

Primary/Supplementary Card Service Request Form



Note: Please complete in BLOCK letters and sign in the appropriate space.

Date:

Branch: _____

Card Type: ATM/Debit Card Credit Card Prepaid Card

Card Relationship: Primary Supplementary / Additional

Card Number:

Account Number:

Name of Cardholder: _____
First Second Third Surname/Tribe

REQUEST NEW PRIMARY/SUPPLEMENTARY* CARD

Primary card Supplementary card

Name on Card*:

New Card Number:

(Bank use only)

*Supplementary card to be activated by Primary Cardholder.

CARD MAINTENANCE REQUEST

Card Replacement Due to Following Reasons:

Lost/Stolen Damaged Early Card Renewal by

Others: _____

PIN Regeneration / Reset

Card Activation

Card Block - Change card status to: _____

Address Change: PO Box: _____ PC: _____ GSM: _____ Resident Tel: _____ Email: _____

Updated Salary: _____

Activate Card for Internet Usage

Others: _____

LINK / DELINK - DEFAULT ACCOUNT

Add/Remove Link Account No.: Type of account: Current Saving

Change Link Account from Account No.: to

Account No.: Type of account: Current Saving

Change Default Account to Account No.: Type of account: Current Saving

STOP CARD REQUEST

*Request Time: _____

Reason for Stop: Lost/Stolen Card Damaged Card Other: _____

*I confirm that I am fully aware and shall be held liable for any unauthorised/fraudulent transactions charged to my Card and not authorised by me before the request was given to the bank.

Customer Signature _____

Date:

POS/ CASH WITHDRAWAL / FUND TRANSFER LIMIT CHANGE REQUEST

Limit to be assigned: OMR _____ for Cash Withdrawal on ATM
Limit to be assigned: OMR _____ for Account to Account Transfer on Bank Nizwa ATMs (Within own accounts)
Limit to be assigned: OMR _____ for Account to Account Transfer on Bank Nizwa ATMs (To other accounts)
Limit to be assigned: OMR _____ for POS Transactions

The above mentioned limits are required to be modified

Permanently or Temporarily from ^{DD} ^{MM} ^{YYYY} to ^{DD} ^{MM} ^{YYYY}

Change POS/Cash Withdrawal limit on the Primary Supplementary Card

CARD CANCELLATION REQUEST

CIF No.: _____

Card No.:

I, _____ kindly request to cancel my: ATM/Debit Card Credit Card Prepaid Card

Due to the Following Reasons:

- Service Related
- High Fees & Charges
- Cancel Relationship
- Others: _____

DECLARATION

I hereby indemnify Bank Nizwa and hold the Bank harmless against any claim, cost, loss, liability, damage, expenses or otherwise of whatever nature arising from increasing the limit of the Bank Nizwa Card or from usage over the Internet or from the misuse, theft, fraud, negligence, bad faith or any illegal use of the card, and the Bank shall not in any circumstance whatsoever be held liable for any of the aforementioned.

Customer's Signature: _____ Date: ^{DD} ^{MM} ^{YYYY}

FOR BRANCH USE

Staff Name/No.: _____ Signature: _____

BM/ABM Signature & Stamp: _____ Date: ^{DD} ^{MM} ^{YYYY}

FOR CARD OPERATION USE ONLY:

Date/Time Received & Stamp

Processed by: _____

Verified by: _____

Terms and Conditions:

Use of Card, PIN and TPIN

- (a) The Bank will facilitate the generation of a PIN and TPIN to be used in conjunction with the Card when effecting a transaction at an ATM or by Phonebanking that must comply with the minimum security requirements established by the Bank. The Cardholder must ensure that:
 - (i) all Cards are immediately signed using a ballpoint pen on receipt by the appropriate Cardholder;
 - (ii) all Cards are kept secure at all times;
 - (iii) the PIN and TPIN are not made known to any other person;
 - (iv) when the Cardholder changes the PIN/TPIN, these numbers should not include any four numbers in sequence from the numbers printed on the front or reverse of the Card; and
 - (v) Cards are not used before or after the validity period stated on the Card after any notification of cancellation or withdrawal of the Card by the Bank or its Agent.
- (b) The Bank's record of any transaction effected in conjunction with a PIN or TPIN shall be binding on the Cardholder as to its consequence.
- (c) The Bank reserves the right at all times and without notice to the Cardholder to:
 - (i) refuse to authorise any Purchase or Cash Withdrawal;
 - (ii) cancel or suspend the right to use any Card, PIN or TPIN in respect of all or specific functions or transactions; and
 - (iii) refuse to renew or replace any Card.
- (d) The Bank shall not be liable to the Cardholder for any loss or damage arising from, or as a result of, the Bank exercising any of its rights under these Terms and Conditions.
- (e) If the card is lost, stolen, misplaced or damaged the cardholder must immediately report to the Bank on telephone number 80070060, and later confirm the incident in writing to the Bank.
- (f) If the card is lost or stolen the Bank will not be liable for any transactions happening between the time the card is lost and the time the card was blocked.
- (g) The Bank will not guarantee goods or services purchased through the card, and shall not entertain any discrepancy or dispute arising out thereof between the cardholder and any other third party.

Use of Automated Teller Machines (ATMs)

- (a) The Cardholder shall be liable for all ATM transactions using the Card, whether or not processed with the Cardholder's knowledge or authority (except after written notice of loss has been received and acknowledged by the Bank).
- (b) The Bank shall not be liable for any loss or damage where the Cardholder uses an ATM or Phone banking to transfer funds between Accounts, pay utility organisations or any other account or institution which maintains an arrangement with the Bank. The Cardholder shall be solely responsible and liable for:
 - (i) providing the Bank with the correct details for the funds transfer, any user/ consumer/reference number and any subsequent changes in a form prescribed by the Bank; and
 - (ii) settling disputes of any nature with the Beneficiary.
- (c) If a funds transfer or payment request is made by the Cardholder after the Bank's end of day processing time, the request shall be actioned on the next Banking Day.
- (d) If a Cardholder deposits cash notes into the Cardholders Account using a suitable ATM, this shall be deemed to have been received by the Bank with immediate effect.
- (e) If a Cardholder deposits a cheque into the Cardholders Account, using a suitable ATM, this shall be deemed to have been received by the Bank for action on the next Banking Day.
- (f) The Bank may limit total withdrawals through ATMs during any period, and advise the Customer accordingly from time to time.
- (g) In the event that an ATM erroneously processes a transaction, any excess funds which may exist as a result of such a transaction shall be maintained in a suspense account for a period of five (5) years from the date of the transaction, or until such time that the funds are claimed by the rightful owner, whichever is earlier, and shall be subject to any applicable laws and regulations that may be applicable from time to time. Upon expiry of the five (5) years period, the funds shall be credited to a charity fund as determined in the sole discretion of the Bank Sharia Supervisory Board, and not in contradiction to the practiced regulations in the Sultanate of Oman. If the rightful owner claims the same, it will be paid to him from the charity fund.

Foreign Currency Transactions

The amount of any Purchase or Cash Withdrawal in a currency, other than in the Card billing currency, shall be converted into the Card billing currency at the prevailing rate of exchange determined by the Scheme. The exchange transaction applied shall be subject to an administration fee as determined by the Bank.

Card Related Payments

- (a) The Cardholder shall ensure that sufficient funds are available in the Account, whether a credit balance or a financing limit agreed by the Bank, for payment of funds transfer, Purchases and Cash Withdrawals at the time of a transaction using the Card. If for any reason, the Account is overdrawn by the use of the Card, the Customer shall be responsible for immediately making up the deficit by a direct payment or transfer of funds from any other Account maintained with the Bank. Failure to comply with this condition, shall entitle the Bank to cancel the Card and/or set off the amount against any other Account held by the Customer with the Bank (if more than one Account is maintained with the Bank), but without any increment to the overdraft amount. The Bank is under no obligation to notify the Cardholder if a transaction cannot be processed due to insufficient funds in the Account.
- (b) The Cardholder shall verify all transactions appearing on a statement and, in the event of any discrepancy or dispute advise the Bank in writing thereof within fifteen (15) days of the statement date, and prove such entry to be incorrect. If no such notice is received by the Bank, all Card transactions shall be deemed to be confirmed by the Cardholder as correct. If the disputed transaction of Purchase turns out to be genuine, the Cardholder shall pay the amount set out in the relevant statement together with any fees incurred by the Bank in the investigation of such disputed transaction or Purchase. In all cases, the Customer remains liable for settling all the other undisputed amounts. Without prejudice to the foregoing, the Cardholder shall immediately report to the Bank any suspicions of any fraudulent, illegal or suspicious activity with regard to the Card, and the Bank shall, upon receipt of such report, be entitled to temporarily suspend the usage of the Card until further notification to the Cardholder.
- (c) Copies of transaction vouchers shall be provided by the Bank ninety (90) days after the transaction date (subject to the Bank's applicable fees and charges, as notified to the Cardholder from time to time).
- (d) The Bank's records shall be considered as conclusive proof of the correctness of a funds transfer, Purchase or Cash Withdrawal transaction.
- (e) The Bank shall credit the Account with the amount of any refund due to the Cardholder, upon receipt of a properly issued refund voucher or other verification of the refund by a Merchant in a form acceptable to the Bank. No claim by a Cardholder against a third party may be the subject of a defence or counterclaim against the Bank.

Additional Cards

- (a) On the written request of a Cardholder, who is duly and properly authorised within the Account mandate, the Bank may supply an additional supplementary Card and facilitate the set up of a PIN to a Supplementary Nominee. These Terms and Conditions shall apply to the use of such a Card and PIN, and the Cardholder shall be liable for its use as if the additional Card was used by the Cardholder.
- (b) The undertakings, liabilities and obligations of the Cardholder shall not be affected in any way by the issue of a supplementary Card, and by any dispute or counterclaim the Cardholder and Supplementary Nominee may have against each other. The Cardholder indemnifies the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise incurred by the Bank by reason of any legal disability or incapacity of the Supplementary Nominee or any breach of these Terms and Conditions by the Supplementary Nominee.

Card Charges

- (a) The Bank reserves the right to charge the Cardholder a lump sum tariff. This may include, but is not limited to:
 - (i) provision of a replacement Card;
 - (ii) provision of a Cash Withdrawal;
 - (iii) a request for a copy of a transaction voucher which is subsequently confirmed as a bona fide transaction; and
 - (iv) a request for a duplicate copy of a statement page.
- (b) The Bank shall publish a tariff guide, which shall be provided at the Cardholder's request to the Cardholder. The Bank may amend or introduce a tariff at any time, which shall be effective upon notice to the Cardholder.

Lost and Stolen Cards

- (a) The Bank may issue a PIN and/or TPIN for the Cardholder to be used in conjunction with the Card when effecting a transaction at an ATM or by Phone banking, and the Cardholder agrees that the PIN or TPIN may be sent by the Bank, by post, to the assigned address at the Cardholder's risk.
- (b) The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card, and shall not disclose the PIN or TPIN to any party.
- (c) If any Card is lost or stolen, or if the PIN or TPIN becomes known to any person other than the Cardholder or Supplementary Nominee, or the Card or the PIN or TPIN is for any other reason liable to be misused, the Cardholder must, as soon as possible, notify the Bank without delay and subsequently file a report to the ROP. In such circumstances, the Bank shall be entitled to temporarily suspend the use of the Card until further notice to the Cardholder. If a Card is subsequently found, it must not be used; and instead, must be returned to the Bank immediately, cut in two across the magnetic stripe.
- (d) Without prejudice to the Cardholders' obligation to report the lost, stolen or misused Card, the Cardholder is required to notify the Bank in writing or through Phone banking of any loss or theft of the Card, TPIN or PIN immediately following such loss or theft. The Bank shall, in good faith, take the necessary measures to prevent use of a Card on receipt of such notification. However, the Bank shall assume no responsibility if such written notice is not received.
- (e) The Bank may, at its absolute discretion, after getting the applicable fees, issue a replacement for any lost or stolen Card, or require the Cardholder to set-up a new PIN or TPIN on these Terms and Conditions or such other terms and conditions that the Bank may deem fit.

Liability for Unauthorised Card Use

- (a) The Cardholder shall be liable for any losses arising from the use of any Card, TPIN or PIN by any unauthorised person before the Bank receives notification of loss or theft of a Card, TPIN or PIN in accordance with this Clause 17. The Cardholder shall be liable for all losses to the Bank arising from the use of any Card by any person obtaining possession of that Card with the Cardholder's consent, or where a Cardholder has been negligent.
- (b) The Cardholder shall assist, the Bank or its Agent, in the investigation of the loss, theft or possible misuse of a Card, or the disclosure of the PIN or TPIN and the recovery of a Card. The Cardholder consents to the disclosure to Agents of any relevant information concerning the Account in connection with such investigation or recovery.

Information

- (a) The Bank may analyse certain information about the transactions on the Account and may use the information to tell the Cardholder about products, services and benefits which may be appropriate to the Cardholder.
- (b) The Bank may monitor and record the Cardholder telephone calls to the Bank or to its Agent. Such telephone recordings shall be the sole property of the Bank.
- (c) The Cardholder shall advise the Bank in writing immediately in respect of any change to a Cardholder's name, business and/or home telephone numbers, financial circumstances and the address to which statements are sent.
- (d) The Cardholder permits the Bank to disclose information concerning the Cardholder including, but not limited to, the Account of the Cardholder to the Bank's employees agent, associates, branches, assignees, Agents or other parties authorized by the Bank.
- (e) The Bank shall have the right to capture and retain the Customer's image (by photo, video recording or other means) and may provide the same to the ROP, CBO or other authorities at anytime without any approval by or notification to the Customer.

Additional Features

- (a) The Bank may make available additional legitimate features to Cardholders subject to such terms and conditions as notified to the Cardholder from time to time.
- (b) The Bank may replace, remove, amend or vary any or all of the additional features. Any such changes shall be effective upon notice to the Cardholder.

Termination

- (a) Either the Bank or the Cardholder may terminate the use or provision of a Card and the Account at any time on written notice to the other party. If either party exercises its right to terminate the use or provision of a Card, then all Cards issued in respect of the Account must be returned to the Bank, cut in two across the magnetic stripe.
- (b) The Account shall be closed only after the full payment of all charges and liabilities under the Account.
- (c) The Bank may terminate the Card and Account or demand payment or repayment of the outstanding balance on the Account at any time. Subject to the Bank's rights and powers under these Terms and Conditions, and until such termination takes place, the Bank shall provide renewed Cards to the Cardholder on expiry of the Card from time to time.
- (d) In the event of termination by the Bank any outstanding balance in the Account may be set-off by the Bank against any funds, assets or securities of the Cardholder that are held by the Bank.
- (e) On bankruptcy or death, the Cardholder's obligations shall continue until all Cards issued in respect of the Account are returned cut in two across the magnetic stripe and the Bank is repaid all outstanding amounts in full. The Cardholder and SupplementaryNominee shall immediately cease to use the Card and return them to the Bank cut in two across the magnetic stripe.

General Provisions

- (a) The Bank reserves the right at all times to supplement, amend, or vary these Terms and Conditions. Any such change shall be effective upon notice to the Cardholder and notice shall be by any means determined by the Bank including, but not limited to posting the updated Terms and Conditions on the Bank's website, displaying the amended Terms and Conditions displayed at all Bank's branches.
- (b) The waiver by the Bank, or breach of any of these Terms and Conditions, shall not prevent its subsequent enforcement, and shall not be deemed a waiver of any subsequent enforcement.
- (c) Any notice issued to Cardholders by the Bank as required within these Terms and Conditions shall be by any means available to the Bank and as permitted by law.

The Bank reserves the right to determine the priority of Card transactions against cheques presented or any other existing arrangements with the Bank

Indemnity

The Cardholder indemnifies the Bank against any liability, loss, charge, demand, damage, whether direct or indirect, proceedings, costs and expenses whether legal or otherwise which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and expense in such regard may be debited to the Account and shall be payable to the Bank by the Cardholder in accordance with these Terms and Conditions.

Customer Name

Customer Signature

Date: