

PREPAID CARD APPLICATION FORM

Please ensure that you;

1. Complete ALL sections and write 'N/A' in areas not applicable to you.
2. Countersign all modifications or corrections you make.

REQUIREMENTS

- Certified copy of National ID/Passport

Tick where appropriate.

AYANJYE ☐ UPI ☐ Other

1. PERSONAL DETAILS

Surname:		Postal Address:	Postal Code:
Other Names:		Town/City:	Country:
ID Number:	Date of Birth:	Mobile:	E-mail:
Marital Status:	Gender:	Location:	House Number:
Type of Business:	Occupation:	Street/Building/Estate:	

2. CONTACT DETAILS

3. EMPLOYMENT DETAILS: (TICK APPROPRIATELY)

SALARIED/RETIRED/OTHER (SPECIFY).....

Name of Employer:	Date Employed:	Department:
Station:	Designation:	Personal / Staff No:
Building Name:	Building Block No:	Street:
Office Tel No.:	Office Address:	Postal Code:
Fax No.:	E-mail:	Website:
Town:	Country:	
Terms of Employment: (Permanent / Contract)		Expiry of Contract:

4. IF SELF-EMPLOYED:

Location:	Street/Building/Estate:	House Number:
Type of Business:		

5. ADDITIONAL DETAILS FOR STUDENTS:

College /University:	Student I.D . No.:	End (Graduation) Date

6. ESTIMATED INCOME LEVELS

0-50,000 ☐ 50,001-100,000 ☐ 100,001-500,000 ☐ Over 500,000 ☐

Name:.....Signature:.....Date:.....

Signed in the Presence of:

OFFICIAL USE ONLY

Staff Number:Branch Name:.....Branch DAO Code:.....

CARD NUMBER															
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CUSTOMER INFORMATION CHECKLIST

Valid Identification documents obtained & authenticated ☐
 Customer's signature obtained/captured and authenticated ☐

Regulated by the National Bank of Rwanda

Name: Signature: Date:

Where do you wish to collect your card?

Card Centre ☐ bpr Bank Branch ☐ Other

Where do you wish to collect your PIN Mailer?

Card Centre ☐ bpr Bank Branch ☐ Other

AUTHORITY TO ISSUE CARD-STANDARD WARRANTIES

Please issue a Prepaid card to me; I warrant that the information given is true, accurate and complete. I authorize you to make any enquiries necessary in connection with this application. I confirm that I have read, understood and accepted to be bound by the terms and conditions and find them reasonable, fair and necessary for me to afford the card. I confirm having familiarized myself with the Bank charges related to this card program and will not dispute any claim by the bank on the grounds that the charges are unfair and unreasonable under any circumstances.

I shall keep the card secure at all times and report any loss/theft/misplacement to Card Centre immediately. I shall keep all the transaction receipts to verify and monitor my card transactions. I shall destroy the card upon expiry. I agree to be liable for all debits to the card account. Balance enquiry shall be offered at the ATM's and on phone upon identification.

I understand that maximum deposits to my card accounts shall be advised by the Bank from time to time.

I agree to pay a joining fee of RWF 4000 and replacement fee of RWF 4000 upon loss or expiry of my card.

Signature: Date:

Name:

Signature: Date:

THE AGENT FOR bpr Bank Rwanda Plc

Name: Authorised Signature:

Position: Date:

TERMS AND CONDITIONS

1. DEFINITIONS

In these Conditions:

1.1 'The Bank' means BPR Bank Rwanda PLC of P.O. Box 1348 Kigali-Rwanda.

1.2 'Card' means any prepaid card issued by the Bank to you.

1.3 'Cardholder' means the principal Cardholder for whose use a card is issued by the Bank at his request.

1.4 'Card Account' means the account maintained by the Bank for you in connection with the card transactions.

1.5 'Card Centre' means a separate unit of the Bank that is responsible for the management, control and processing of facilities and transactions conducted by use of the card.

1.6 'Card Transaction' means any payment made or cash advance obtained by the use of the card, or in any manner authorized by you to debit to your card account.

1.7 'Conditions' means these or any other conditions made by the Bank from time to time.

1.8 'PIN' means Personal Identification Number allocated to you by the Bank for cash withdrawal at the ATMs.

1.9 The masculine gender includes the feminine and vice versa.

2. CONDITIONS CONSTITUTING AGREEMENT

2.1 These conditions as varied from time to time constitute the Agreement between you and the Bank with respect to the Issue and use of the card.

2.2 You shall be deemed to have read, understood and agreed to be bound by these conditions upon your signing of the Application Form.

3. THE CARD

Subject to the terms of this Agreement:

3.1 The Bank shall issue you, at the Bank's sole discretion, a card to enable you to obtain facilities and benefits made available by the Bank and make purchases from merchants who accept the Cards.

3.2 The card may also be issued to withdraw cash from cash dispensers and automatic teller machines (ATMs) operated by the Bank and other members Hup to such limit as may be notified to you by the Bank from time to time in writing.

3.3 The card is, and remains the property of the Bank at all times and it must be returned to the Bank on request and may be repossessed at any time without notice by the Bank or by any person acting on the Bank's behalf.

3.4 Until and unless this Agreement is terminated, the Bank shall renew the card from time to time and debit the renewal and all other applicable charges to your card account.

4. USE OF THE CARD

4.1 You shall comply with the following terms:

4.2 Sign the card upon receipt with a black or blue ballpoint pen.

4.3 Keep the card secure at all times.

4.4 Do not use the card before and after the period for which it is stated to be valid or after any notification of its cancellation or withdrawal is given to you whether by the Bank or any person acting on the Bank's behalf.

4.5 Destroy the slip advising you of the PIN immediately upon receipt and always keep any re-

cord of it separate from the card.

4.6 Do not discard carelessly used carbon copies containing the card details as that information could be used to perpetrate fraud.

4.7 When making a purchase, ensure that the merchant destroys any spoilt vouchers or receipts in your presence. 4.8 Upon expiry, there is no need to return the card to the bank, destroy the card by cutting into pieces.

4.9 The card is not transferable and is valid for use only by the person whose name is indented on it during the validity period thereon.

4.10 A card should not, under any circumstances, be used for any unlawful purposes including the purchase of goods and/or services prohibited under Rwanda law.

4.11 The use of the card is subject to the Bank's absolute discretion to withdraw the right to use the card or to refuse any request for Authorization of any card transaction at any time and without prior notice.

5. DEBIT OF CARD ACCOUNT

5.1 The Bank shall be entitled to debit your card account at any time of the month with the amount of all card transactions arising from the use of the card.

6. LOST OR STOLEN CARD

6.1 If a card is lost or stolen, or a card is for any other reason liable to be misused or you have any reason to suspect that your PIN may have been discovered by an unauthorised person, you shall immediately notify the Card Centre, P.O. Box 1348 Kigali, Telephone: +250 788 140 000 / +250 788 187 200 Email: info@bpr.rw or the nearest branch of the Bank by telephone and confirm such telephone call in writing within seven (7) days, quoting your card account number.

6.2. Until and unless such notice is received, the Bank is authorized and shall remain authorized to debit your card account for card transactions made using the card.

6.3 You shall be liable to the Bank for all losses or claims to the Bank arising from any card transaction received before any notice is received.

6.4 You shall give the Bank, any person acting on the Bank's behalf, all necessary assistance in any investigations, avail all information as to the circumstances of the loss, theft or possible misuse of the card and take all reasonable steps to assist the Bank to recover the card and money.

6.5 You shall consent to the disclosure to third parties of such information as is relevant concerning your card account in connection with such loss, theft or possible misuse of your card money.

6.6 If your card is lost and reported to the Bank and you subsequently find it, you should destroy the card by cutting it into pieces and report the discovery to Card Centre.

7. PIN

7. You should be issued with a Personal Identification Number (PIN) to enable you to use the card. You should keep your PIN Confidential and never disclose it to third party, including the bank staff.

8. UPI REGULATIONS

8.1 The use of the card is regulated by the terms of UPI and you agree to abide by those terms as they shall be communicated to you by the bank from time to time.

8.2 Any charges made by UPI on foreign currency transactions shall be debited to your card account. The amount of card transactions and charges rendered and involving foreign currency shall be converted into Rwandan Francs at the exchange rate quoted by UPI on the date the debit is received the debit is received and any exchange gain or loss is debited to your account.

9. LIABILITY

9.1 The Bank shall not be liable in any way if a third party does not honour the card except in instances of fraud or gross negligence by the Bank or its employees.

9.2 You shall be liable for any loss or cost suffered by the Bank as a result of any breach of this agreement.

9.3 The Bank shall not be liable if it is unable to perform its obligations under this agreement due to the failure of any machine, data process system, transmission link, industrial dispute, terrorist action or anything outside its direct control or that of its agents or subcontractors.

10. CARDHOLDERS CLAIMS

10.1 Your card account shall only be credited with a refund in respect of a card transactions if the Bank receives a refund voucher or other refund verification acceptable to it.

10.2 No claim by you against a third party may be the subject of a defence or counter claim against bank.

10.3 You shall not be entitled to any interests on any credit in your card account.

10.4 You shall not return for cash refund any goods or tickets obtained by use of the card.

11. MAIL ORDER / TELEPHONE ORDER / INTERNET TRANSACTIONS

11.1 The Bank will not honour the above card transactions effected by you save for General Purpose card through the above means and debit your card account in the usual manner.

11.2 You agree to be liable for all such card transactions and in proving that the transaction was authorized by you, the bank shall be entitled to rely on such documentary evidence as may be available to it which confirm that you gave your card number to a merchant by mail or other order and the banks rights shall not be affected by reason of your not having placed, confirmed or renewed the order or received the goods in question.

12. VARIATION

12.1 The bank receives the right to vary, amend or replace all or any these conditions at any time upon giving prior notice of not less than thirty days.

13. GOVERNING LAW AND JURISDICTION

13.1 This agreement is governed in all respect by the laws of Rwanda and the parties submit to the executive jurisdiction of the Rwandan courts.