

Debit Card Application Form

Please complete this form in block capitals using blue/black ink and return to us at Client Services, Jordan International Bank, Almack House, 26-28 King Street, London, SW1Y 6QW. Please note that when more than one accountholder requires a debit card, each accountholder must complete a separate debit card application form. A valid mobile number is required to register for this service as notification of transactions and specific events will be sent to this number. JIB offer a GBP only MasterCard debit card which is provided by CSC Bank Sal on JIBs behalf.

1 About the Account

Account name

Account number

2 Applicant for debit card

Title Family name

Given name(s)

Date of birth Place of Birth

Nationality

Marital Status Employment Status

Principal residential address

Country Postcode

Correspondence address (if different)

Country Postcode

Telephone number (day) Mobile number

Name format on card

Please tick the appropriate box below for the method you wish to receive your debit card:

Send card to residential address on file

Collect card from Jordan International Bank

3 Customer Declaration and Signature

The undersigned, hereby acknowledge that the information provided in this application form and supporting documents is true, complete and up to date and confirm that the required action will be carried out under their full responsibility without any liability to the Bank. The undersigned, agrees to notify the Bank immediately if they become aware of any changes to the information provided in this Application Form. The undersigned further acknowledges and agrees to abide by all the terms and conditions for debit card provided separately as determined by the Bank from time to time.

Date Signature

Print name

Bank Use Only

Details verified

Signature verified

Jordan International Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 183722)

Registered in England and Wales (Company Number: 1814093), Registered Office: Almack House, 26-28 King Street, London SW1Y 6QW

Aug 2019

Customer Terms and Conditions for Debit Cards (August 2019)

These are the Terms and Conditions under which Jordan International Bank PLC agrees to provide a debit card to you, our Customer, for use in relation to your current Account.

These Terms and Conditions (**Terms**) form part of your Agreement with us for your current Account. You must read these together with the Customer Terms and Conditions for Client Accounts (the **General Terms**). If there is any inconsistency between these Terms and the General Terms, these Terms will apply.

Unless defined in these Terms, words with capital letters and references to **we**, **us** and **our** and **you** and **your** have the meanings given to them in the General Terms.

1. Definitions

In these Terms:

- Card** means a debit card that we issue to you for use with your current Account
- Card Scheme** means the card scheme we use (e.g. MasterCard) to support our Cards. We may change Card Scheme from time to time

2. Using the card

- 2.1 If we accept your application for a Card, we will issue a Card to you for use with your current Account. The Card is only available for use in relation to current Accounts denominated in sterling.
- 2.2 Once you receive your Card, you must call us to activate the Card before it can be used.
- 2.3 You can only use the Card for your personal use, and not for business purposes.
- 2.4 The Card or the Card details can be used to make or authorise payments to retailers who accept the Card. The Card can also be used in cash machines which accept the Card to obtain cash. We may limit the amount of cash that can be drawn per day, and/or the maximum amount that you can pay using the Card per day. Details of these limits will be available on request.
- 2.5 You cannot cancel a Card transaction once we have authorised it.
- 2.6 Your Card is only valid for use up to the date printed on it. You must not use the Card once the validity period expires.
- 2.7 You must not use the Card in to make any payment which is or would be illegal or prohibited either in the country in which you are resident, or in the country in which the payment is to be made.
- 2.8 We may at any time issue you with a new Card to use instead of your existing Card. We may do this, for example, if:
- 2.8.1 we change Card Scheme;

- 2.8.2 we introduce new features or technology in our Cards;
- 2.8.3 your existing Card has been reported as lost or stolen, or we have concerns regarding the security of your existing Card;
- 2.8.4 your existing Card has expired.

If we send you a new Card, and you still have your existing Card, you must destroy your existing Card by cutting the Card across the magnetic stripe and through the chip.

- 2.9 The Card belongs to us and we can ask you to return this to us, or to destroy it, if your Agreement with us for your current Account ends. You must also cancel any recurring Card payments you have set up using your Card or the Card details.

3. **Keeping your Card secure**

- 3.1 Your Card is a Payment Tool for the purposes of the General Terms. This means that:

- 3.1.1 you must take reasonable steps to keep your Card, the Card details, details of any PIN and any other security features safe and to prevent their fraudulent use. This includes not writing your PIN on your Card, or keeping an undisguised record of your PIN with your Card; and

- 3.1.2 we can stop or block the use of your Card in certain circumstances.

For more information, please see section 12 of the General Terms (*Security, Suspending use of your Payment Tools, and denying access to Third Party Providers*).

- 3.2 In addition to notifying the police about the loss, theft, compromise or unauthorised or fraudulent use of your Card, we may also pass on appropriate information to banks, the Card Scheme and anyone else who accepts the Card as a means of payment.

- 3.3 If your Card is reported lost or stolen and we send you a new Card, we may give you new security details to use with that Card (such as a new PIN), or ask you to select new details (if that feature is available).

4. **Using your Card online**

- 4.1 If you use the Card to make a payment online, you may be directed by the retailer to a security page (such as MasterCard SecureCode) and asked to enter additional information in order to show that the payment is "authenticated" (which means that it is authorised by you). This additional level of security is intended to protect you against unauthorised use of your Card. Your Card will be automatically enrolled in this service when we send it to you.

- 4.2 In order to authenticate an online payment using this service, you must have given us your mobile phone number and you must inform us of any change to your number. This is because you will be sent a one time passcode by SMS or text to your mobile phone and asked to enter the passcode in order to authenticate your instruction. If you cannot receive the passcode, or enter it incorrectly three times in a row, your Card transaction will not be processed.

- 4.3 We will not be liable to you for any of the following:

- 4.3.1 any charge made by your mobile phone operator for receiving SMS or text messages as part of the service;

- 4.3.2 any loss resulting from your use of the service, or being unable to use the service, unless we have failed to comply with our obligations under General Rules and Regulations to make sure that appropriate standards of security are followed in processing Card payments;

- 4.3.3 any change in the service, or any suspension or discontinuation of the service; or
- 4.3.4 any damage to your software, computer, mobile phone or other device caused by you using the service.
- 4.4 The retailer's participation in the service does not mean that we or the Card Scheme have recommended or endorsed the retailer or any product or service you purchase from them. The service does not verify the identity of the retailer or the quality of their goods and services.
- 4.5 We can change, replace or end the service at any time. We will normally give two months' notice in writing, unless General Rules and Regulations allow us or oblige us to give shorter notice (or no notice at all).
5. **Making purchases from retailers and receiving refunds**
- 5.1 We will not be liable if any retailer, ATM or terminal provider or any other person refuses to accept the Card.
- 5.2 We are not liable in any way if you are unhappy with any goods or services you purchase from a retail using your Card. You can only make a claim against the retailer, and not against us.
- 5.3 If you have a claim against a retailer for a refund of a Card transaction, you cannot make this claim against us or deduct the amount you have claimed from the retailer from any sums you owe us.
- 5.4 If a retailer refunds a Card payment to your Card, we will add the amount of the refund to your current Account when we receive the proper instructions from the retailer, and the funds. We are not responsible for any delay in adding funds to your current Account if the retailer delays in sending the funds and the correct information.
6. **Foreign currency transactions**
- 6.1 If you use the card to make a payment in a foreign currency, the amount to be taken out of your current Account will be converted into sterling on the day the amount is debited. The exchange rate applied will be selected by the Card Scheme. We will add a non-sterling transaction fee to this. Details of the Card Scheme exchange rate and our non-sterling transaction fee are available on request.
- 6.2 If you use the card to withdraw cash in a foreign currency, the exchange rate used for the cash withdrawal will usually be the exchange rate selected by the operator of the ATM or terminal. This is not under our control. We will also charge a non-sterling transaction fee. Details of our non-sterling transaction fee is available on request.
- 6.3 If you made a Card payment to a retailer in a foreign currency, and the retailer refunds you in that foreign currency or in sterling, the amount you receive may be more or less than the sterling equivalent of the amount you paid. This is because the exchange rate for that foreign currency may have changed since the time you made the original