

CalBank PLC - Confidential (Customers)

I / We (the "Account Holder") hereby apply for the issuance of a CalBank Card. I / We declare that the information I / We have provided in this application form is true and correct and shall advise CalBank Plc of any changes thereto. I / We hereby authorize CalBank Plc (hereinafter referred to as "the Bank"), to verify information provided by me / us from whatever source the Bank may consider appropriate for its own purpose.

I / We unconditionally and irrevocably agree to abide by the following terms and conditions.

1. TERMS AND CONDITIONS

- I. I / We undertake that this application, signed by me / us, is for the issuance of a CalBank Card for myself and for my / our use and that in doing so, I / We do not represent the interest of anybody.
- II. I / We understand and accept that the Bank may decline my / our application without assigning any reason.
- III. I / We understand and accept that the CalBank Card remains the property of the Bank at all times and I / We undertake to surrender it unconditionally and without reservation upon demand by the bank.
- IV. I / We undertake not to use or attempt to use my / our Card without sufficient funds in my / our account to cover transactions undertaken.
- V. I / We undertake not to use or attempt to use my / our Card after the bank has notified me of its cancellation / blockage.
- VI. I / We undertake to immediately notify the Bank upon discovering that the CalBank Card has been lost, stolen, misplaced, or compromised, providing full details of the circumstances. Notification may be made through any of the following official channels:
 - Branch Visit
By visiting any CalBank branch to complete and submit a Lost Card Report Form.
 - Contact Centre (Telephone / WhatsApp) By contacting the Bank's Contact Centre through:
Telephone: +233 302 680062-5
WhatsApp: +233 242 426398
 - Toll-Free Line
By calling the Bank's toll-free number: +233 800 500 500
 - Email Notification
By sending a written notification to customercare@calbank.net
 - Mobile Application
By blocking the card directly through the CalBank mobile application.
The Cardholder is encouraged to use the fastest available channel to minimize the risk of unauthorized transactions. Where notification is made through electronic or telephonic means, the Bank may require the Cardholder to subsequently complete a Lost Card Report Form at a branch for record and verification purposes.
- VII. 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 accept not to hold the bank liable for any such unauthorized transactions on my / our account.
- VIII. I / We understand and agree not to hold the Bank liable for any transaction that occurs on my / our account prior to reporting the loss of my / our CalBank Card to the Bank.
- IX. Where I / We request delivery of the CalBank Card to an address nominated by me / us, I / We acknowledge and agree that such delivery shall be at my / our sole risk and the Bank shall not be liable for any theft, loss, misdelivery, interception, delay, damage, or unauthorized use of the Card occurring in the course of or after delivery. I / We further undertake to notify the Bank immediately if the Card is not received or is received damaged, tampered with, or otherwise compromised.
- X. I / We undertake to promptly return all found Cards, previously reported by me / us as lost, stolen, misplaced etc., to the Bank.
- XI. I / We shall not disclose my / our Personal Identification Number (PIN), CVV/CVC, OTP, or any card security details to anyone, including family members, colleagues, or Bank staff. The Bank is not liable for any financial loss arising from such disclosure.
- XII. I / We recognize that I am / We are not allowed to give my / our Card to anybody except those involved at the transaction point. The Card is the property of the Bank and is therefore not transferable.
- XIII. I / We hereby authorize the Bank to debit my / our account directly with all transactions undertaken at the Point Of Sale Terminals, Web or ATMs with my / our Card and I / We take full responsibility for these transactions. I / We also agree to accept the Bank's receipt of withdrawals and transactions as conclusive proof of all transactions.
- XIV. The Bank is authorized to debit my / our account with all respective fees in connection with issuance, usage or renewal of the CalBank Card. The Bank's current schedule of fees and charges applicable to card issuance, annual renewal, replacement, international transactions, ATM withdrawals (own and other bank), and any other applicable fees is available at all branches and on the Bank's official website at www.calbank.net.
- XV. The Bank reserves the right to block, suspend, or restrict the use of the Card without prior notice where it reasonably suspects fraudulent, unauthorized, or suspicious activity, or where such action is necessary for security, regulatory compliance, or risk management purposes.
- XVI. Where the Bank exercises this right, it shall notify the Cardholder of the action taken and the reason for such action as soon as reasonably practicable, using the Cardholder's registered contact details, unless such notification is prohibited by law or would compromise fraud prevention or security measure

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- XVII.** The Bank reserves the right to vary these Terms and Conditions at any time. The Bank will provide the cardholder with at least thirty (30) days' prior written notice of any material change to these Terms and Conditions through the cardholder's registered email address, SMS, or a notice published on the Bank's official website.
- XVIII.** The Bank and its authorized agents reserve the right to ask for proof of a CalBank Cardholder's identity if the CalBank Card is presented at a transaction point. This measure may be utilized periodically to protect customers against possible fraud.
- XIX.** 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 limit is currently \$10,000 (Ten Thousand United States Dollars) per travel, subject to review.
- XX.** I / We agree to inform the Bank anytime I / We travel outside Ghana and intend to use my/our card.
- XXI.** I / We agree to inform the Bank anytime I / We return from a trip abroad. This is to enable the Bank facilitate the use of my / our cards both at home and abroad. Failure to do so may result in the sanctions listed below:
- Blocking of Card
 - Withdrawal of International Functionality
 - Complete Withdrawal of Card
- XXII.** I / We unconditionally and irrevocably undertake to abide by all the terms and conditions stated above.
- XXIII.** The cardholder's personal data collected in connection with this application will be processed by the Bank in accordance with the Ghana Data Protection Act, 2012 (Act 843) and the Bank's Privacy Policy, available at www.calbank.net.
- XXIV.** CalBank Cards are issued with an expiry date printed on the face of the card. Upon expiry, the Bank may, at its discretion, issue a renewed card to the cardholder subject to the cardholder's account remaining in good standing.
- XXV.** The cardholder may request cancellation of the card at any time by providing written notice to the Bank. Upon cancellation, the cardholder must destroy the physical card or return it to any CalBank branch. The cardholder remains liable for all transactions, fees, and outstanding balances incurred prior to the effective date of cancellation.

2. AUTOMATIC CARD REISSUANCE AND RENEWAL

All debit cards issued by the Bank shall be automatically renewed and reissued upon expiry, subject to the Bank's prevailing policies and fee schedule. Card renewal processing shall commence between seven (7) and fifteen (15) calendar days prior to the card's expiry date, with each card having a validity period of three (3) years. The Account Holder may opt out of automatic renewal by submitting a written request through the Bank's official customer support channels prior to the renewal processing date.

3. Customer Notification and Applicable Charges

Notification and Fees: The Bank shall provide reasonable notice to the Account Holder of an impending card expiry and intended reissuance. Unless the Account Holder has validly opted out in accordance with these Terms and Conditions, the Bank shall proceed with the card reissuance and shall be entitled to debit the account for all applicable card issuance, renewal, replacement, delivery and related charges, as set out in the Bank's prevailing tariff guide.

4. Card Delivery, Collection and Destruction

Debit cards shall be delivered only to the Account Holder or an authorized joint account holder upon satisfactory verification of identity and shall not be released or delivered to any third party. Where delivery is requested, the Bank or its designated service provider shall make a maximum of three (3) delivery attempts. If delivery is unsuccessful after the third attempt, the card shall be returned to the designated Bank branch or office for collection. Any uncollected card remaining at the Bank for more than seven (7) calendar days after its return may, at the Bank's sole discretion, be securely destroyed, and any subsequent card replacement shall be subject to applicable fees and reissuance procedures.

5. Foreign Currency Account Card Transactions

The Account Holder acknowledges and agrees that debit cards issued in connection with Foreign Currency Accounts are linked to a Ghana Cedi (GHS) Bank Identification Number (BIN) and may be processed through card scheme networks in Ghana Cedi. Accordingly, transactions conducted in currencies other than the currency of the account may be subject to foreign exchange conversion by the Bank, the card scheme, or other participating financial institutions at the applicable exchange rates prevailing at the time of processing. Such conversions may attract foreign exchange conversion fees, charges, mark-ups, or other related costs, which may increase the overall cost of the transaction. The Account Holder authorizes the Bank to debit the account with all applicable foreign exchange conversion amounts and related charges arising from the use of the debit card.

Customer Details Section

NAME OF CUSTOMER:

SIGNATURE.1:

DATE:

NAME OF CUSTOMER:

SIGNATURE.2:

DATE: