

5. DEBIT CARDS (VERVE, MASTERCARD AND VISA CARD)

The use of debit Card shall be subject to the following terms and conditions: I hereby agree that

- a) I will be charged for cost of card and monthly maintenance fee. my/our card(s) shall be kept secure at all times and that my/our Personal Identification Number (PIN), Card Verification Value (CVV), and Card Verification Code will not be disclosed to any third party
- b) All transactions at any Automated Teller Machine (ATM), Point of sale (POS) terminal or via internet made with my card and Pin, CVV or CVC shall be treated as having been authorized by me.
- c) The card shall expire on the date indicated thereon and may at the discretion of the Bank, be renewed.
- d) In the event that my card is lost, missing, or stolen, or my pin, CVV and CVC is forgotten, I shall be required to obtain a new card from the Bank at a prescribed fee and I agree to be liable for all losses arising from use of the card by any person having possession of it with or without my consent as a result of my negligence or before a formal report of loss of the card is made to the Bank.
- e) My rights under this service are personal and therefore not assignable or transferable

6. ALERT/EMAIL STATEMENT BANKING SERVICE

The use of Alert Banking Service shall be subject to the following terms and conditions:

- a) I hereby accept responsibility for the confidentiality and security of the alert message and shall ensure that my mobile phone(s) is/are kept in safe custody and that I alone have access to the alerts.
- b) Where I operate a joint account or an account with more than one signatory for this service, all transaction messages shall be treated as having been authorized by me and the Bank shall therefore not be liable to me if it turns out that such transactions were carried out without due authorization.
- c) I agree to pay the Bank's scale of fees and commission as may be specified from time to time, for the provision of this service. I hereby authorize the bank to debit any of my account(s) with such fees and commission.
- d) Where my mobile phone is lost, missing or stolen, I undertake to make a written report to the Bank within 24hours and the service shall be terminated for the affected line immediately.
- e) The Bank shall not be liable for any information that is disclosed to any unauthorized person due to my negligence.

General Provisions

- i) Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through these channels.
- ii) These services are at the sole discretion of the Bank, the Bank reserves the right to decline an application without any liability whatsoever on its part.
- iii) Access to the Service cannot be claimed as a right.
- iv) These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of its courts.
- v) Keystone Bank will never ask you for your password, ATM PIN, token or any other sensitive personal data related to your bank account . Kindly keep your data safe and secure always.

General Provisions

- a) Keystone Bank Limited (the Bank's) Mobile platform can be activated at any branch of the Bank and open to all customers to have full access as soon as the terms and conditions are accepted by the customer.
- b) The Bank's Mobile Platform can be used to carry out basic financial transactions such as balance enquiry, transfer rights, funds transfer, bills payment, airtime top up etc. on the Bank's mobile platform. The platform is open to both active Individual Savings Account holders and Individual Current Account holders on a one account per telephone number basis.
- c) Access to the platform is only through the Bank's mobile application which is to be downloaded upon successful profiling of the telephone number and account number; the Bank accepts no liability for any adverse outcome resulting from non-use of the Bank's designated mobile application.
- d) The Bank may change, move, delete or otherwise modify the mobile banking application or portions of same from time to time.
- e) The Pin is self-generated by the customer at the first log-on and is mandatory for carrying out any transaction.
- f) There is no way to retrieve a Pin from the system. Therefore, if a customer forgets his/her Pin, he/she must approach the branch for re-registration.
- g) Customers can use the Bank's Mobile platform from anywhere and at any time.
- h) Use of the Bank's Mobile platform is at the sole discretion of the Bank and the Bank reserves the right to decline an application to enjoy the service without any liability whatsoever on its part. The Bank may modify the terms of Keystone Mobile platform from time to time to ensure that the security and integrity of all data and records are not compromised.
- i) The Bank reserves the right to modify the services offered or the terms and conditions of Keystone Mobile Banking service. Any such change(s) will be notified to you through a notification on the site.
- j) Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through this channel.
- k) These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of its courts.

UNDERTAKING

I/We have read and understand the KBL account opening terms and conditions stated above. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting the bank's liability. I/We agree that the bank may debit my/our account for the service charges as applicable from time to time.

1. Name.....Signature.....Date.....

2. Name.....Signature.....Date.....