ADB VISA CARD APPLICATION FORM



(DD /MM / YYYY) DATE:	BRANCH:
Please complete in block letters & tick where applicable.	REQUEST TYPE: NEW REPLACEMENT PIN RENEWAL
PERSONAL EIDST ADDUCANT	SECOND APPLICANT
INFORMATION	
(Mr./Ms./Mrs./Dr./ Etc)	(Mr./Ms./Mrs./Dr./ Etc)
SURNAME:	SURNAME:
FIRST NAME(S):	FIRST NAME(S):
DOB:	DOB:
TYPE OF IDENTIFICATION	
DRIVERS LICENSE PASSPORT VOTERS ID NHIS GHANA CARD	DRIVERS LICENSE PASSPORT VOTERS ID NHIS GHANA CARD
ID NUMBER:	ID NUMBER:
MOTHER'S MAIDEN NAME:	MOTHER'S MAIDEN NAME:
ADDRESS	
HOME ADDRESS:	HOME ADDRESS:
POSTAL ADDRESS:	POSTAL ADDRESS:
E-MAIL ADDRESS:	E-MAIL ADDRESS:
TEL NUMBER(S):	TEL NUMBER(S):
ACCOUNT(S) INFORMATION	
ACCOUNT NUMBER:	ACCOUNT TYPE: SAVINGS CURRENT FOREIGN
Other Accounts to be linked to card.	
ACCOUNT NUMBER:	ACCOUNT NUMBER:
ACCOUNT NAME:	
ACCOUNT NAME.	
I/We confirm that I/We have read and understood the terms and	d conditions outlined in the overleaf
FIRST APPLICANT'S	SECOND APPLICANT'S
SIGNATURE	SIGNATURE
DATE:	DATE:
FOR BANK USE ONLY	
REQUEST TYPE: NEW REPLACEMENT PIN RENEWAL	
BANK OFFICIALS' DETAILS	
FLAGGED BY:	SIGNATURE: DATE:
AUTHORIZED BY:	SIGNATURE: DATE:

ADB VISA Classic Card Terms and Conditions

I/ We hereby apply for the ADB Visa Card. I/ We declare that the information provided in this application form is true and correct and shall inform ADB of any changes thereto. I/We hereby authorize ADB to verify any information provided herein from whatever source(s) it may consider appropriate.

I/We further agree to be bound by the following terms and conditions:

- I/We undertake that this application form, signed by me/us, is for the issuance of Agricultural Development Bank (ADB)Visa card for myself/ourselves and for my/our use and that in doing so, I/we do not represent the interest of someone else.
- 2. I/We understand that ADB may decline my/our application without any reason.
- 3. I/We understand that the ADB Visa Card remains the property of ADB and I/we will surrender it unconditionally and without reservation upon demand by ADB.
- 4. I/We undertake not to use or attempt to use the Visa Card without the sufficient funds in my/our account to cover the ATM withdrawal or purchase transactions.
- 5. I/We undertake to immediately inform ADB, when the Visa Card is lost, stolen or misplaced, giving details of the loss, theft or misplacement. I/We understand that if I/we fail to so inform ADB, I/we may increase the chances of the occurrence of fraud on my/our account, and ADB would not be responsible in anyway whatsoever for any unauthorised transaction(s) on my/our account during this period.
- 6. I/We understand that I am/we are liable for any transaction(s) that occur(s) on my/our account prior to reporting the loss of my/our ADB Visa Card to ADB.
- 7. I/We undertake to promptly return all found Visa cards, previously reported by me/us as lost, stolen or misplaced, to ADB in the event that I/we do find them.
- 8. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues and ADB staff, and ADB will not accept any liability should I/we disclose my/our PIN to another person.
- 9. I/We recognize that I am/we are not allowed to give my/our Visa card to anyone except those involved in any Point of Sale transaction. The Visa card is owned by ADB and has been given to me/us in trust and is therefore not transferable.
- 10. I/We hereby authorize ADB to debit my/our account directly with all transactions undertaken at the Point of sale Terminals or ATMs with my/our Visa card and I/ we take full responsibility for these transactions. I/we also agree to accept ADB's receipt of withdrawals and transactions as conclusive and binding.
- 11. ADB is authorized to debit my/our account with fees in respect of the issuance, usage and renewal of the ADB Visa Card, and also for providing the services stated herein.
- 12. ADB reserves the right to terminate the services stated herein at any time without notice to me/us and without incurring any liability (ies) whatsoever.
- 13. ADB reserves the right to vary these terms and conditions at its sole discretion and without notice to me/us.
- 14. ADB and its agents reserve the right to ask for proof of a ADB Cardholder's identity if the ADB Visa Card is presented at its teller counters or Merchant points. I accept also that, this measure may be followed from time to time in order for ADB to protect its esteemed customers against the possibility of fraud.
- 15. These terms and conditions are governed by the laws of the Republic of Ghana.
- 16. I/We agree to spend or withdraw funds not exceeding Bank of Ghana's Foreign Exchange Control Regulation limit of \$10,000 (ten thousand US Dollars) per year each time I/we use my/our card outside Ghana.
- 17. I/We unconditionally and irrevocably agree to abide by all the terms and conditions contained in this agreement and I/We agree that my/our failure to do so may result in any of these penalties:
 - Blocking of my/our card
 - Withdrawal of the international functionality of my/our card
 - Complete withdrawal of my/our Card