

Gift Card FEE CHART

Full Name: _____

Card Amount: _____

Client Number: _____

National Id/Passport Number: _____

No.	Description	Charges Per Transaction/Month
1	Card Issuance Fee (With Maturity Date of 12 Months)	\$15.00
2	Forex Markup Fee	3.50%
3	Withdrawal From AIB ATMs	\$4.00
4	Withdrawal From other ATMs in the country	\$5.00
5	Withdrawal Abroad	\$5.00
6	Monthly Service Charge After Card Expiry for Remaining Balance	\$10.00

The above charges are standard bank charges and are subjects to change without any prior notice. Other bank expenses if any will be collected as per actual.

Definitions:

In accordance to the terms & conditions stated below, “The Card” solely means AIB MasterCard Prepaid Gift Card. “The Bank” means Afghanistan International Bank & “Cardholder” means the person who receives the card & is authorized to use it as required.

General Terms & Conditions

The undersigned “Cardholder” hereby affirm the receipt of the card issued by the bank subject to the following terms & conditions:regardless

1. The card is a preprinted, prepaid Gift Card, without the name of the cardholder on it. The card has already been credited with specific amount of USD100, USD 300 or USD 500 which allows the cardholders to use the funds available in the card. It is not intended to create any account nor is it in any way connected to any other account of the cardholder. The card is not a credit card & the cardholder shall not receive any interest on the funds credited on the card. Nevertheless, Due to the unique characteristic of the card it shall not be renewed, replaced or recharged. The Card is valid for a period of one year after activation.
2. The cardholder is obliged to protect his/her card, in the event of any destruction loss, theft, or unauthorized transaction of the card AIB shall not be accountable for such event.
3. The card shall be used at Point of Sale terminals (POS), Automated Teller Machines (ATMs) and online purchases (non-face- to-face transaction) worldwide displaying the card brand’s logo. Notwithstanding anything contained in this provision if the card is not honored by the dealer for any purpose thereto, the bank shall not be held liable in any connection therewith.
4. The card shall at all times be subject to the ownership of the bank. The bank by all means reserves the right, to withdraw or cancel the card at any time required. The cardholder waives his/her right to inquire about the withdrawal or cancellation forthwith, and undertakes to immediately return the card upon request by the bank.
5. The cardholder shall be held liable for all charges and expenses incurred by the card.

6. Transactions commenced through the card shall be deemed to be made by the cardholders themselves. Payments made using the Card Pin whether by the consent of the cardholder or not, shall be conclusive and irrevocable. The cardholder shall not be entitled for any recourse or chargeback rights for such disputed transactions even if not commenced by the cardholder.
7. The bank shall charge cardholder's card account with certain fees prescribed in the schedule of charges (SOC) and as the bank may prescribe from time to time. All such fees are included on the bank's SOC. The cardholder hereby authorizes the bank to charge any applicable fees/ charge as mentioned on the relevant SOC & to debit the cardholder's card account for such fees/ charges.
8. These terms & conditions shall be subject to the laws of the Islamic Republic of Afghanistan, the Bank's Policies and the rules governing MasterCard. And the parties hereto submit to the courts of Afghanistan in respect of any dispute including but not limited to the fulfillment of obligations, financial disputes due to the non-receipt of the full amount where the bank holds no responsibility to investigate on the matter or contracted abroad.
9. The cardholder at its discretion, hereby requests to the bank to share/inform/clarify or obtain any information related to the card by any modes of communication (telephone/fax/email or letter) Whereby he/she concedes and acknowledges that exchange of information through these modes of communication (sharing/ informing/ clarifying/ obtaining any information related to the card) is not secure and the cardholder is aware of the risks involved therein. In the event of any disclosure of such information the cardholder hereby concedes that the bank shall not be held accountable.
10. The bank, upon the official request of judicial & prosecution sectors of Islamic Republic of Afghanistan shall be authorized to disclose the relevant information of the transactions made by the cardholder. The bank may at any time as required modify or amend the general terms and conditions regardless of any justifications.
11. The undersigned hereby confirms in connection with the terms and conditions set forth with, to have read and unconditionally acknowledge it.

I, "The Cardholder" hereby concede and acknowledge the above mentioned Terms & Conditions.

The Cardholder's Signature:

Date of Signature (dd/mm/yyyy):