

Electronic Products & Services Enrollment Form

Request Date

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Surname

Other Names

Address

City Mobile Telephone

Email Place of Birth

Account Number 1 Account Number 2 Date of Birth

Male Female Type of Identification Identification Number

Next of Kin Details

Name

Relationship Phone Number

Affix Passport Here
*Required for UBA Prepaid Card

UBA Debit Cards Indicate the type of card you are applying for

- Visa Classic**
New card or replacement: N1,000
Can only be used within Nigeria
Requires Naira current/savings account
- Visa Dual Currency**
New card or replacement: N1,000
Can be used anywhere in the world
Requires US Dollar domiciliary account
- Verve**
New card or replacement: N750
Can only be used within Nigeria
Requires Naira current/savings account
- Debit MasterCard**
New card or replacement: N1,000
Can be used anywhere in the world
Requires Naira current/savings account
- Gold MasterCard (NGN)**
New card: N5,000
Replacement: N2,500
Can be used anywhere in the world
- Gold MasterCard (USD)**
New card or replacement: \$10
Can be used anywhere in the world
Requires US Dollar domiciliary account
- Gold MasterCard (GBP)**
New card or replacement: £7
Can be used anywhere in the world
Requires Pound Sterling domiciliary account
- Gold MasterCard (EUR)**
New card or replacement: €7
Can be used anywhere in the world
Requires Euro domiciliary account

Preferred Name on Card Preferred Pick Up Branch

*Maximum of 20 alphanumeric characters including spaces

UBA Prepaid Cards Indicate the type of card you are applying for

- Visa Prepaid Card (Naira)**
New card or replacement: N1,500
Can be used anywhere in the world
Does not require an account
- Visa Prepaid Card (US Dollar)**
New card or replacement: \$20
Can be used anywhere in the world
Does not require an account
- Segmentation**
Low KYC Medium KYC Full KYC

Preferred Name on Card Preferred Pick Up Branch

*Maximum of 20 alphanumeric characters including spaces

Internet Banking

U-Direct Preferred User ID

Individual Access charge: Free
Corporate Access charge: Free

This would be your log-in name. it should not be more than 10 characters. Please specify the alphanumeric users ID you would like to use to log-in to www.ubadirect.com in other of preference. You may be assigned a different User ID where your preferences are not available.

Mobile Banking

U-Mobile
Setup is free
Transfer to other banks: N100
Transfer to accounts in UBA: N100
Airtime purchase or bill payment: Free

E-Alerts

SMS Alert
N4 per alert
Alert for transactions N1000 and above or all electronic transactions
Alert for balance at the end of each month

E-mail Alert
Free
Alert for transactions N1000 and above or all electronic transactions

E-statement (Monthly)
Free

Terms and Conditions

INTERNET BANKING

1. User acknowledges that the alert and other information sent to him or accessed by him contain confidential information and should such information be sent to a third party through no fault of UBA Plc, UBA shall not be held liable.
2. UBA will not be liable for non delivery or delayed delivery of alerts, emails, errors or losses or distortion in transmission of alerts and emails to the USER. UBA shall not be liable for lack of receipt of alerts due to technical defects on customer's phone or computer or any damage or loss incurred by the USER as a result of causes not directly attributable to UBA.
3. UBA shall not be liable to the user, or to any third party for any drawing, transfer, remittance, disclosure, or any activity, or incidence on the user's account, whether authorized by the user or not, PROVIDED that such drawing, transfer, remittance, disclosure, or any activity, or incidence was user authorized or made possible by the fact of the knowledge and/ or use, or manipulation of the user's password, or otherwise by the user's negligence. User acknowledges that his password shall be known only to him and kept secret at all times.
4. In the event of loss or theft of the phone or compromise of the security of the provided email account, the user shall call CFC hotline or email CFC@ubagroup.com and immediately notify the Bank in writing within 24 hours of the loss/theft of phone or computer and email/password compromise.
5. UBA in its absolute discretion and without prior notice can temporary suspend this, any or all of the service or terminate them completely.

I hereby confirm that I have read and understood the above terms and conditions of the Virtual Banking Service and I agree to be bound by same.

UBA DEBIT OR PREPAID CARD

The use of your Card shall be subject to the terms and conditions of the agreement between UNITED BANK FOR AFRICA PLC (herein after referred to as "we", "us" and "our") and the CARDHOLDER (herein after referred to as you and your) in connection with the Debit Card. CARDHOLDER shall include (where appropriate) any person the customer has authorized the bank to issue the Card to.

USING THE CARD

1. We will give you a Card to use either to get cash from cash machines (ATMs) or to withdraw cash and/or to make payments for goods and/or services. You must sign your Card and change your Personal Identification Number (PIN) to a new PIN of your choice as soon as you receive it.
2. You agree that the card shall be kept secured at all times and your Personal Identification Number (PIN) will not be disclosed to any other person.
3. You agree that all transactions at any ATM or Point of Sale (POS) made by your card and with your PIN will be treated as authorized by you and in line with your account mandate. The bank will not accept any liability for any alleged unauthorized use of the Card.
4. You must take all reasonable precautions to prevent the card and PIN from being used fraudulently or you might be liable for any losses incurred by you. These reasonable precautions include but are not limited to:
 - a. Not interfering with any magnetic stripe or integrated circuit (chip) in the card;
 - b. Not disclosing the card number except when properly using the card;
 - c. Destroying any notification of your PIN;
 - d. Not writing down or recording in any format any PIN or disclosing it to anyone else (other than any additional cardholder) including the police and/or bank officials;
 - e. Not using weak PIN or PINs that can be easily guessed (e.g. 1111, 0000, 1234, birthday, wedding day etc)
 - f. Complying with any other instruction we may advise from time to time regarding keeping the card, card number and your PIN safe.

FEES AND CHARGES

1. A card issuance fee is applicable to your account. Replacement cost for lost, stolen or renewed cards would be charged to your account; as applicable. Once you report a lost or stolen card, we will ensure that your account is temporarily blocked in order to prevent unauthorized usage.
2. You will be required to obtain a new card from us for the replacement of lost, missing, damaged or stolen card OR when PIN is forgotten.
3. The bank reserves the right to charge fees and commission on your transactions as it may deem appropriate for use of this service by you.

LIMITING YOUR RIGHT TO USE THE CARD

1. You agree that card shall expire on the expiry date stated on the card and the re-issuance of another may be at the discretion of the bank.
2. You agree that the card is the property of United Bank For Africa Plc and may be withdrawn from you on demand. You also agree that the bank will not be liable if a circumstance warrants the card to be trapped by an ATM.
3. The bank will not be liable for any machine malfunction, strike, dispute or any other circumstances affecting the use of the card.
4. The bank shall not be liable for any events that may occur after ATM has successfully dispensed cash to you for your withdrawal transactions.
5. Withdrawals from ATMs with your card and PIN shall not exceed a maximum limit as may be specified by the Bank from time to time without prior notice to you.

WHAT YOU SHOULD NOTIFY US

1. Immediately your card is lost or stolen or you think that the Card may be compromised misused or if the PIN is disclosed to any unauthorized persons or suspected to have been compromised.
2. If your statement includes an item which you think is wrong.
3. Immediately you change your name, phone number or address.

LIMITS OF LIABILITY

1. Until you notify us that your Card is lost, stolen or at risk of being misused you will be liable for transactions before we acknowledge the receipt of the notification.
2. If someone uses your Card whether or not with your permission; you will be liable for all the transactions which take place prior to you notifying us that there is a danger of the card being misused.

3. We will not be liable to you if we cannot carry out any or all our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes: Any machine failing to work; and Industrial disputes, natural disasters, or acts of God

4. you must co-operate with any officer, servant, employee, associate or agent of the Bank and/ or law enforcement agencies in any effort to recover the Card if it is lost or stolen. The Bank may disclose information about the Cardholder and the Account if in the bank's sole discretion it will help avoid or recover any loss to the Cardholder or the Bank resulting from the loss, theft, misuse or unauthorised use of the Card.

5. When you report an invalid or unauthorised transaction, the Bank will carry out verification requirements within twenty(20) working days of the date of receiving proper notification from you and following a good faith investigation by the Bank. If the investigation result (which shall be binding on you) shows that the report made by you was unfounded, the Bank shall not refund the disputed amount to your Account.

However, if the chargeback process with the merchant is successful (except dispute transactions related to cash withdraw from ATM), the Bank will refund the disputed amount to your Account.

The retrieval fee for the photocopy of sales slips and the dispute investigation fee subject to Cardholder's fault will be debited to your Account for each disputed transaction.

UNCOLLECTED ATM CARDS

YOU AGREE THAT THE BANK SHALL BE AT LIBERTY TO DESTROY YOUR CARD IF AFTER ONE HUNDRED AND EIGHTY (180) DAYS OF ISSUANCE, YOU FAIL TO PICK UP/ COLLECT YOUR CARD. THIS IS WITHOUT PREJUDICE TO THE RIGHT OF THE BANK TO DEBIT YOUR ACCOUNT WITH THE INITIAL COST OF ISSUANCE OF THE CARD.

REFUNDS AND CLAIMS

1. We will credit your account with a refund for any transaction or incorrect debit to your account in which you have reported only after an independent investigation is conducted by us and we are satisfied that your claims are genuine.
2. You will be requested to provide us with full details of any transaction you want to dispute.

TERMINATING THIS AGREEMENT

This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all Cards and made all payments due under this agreement.

Customer's Name

Customer's Signature

For Bank Use Only: Customer Request Checklist

Debit Card	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, why? _____
Internet Banking	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, why? _____
Mobile Banking	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, why? _____
E-Alerts	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, why? _____

Signature Verified by:

CSO Name	_____
Signature	_____