amend these terms and conditions at its discretion without prior notice.
19. The Bank and its authorized agents may request proof of a Cardholder's identity when the CalBank Card is presented at a transaction point as a fraud prevention measure.
20. Cash withdrawals outside Ghana must not exceed the Bank of Ghana's Foreign Exchange Control Regulation limit, currently set at \$10,000 per travel, subject to periodic review.
21. The Bank must be informed prior to traveling outside Ghana.
22. The Bank must be informed upon return from international travel to facilitate the use of the Card both domestically and internationally. Failure to do so may result in:
  - Blocking of the Card;
  - Withdrawal of International Functionality; or
  - Complete Withdrawal of the Card.
23. By using the Bank's card products for transactions covered under this clause, the cardholder acknowledges and agrees to the application of the OIF as specified herein.
24. By using the CalBank Card, the Cardholder agrees to abide by all terms and conditions stated above.