



Photo

Prepaid Card Application Form

Date:

Branch: _____

Card Brand: MasterCard CUP
Card Type: Personalized Preprinted
Gender: Male Female

Bio Data:

Title: Mr. Mrs. Miss Dr Prof Others

Personal Details

First Name: _____
Last Name: _____
Middle Name: _____
Father's Name: _____
Home Add:

Business Details

Company Name: _____
Designation: _____
Phone No. _____
Email ID: _____
Business Add:

Type of Identification:

National ID Passport ID No: _____
Phone No. _____ Mobile No. _____

Date of Birth:
Country of Issue: _____
Email ID: _____

Initial Deposit

Cash* Amount to be Credited: _____ Card Client No. _____
This Initial Deposit amount **Must not exceed USD 5,000.00*
 Acc to Acc Transfer Debit Account Number: _____ Credit GL No. **L12350200**

SIGNATURE

By signing below, I hereby agree that the use of AIB MasterCard and/or AIB CUP Prepaid Cards "Card" issued in response to this application will constitute my agreement to be jointly and severally bound by the Terms & Conditions of AIB MC/CUP Prepaid Card Application Form. And it is certified that the above information is complete and true, and is given to induce the Bank to issue said Card(s).

Signature: Date:

FOR BANK USE ONLY

The undersigned certifies that the above information was taken from the Cardholder himself/herself as well as confirming the accuracy of such.

Branch:	Electronic Banking:	Customer:
CS Officer Signature:.....	Application Received on:.....	Card Received on:
Branch S/M Signature:.....	Activation/Personalization Request on:.....	Card Collected By Customer on:.....

Definitions:

Within below Terms & Conditions, "The Card" solely means either an AIB MasterCard Prepaid Card or an AIB CUP Prepaid Card & collectively means both AIB MasterCard & CUP Prepaid Cards. "The Bank" or "The Issuer" means Afghanistan International Bank & "Cardholder" means the person who received the The Card & is authorized to use The Card as as provided for.

General Terms & Conditions

I, the undersigned Cardholder hereby declare that I wish to obtain The Card issued by The Bank subject to applicable Laws of Afghanistan & following Terms & Conditions:

1- The Card is a prepaid card with no embossing name, non-renewable & irreplaceable which allows The Cardholder to access funds on The Card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other accounts The Cardholder may have. The Card is not a credit card & The Cardholder will not receive any interest on the funds credited on The Card. Should The Card get lost or stolen or misused, then The Cardholder shall request the cancellation of such card. In case of new card issuance, The Card will be associated with a new card account & therefore The New Card will not have access to the balance of The Old Card (until transferring the balance from old card to The New Card).

2- The Card is valid to be used at Point of Sale terminals (POS), Automated Teller Machines (ATMs) and over the internet for online purchasing (non-face-to-face transaction) worldwide displaying The Card brand's logo. However, in rare events that The Card is not honored by a merchant for any reason whatsoever, The Bank shall not incur any liability to The Cardholder in connection therewith.

3- The Card is strictly personal and cannot be transferred or lent or given to a third party. The Card shall remain the property of The Bank at all times. The Bank reserves the right, by all means, to withdraw or cancel The Card or refuse to accept reloading/re-crediting The Card or to modify the General Terms & Conditions without having to justify its measures. The Cardholder, here and now, accepts not to question The Bank about its action and undertakes to return The Card to The Bank immediately upon request.

4- The cardholder shall be fully liable for all charges and expenses incurred on the card. Should the card be lost or stolen, the cardholder will remain liable for all charges and expenses incurred on the card until the cardholder notifies AIB in writing and receives confirmation in return.

5- The cardholder shall exercise all possible care to ensure the safety of the card and to prevent its misuses (card number, card secret code "CVC, CVV" and PIN). Otherwise if the card is misused by any person in any case, AIB will not be liable. In the event of loss or theft of The Card, The Cardholder must immediately notify The Bank of such loss of theft by telephone at the numbers provided to The Cardholder and must confirm such notice by registered email. Failure to do so will hold The Cardholder liable for any transactions on The Card and for the consequences arising out of use of The Card after such loss or theft.

6- All transactions made on the Cards are deemed to be made either by the Cardholders themselves or by a third party but authorized by the Cardholders themselves. All payments made on the Card with the PIN, whether by or with the consent of the Cardholder or not, are final & cannot be reversed.

AIB has no responsibility whatsoever for the use of the Card with the PIN by an unauthorized third party and the Cardholder shall remain liable for all transactions carried out on the Card using the PIN.

The Cardholder shall have no recourse or chargeback rights for such disputed transactions even if not authorized by the Cardholder.

Should a Cardholder dispute a transaction made on the Card due to non-receipt of the full amount of the transaction from the ATM, then a dispute period of 45 days from the date of the transaction or 30 days from the date of posting of the transaction on the Carholder's account is available to the Cardholder to initiate any dispute.

7- The Bank shall periodically charge The 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.

8- These General Terms & Conditions shall be governed by the laws, regulations & rules of the Islamic Republic of Afghanistan, The Bank's policy and by the laws of MasterCard. The courts of Afghanistan shall have exclusive jurisdiction over all disputes which might arise between The Bank and The Cardholder, even in the event of disputes concerning obligations incurred or contracted abroad.

9-The Cardholder hereby asks The Bank at its discretion to share/inform/ clarify/ obtain any information related to The Card by means of telephone / fax/ email/ letter. The Cardholder acknowledges that sharing / informing /clarifying / obtaining any information related to The Card in such manner is not a secure means and that The Cardholder is aware of the risks involved & The Cardholder hereby confirms that will not count The Bank responsible for any disclosure of such information if there is any.

10- 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.

11- The Cardholder hereby agrees and gives consent to The Bank to modify the rate of finance/other charges at its sole discretion from time to time without any prior information and levy such charges from time to time.

12- The Bank shall be authorized to disclose the information of all transactions made by the Cardholders upon the official request of Judicial & Prosecution Sectors of Islamic Republic of Afghanistan.

13- The Cardholder hereby confirms having read and understood the General Terms and Conditions including most important terms and conditions which The Cardholder unconditionally accept the same.

I the undersigned "The Cardholder" hereby confirm having read, understood & accepted the above mentioned Terms & Condition.

The Cardholder's Signature:

Date of Signature (dd/mm/yyyy):

Place of Signature:

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