



TERMS & CONDITIONS FOR KEYSTONE BANK LIMITED DEBIT CARD ("The Card")

"PIN" means your Personal Identification Number

"Account" means any account maintained with the Bank of any of the Bank's branches in Nigeria.

"Mailing address" means the customer's mailing address in the Bank's records.

"Instruction" means the customer's requests to the Bank for the Service.

1. BENEFITS OF THE SERVICES PROVIDED SHALL BE SUBJECT TO THE TERMS & CONDITIONS

That I have been given a default PIN that I will change at the first usage of the Card. I agree that my card shall be kept secure at all times and my PIN will not be disclosed to any other person. I will take reasonable care in maintaining confidentiality of the PIN shall not exceed a maximum limit as may be specified by the Bank. The Card is the property of the Bank and may be withdrawn at any time without prior notice. I agree that the card shall expire on the expiry date indicated on the Card and may be at the discretion of the bank to renew upon expiry. The Bank reserves the right to levy fees/charges or commission, as it may deem appropriate for the use of this service.

If the Card becomes lost, missing or stolen, I shall make a written report at the nearest Business office. I will be charged N1,000.00 for cost of card and N100.00 monthly rental fee on Instant Cash effective when my card becomes active and the Bank reserve the right to review the fee either in amount or frequency of charging without prior notice. I acknowledge and agree that this agreement is subject to change at any time without any prior notice to me. Cards uncollected by customers after 180 days of production will be destroyed at no cost to the bank. Customers account will be charged N2,000 for card delivery outside branch of request.

2. USE OF THE SERVICE

I shall ensure that the Service is used for any of the following purposes:

- a. To make withdrawals from my account via the ATM.
b. To check my account balance.
c. To pay my bills Funds Transfer (where such service is available) Any other service that the Bank might offer through the card.
d. The customer may be charged an applicable monthly fee and/or usage fee upon signing-on for this service whether or not the customer utilizes the service during the period in question. The Bank reserves the right to modify, suspend or discontinue the service entirely at any time without notice. In order to maintain the security and integrity of this service the Bank may also suspend customer's access to the service at any time without notice. Customer agrees that the Bank shall not be liable to him or any third party for any modification or discontinuation of the service.

3. THE BANK SHALL BE EXCLUDED FROM LIABILITY IN THE FOLLOWING CIRCUMSTANCES:

- a. In the event that the Bank complies with any or all of the instructions given with my card where my PIN becomes known to a third party.
b. The Bank shall not be liable for any instruction given by means of any fraudulent, duplicated or erroneous instruction emanating from the use of my PIN.
c. The Bank shall not be liable to any failure to provide the service to comply with these terms and conditions arising from any cause that is beyond the Bank's reasonable control.
d. Withdrawal of cash at the ATM shall be deemed to have concluded at the point the ATM dispenses cash. The Bank accepts no liability whatsoever for any subsequent event occurring after cash has been dispensed.
e. The Bank will not be liable for any machine malfunction, strike any dispute or any circumstances affecting the use of the card where such matter are not within the direct control of the Bank.

General Provisions

Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through these channels. 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. Access to the Service cannot be claimed as a right.

These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of her courts.

4. TERMINATION

The Bank may for a valid reason alter, suspend or terminate the service without giving notice, and in the event that the Bank decides to give notice, should be sent to the mailing address contained in my records with the Bank.

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 yearly 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 condition:

- 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 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.

7. INTERNET BANKING SERVICE

The use of the Bank's Internet Banking Service shall be subject to the following terms and condition:

- a. Password/ Access Codes must be changed immediately before it becomes known to third party. The customer is therefore obliged to notify the Bank whenever his/her Access Code and/or Password become compromised.
b. Customers who request for downloadable token have the responsibility to ensure the token is installed on their computer device which must be passworded.
c. The Bank shall not be liable for any fraudulent transaction that may occur as a result of compromise of soft token/hard token.

8. MOBILE BANKING SERVICE

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 her courts.

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

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