

Branch _____

Date _____

 New Card
 Additional Card
 Replacement
 Amendment

Bio Data Details

Applicants Full Name

 Gender Male Female
 Place of Birth
 Date of Birth

 ID Type Passport National ID
 Identification Number

Nationality
 Country of Birth

Customers Address

Country of Residence
 Residential Address

Region
 Town/City

House Number
 Street Name

Postal Address

Contact Details

Mobile Number
 Alternative Number

Email Address

Transaction Details

Account Number with Stanbic if any

 Preferred card currency
 UGX
 USD

Occupation

Source of Funds

I agree that the use of any Visa Prepaid card issued, response to this application will constitute my Agreement to be bound by the Terms and Conditions of this Visa Prepaid Cardholder Agreement delivered with the application. It is certified that the above information is complete and true and is given to induce the Bank to issue said Card(s). I authorize you to make whatever credit and/or investigative inquiry deemed necessary in connection with this Application.

For Bank Use Only

Primary Client ID

Additional Client ID

 KYC Confirmation Check
 Yes

 Sanction Screen Check
 Yes

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These Terms shall become effective when you apply for a Visa prepaid card. You must know, understand and comply with these Terms, as they form a binding agreement between you and us.

1 Definitions

We have defined some words for consistency. Singular words include the plural and the other way round .

Account: The account linked to your Card, which is preloaded with foreign exchange.
Activation: The activation of the Card after you have provided the minimum amount required to be loaded on the Card to enable you to use the card.

Business: An economic system where goods or services are exchanged for another or for money .

Additional Card: An additional Card that may be purchased by you, to use as backup for security purposes, in accordance with clause 2.7

Agent: An agent approved by Stanbic Bank to sell the card on its behalf.

ATM: An automated teller machine displaying the acceptance mark.

Authorisation/ Authorise: Entering your PIN to authorize payment at a point of sale and to perform transactions at an ATM.

Branch: The Stanbic Bank branch or outlet of the Agent where you applied for the Card.

Customer Care Centre: Central place where complaints and queries are managed.

Card: Plastic that we issue to you, which can be loaded with funds in any or all of the following currencies: US Dollars, and Uganda shillings or such other currencies as we may introduce from time to time.

Expiry Date: Date after which the card is no longer effective.

Fees and Limits: The fees and limits applicable to the Card, details of which are set out in the User Guide.

Currencies: The following currencies: US Dollars, and/or Uganda Shillings or any other currencies that we may add in the future.

IVR: Interactive Voice Response (IVR) is an automated telephone information system that speaks to the caller with a combination of fixed voice menus and data extracted from databases in real time. The caller responds by pressing digits on the telephone or speaking words on short phrases.

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Visa: International Incorporated, a company incorporated in terms of the laws of the United States of America.

Merchant: A supplier of goods or services.

My Prepaid Card: The Card management tool at www.stanbic.Co.ug which gives access to your Account, using Security Details.

PIN: The Personal Identification Number linked to your card.

Replacement Card: The new Card issued to replace a lost, stolen or damaged card.

Card Security Details: The information provided to us by you when applying for the Card, or during Activation, or any changes made to this information.

Sanctioning Body: Means any one or combination of the Office of Foreign Assets Control of the Department of Treasury of the United States of America, the United Nations Security Council, the European Union, Her Majesty's Treasury and any other sanctioning body designated by us from time to time.

Terms: These Terms and Conditions including Fees and Limits in the User Guide for the Prepaid Card.

Transaction: Any activity including but not limited to where you use your Card to load/reload, move currency from one currency purse to another, to buy goods or services, to withdraw cash from an ATM, or to cash out your Card.

Verification: The authentication of the PIN you enter when you are performing a Transaction.

We, us, our or Stanbic Bank: Stanbic Bank Uganda Limited Registration Number(80020001471657) and its successors or assigns.

Working Day: Any weekday from Monday to Friday, but excluding Saturdays, Sundays and Ugandan or UK or bank holidays.

You, Yourself or your: The person who applies for a Prepaid Card or yourself and in whose name an Account is opened. any reference to "Card" also includes any Additional Card, where appropriate.

Personal Information: Means Information about an identifiable natural or, where applicable, a juristic, person, including but not limited to: information about gender, pregnancy, marital status, nationality, ethnic or social origin, age, any identifying

number, symbol, e-mail, postal or physical address, telephone number, location and any other such information.

Processing: Any operation or activity, automated or not, concerning Personal Information, including: alteration, blocking, collection, consultation, degradation, destruction, dissemination by means of transmission, distribution or making available in any other form, erasure, linking, merging, organization, receipt, recording, retrieval, storage, updating, modification, or the use of information. Processing and Processed will have a similar meaning.

2 Applying for the Card

- 2.1 Application for the Card is subject to our approval. We reserve the right to refuse to provide you with a Card in our sole and absolute discretion.
- 2.2 You must complete the relevant application form in its entirety before we can process your application. You must make sure and warrant that all the information in your application is correct. You will be responsible for any errors resulting from you providing us with wrong information.
- 2.3 To apply for the card you must at least be eighteen (18) years old. We will have the right to verify your identity and refuse to provide you with the Card if you cannot provide us with proof of identity to our satisfaction.
- 2.4 You will be liable for all costs associated with changing or cancelling your application after we have processed it.
- 2.5 You may only use the Card in accordance with these Terms.
- 2.6 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to purchase a Card, please check with the Branch for details of available currencies. We may introduce new currencies from time to time. If we introduce a new currency, these Terms shall apply to such new currency, and unless otherwise notified to you, the Fees and Limits section in the User Guide shall be deemed amended to apply to such new currency.
- 2.7 You may request one (1) Additional Card either at the time of purchase, or when you next visit our Branch, which can be used by you as a backup. The Additional Card is linked to the same Account and only you can use it. The Additional Card must not be given to any other party to use. You may be charged a fee, as set out in the Fees and Limits section in the User Guide, for the Additional Card.

3 Issue of the Card

- 3.1 On successful approval of your application by us, you will receive your Card including a copy of these Terms and the Card User Guide.

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3.2 You must remove the card from the carrier as soon as you receive it and immediately sign the Card on the reverse side in permanent ink. By purchasing the Card, you acknowledge that you have read, understand and are bound by these Terms.

3.3 You must memorize your PIN to prevent unauthorized use of the card.

3.4 We will remain the owners of the Card.

3.5 We may ask for the return of the Card, cancel or suspend its use and/ or end this agreement if:

3.5.1 we think the Card has been or is likely to be misused;

3.5.2 any of the Terms are breached by you;

3.5.3 we suspect any illegal use of the Card;

3.5.4 you gave us false or inaccurate information when you applied for the Card

4 Activation and Expiry

4.1 Subject to you successfully completing our checks, we will activate your Card on issuance of the Card to you, after which the Card is ready to be used.

4.2 The Card expires on the date written on the front of the Card. You can use your Card only until the Expiry Date.

4.3 The funds on Your Account may be frozen as a result of any sanction imposed by a Sanctioning Body. We will not be liable to You for any direct or indirect loss or damage whatsoever as a result of such sanctions being imposed.

5 Use of Card

5.1 Only you may use the Card. You may not allow any other person to use the Card.

5.2 We will give you a PIN to allow Transactions

5.3 We will suspend your Card if you use the wrong PIN three (3) times in a row. If this happens, you need to contact the Customer Care Centre to unsuspend your Card. You will be unable to use your Card at merchants or ATM's until you have contacted Customer Centre and the Card has been unblocked in accordance with these Terms.

5.4 After you have successfully been authenticated by the Customer Centre, the Customer Centre will unsuspend your Card.

5.5 You will then need to go to the nearest ATM and transact in order to complete the reactivation of your Card. You will then be able to transact with your Card again.

5.6 You may use your Card at an ATM or Merchant where Visa is accepted. The Card may not be accepted at certain retail facilities.

5.7 We cannot guarantee that a Merchant will

- accept your Card for Transactions when you wish to pay for the goods or services partly with your Card and partly with another payment method.
- 5.8 Some Merchants may not accept your Card if it does not state your name. Please note that this Card will not state your name.
- 5.9 The use of your Card will be subject to our limits, the limits of the country of issue or use, the ATM operator's and the Merchant's limits, where applicable.
- 5.10 You must comply with all laws and regulations (including any exchange control regulations) when using the Card.
- 5.11 You may not use your Card for any unlawful activity or money transfer purposes.
- 5.12 You are responsible for monitoring your balance and maintaining a positive balance on the Account. If the Account balance drops below zero ("negative balance"), following any Transaction authorised by you, you agree to repay the resulting debit balance to us within thirty (30) days of request. If the Account does go into negative balance, this does not mean that it will be allowed to go into negative balance on subsequent occasions. We reserve the right to cancel or suspend the Card, should the Account go into negative balance.
Further to condition 5.13, you may not spend more than you have available in your account. If you do, you will be responsible to pay us all amounts in excess of the Account balance (after adjustments foreign exchange fluctuations), including interest, and fees or charges relating to your Card (as set in these Terms) on demand.
- 5.13 The Card is not a credit card and use is limited to the amount pre-loaded on the Account and any other limits referred to in these Terms.

6 Authorization to debit your Account

- 6.1 The Account will be debited with the amount of each Transaction and any associated fees and this will reduce the credit available in the Account.
- 6.2 Each Transaction will require Authorisation and Verification before completion.
- 6.3 We cannot stop a Transaction once you Authorise the use of the Card.
- 6.4 You may dispute a Transaction, but then you must prove that it was not Authorised by you. If you want to dispute a Transaction you must do so within thirty (30) days of the date of the Transaction debit date. We will investigate the dispute after we have received written confirmation from you (as a disputes form) in accordance with our procedures

stating that you did not Authorise the transaction. To raise a dispute, please contact our Customer Centre, using any of the numbers on the back of your Card.

- 6.5 A dispute between you and a Merchant will not affect our right to recover our fees relating to the transaction. We will not:
- 6.5.1 Get involved in resolving any such disputes; nor
- 6.5.2 Be responsible for any losses or costs you incur related to such a dispute.

7 Your Prepaid Card Account

- 7.1 You can access your Account at www.stanbicbank.co.ug under the online banking dropdown. in order to:
- 7.1.1 change some of your personal details;
- 7.1.2 check your balance;
- 7.1.3 check your transaction history and statements.
- 7.2 You must comply with our authentication procedure to access your Account
- 7.3 You must not share details of these authentication procedures and codes, or any other information that will reveal your identity and your Account details, with anyone. For example, you must not tell anyone your personal identity number, PIN or what the security question is for identifying you as the Account holder.
- 7.4 Your Account will usually show pre-authorisation amounts and the corresponding completed Transaction. If, on your return to Uganda there is a pre-authorisation amount without a corresponding completed Transaction, the value of the Transaction will be retained to ensure that your Account does not reflect a negative balance. You may contact the Customer Centre to confirm whether any pre- authorisation amounts are being held against your Account.
- 7.5 If you notice any error in the Transactions on the Account, then you must notify us immediately at the Branch or via the Customer Centre and in any event within thirty (30) days of the Transaction debit date. We may request you to provide additional written information concerning any error.
- 7.6 You consent to us keeping a record of the activity on your Account, including whether there are any suspicious or unusual Transactions, and giving this information to the authorities or any credit reference agency.

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8 Fees, limits and other charges

- 8.1 For details on the fees and limits that apply to the Card, please refer to the Fees and Limits section in the User Guide .
- 8.2 You agree to pay and authorise us to debit the Account for the fees set out in the Fees and Limits section in the User Guide and in these Terms. If there are insufficient funds within a Currency to pay such fees, or the local currency is not a Currency available on the Card, then we will automatically deduct funds from the other Currencies in the following order of priority: USD, GBP, EUR, ZAR.
- 8.3 There is no interest payable to you on the balance of the Account and the Account does not amount to a deposit with us.

9 Foreign Exchange Transactions and Exchange Control

- 9.1 It is your responsibility to ensure that you always comply with exchange control regulations of Uganda or the country that you live in or travel to.
- 9.2 Until the expiry of the Card, you can add extra foreign exchange to your Account, subject to certain limits (including exchange control limits) and subject to a fee. You can contact your Branch when you wish to do so.
- 9.3 Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 9.4 Foreign exchange rate or fee will apply:
- i) initial load or reloads;
 - ii) point of sale Transactions, where the Transactions is in a currency that is not one of the Currencies available on the Card;
 - iii) ATM withdrawals where the local currency is not one of the Currencies available on the Card;
 - iv) where you allocate funds from one Currency to a different Currency;
 - v) where we allocate funds from one Currency to a different Currency, in accordance with these Terms (including any Transaction where we deduct funds due to insufficient funds);
 - vi) where you end this agreement between us or request repayment of the balance of the Card. The method for calculating the foreign exchange rate or fee for each scenario is as set out below.
- 9.5 The foreign exchange rate used for loads and reloads in the Account through a Branch (and any commission charged by the Branch) is determined by us.

The foreign exchange rate used for this is set and determined by us and varies each day.

- 9.6 If an ATM withdrawal or point of sale Transaction is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the Transaction amount into the next available Currency balance on the Card in the following order of priority: USD, GBP, EUR, The foreign exchange rate used is the rate determined by Visa on the day the transaction is processed by Visa plus the Foreign Exchange Fee (see Fees and Limits section in the user guide).
- 9.7 Visa determines the foreign exchange rate used for allocating funds from one Currency to another Currency and this varies each day. A Foreign Exchange fee also applies (see Fees and Limits section in the user Guide)
- 9.8 In terms of the exchange control regulations, we are required to report foreign exchange Transactions to Bank of Uganda.

10 Security and lost or stolen cards

- 10.1 You must make sure that you keep the Card, the Security Details and any PIN safe and secure from misappropriation by any third party, in particular, but without limitation, by:
- 10.1.1 Never allowing anyone else to use the Card;
 - 10.1.2 Not giving the Card number to any unauthorised person;
 - 10.1.3 Not writing the PIN on the Card;
 - 10.1.4 Not carrying the PIN with the Card;
 - 10.1.5 Not recording the PIN where it may be accessed by others
 - 10.1.6 Not giving your PIN to anyone else including The police, us, the Customer Services Centre or the Branch employees;
 - 10.1.7 Not giving any Security Details to any unauthorised person.
- 10.2 We suggest you keep receipts of all the Transactions on your Account, whether they were successful or not.
- 10.3 You must immediately notify our Customer Care Centre when you realise your Card has been lost or stolen, or if you think that someone else knows your PIN. The Customer Care Centre is open twenty- four (24) hours, seven (7) days a week. We will suspend the Card as soon as you notify us.

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- 10.4 You will be required to confirm details of the loss, theft or misuse to us in writing. You must assist the police and us in any inquiries and attempts to recover a lost or stolen Card.
- 10.5 If any lost Card is subsequently found, it must not be used unless the Customer Centre confirms it may be used.
- 10.6 If the Card is lost, you may request for an emergency Replacement Card. We may charge you an emergency Replacement Card fee, the details of which are available from the Branch
- 10.7 If your Card is lost, stolen or used contrary to these Terms, you will be liable for all Transactions and losses:
 - 10.7.1 until you notify us;
 - 10.7.2 If the Card is misused with your consent;
 - 10.7.3 If you have been grossly negligent (including but not limited to, failing to look after the Security Details and/or PIN, resulting in unauthorized Transactions being made);
 - 10.7.4 If you have acted fraudulently.

11 Replacement Card or cash

- If the Card is lost, stolen or damaged, you can request a Replacement Card by attending in person at the Branch. Prior to the issue of a Replacement Card you may be asked to produce proof of identification.
- 11.2 If you lose your Card while you are abroad, you may contact our Customer Centre (subject to availability and location) and we will arrange:
 - 11.2.1 For a Replacement Card to be delivered to you, or
 - 11.2.2 For funds, up to the available balance on the Card, to be made available from various worldwide outlets in place of a Replacement Card (subject to availability).
- 11.3 If you have requested for a Replacement Card, we will transfer the balance of the Card to the Replaced Card. The Replacement Card will be in a suspended state until such time as you contact the Customer Services Centre to activate, you can transact with the Replacement Card.

12 Ending your relationship with us

- 12.1 The Account will be operational till the Expiry Date unless you ask us to close it, or it is closed by us, by written notice to you, in accordance with these Terms.

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- 12.2 We may close, restrict activity or suspend access to your Account without notice if we in any way know suspect that it is being used fraudulently, negligently or for illegal activities, or if we must do this for legal reasons.
- 12.3 You will not be able to use your Card if we have closed your account
- 12.4 If we close or suspend access to your Account for any reason, we will not be responsible for any loss resulting from any act or omission by us or any third party. This includes claims arising in contract, delict or statute for direct, indirect, consequential or special damages, including loss of profit.
- 12.5 If you close your Account, you must cut up your Card so that it cannot be used again. If you do not cut up your Card, you will be responsible for all resulting Transactions after your Account is closed.

13 Disclaimers

- 13.1 We are neither responsible for, nor liable to you, for any losses due to:
 - 13.1.1 interruption in the processing of Transactions or delay resulting from circumstances beyond our reasonable control. This includes power failure and technical faults during, and interruptions or delays in communication with any merchant point of sale, ATM network, Internet or other system;
 - 13.1.2 any of your instructions not being sufficiently clear;
 - 13.1.3 Any failure by you to provide correct information;
 - 13.1.4 Merchants or ATMs not accepting your Card, or the way in which a Merchant processes a Transaction;
 - 13.1.5 The way in which any refusal to accept the Card is communicated to you;
 - 13.1.6 Any indirect, special or consequential losses;
 - 13.1.7 Any infringement by you of any currency laws in the country where the Card was issued or used;
 - 13.1.8 our taking any action required by any government, federal or state law or regulation or court order;
 - 13.1.9 For anything specifically excluded or limited elsewhere in these Terms.

14 Data Privacy

- 14.1 Your information consists of the details you and others give us during your relationship with us. It includes information from application forms, your requests and instructions, details and analysis of your Card transactions, and other information we gain from operating your Account and the services provided.
- 14.2 We will keep your information private and may share it only;
 - 14.2.1 If you ask us to share it with others or you have agreed to us doing so;
 - 14.2.2 With others who are involved in helping to manage your Account and our services to you;
 - 14.2.3 To meet our obligations to any regulatory authority;
 - 14.2.4 If the law requires or permits it or it is in the public interest.
- 14.3 We will use your information to;
 - 14.3.1 Provide you with the Card and to update our records;
 - 14.3.2 Recover debts;
 - 14.3.3 Prevent fraud;
 - 14.3.4 Perform compliance and regulatory checks; and
 - 14.3.5 Identify other products and services which might interest you and improve our business relating to such products or services.
- 14.4 You must notify us immediately of any change to your personal details by contacting our Customer Care Centre or the Branch

15 Sanctions

- 15.1 You warrant that you are not a Sanctioned Entity and undertake to immediately notify the bank upon becoming the subject of sanctions investigations where upon the bank maintains the right to terminate the relationship should You become the subject of Sanctions under a regulatory body duly authorized to issue such sanctions including; the Government of Uganda, Her Majesty's Treasury of the United Kingdom (HMT), the Office of the Foreign Assets Control of the Department of Treasury of the United States of America ("OFAC"), the United Nations Security Council ("UNSC"), the European Union's Common Foreign and Security Policy (EU) and the French Ministry of Economic, Finance and Industry.

- 15.2 You hereby indemnify the bank against any actions, proceedings, claims and/or demands that may be brought against the Bank, as well as against losses, damages, costs and expenses which I may incur in connection with the seizure, blocking, withholding of any funds by any Competent Authority and any activity which directly or indirectly benefits any party against who sanctions have been established by any Competent Authority.
- 15.3 You undertake that; You will not use (or otherwise make available) the funds/facilities on your account(s) held with Stanbic Bank for the purposes of financing, directly or indirectly, the activities of any person which is Sanctioned or in a country which is subject to any Sanctions; You will not contribute or otherwise make available, directly or indirectly, the funds/facilities on this account (s) to any other person or entity if such party uses or intends to use such funds/ facilities for the purpose of financing the activities of any person or entity which is subject to any Sanctions; You are not involved in any illegal or terrorist activities currently or in the foreseeable future the subject of any sanctions investigation and shall notify the Bank if You, your customer, grantor becomes the subject of a sanctions investigation.
- 15.4 Sanctioning Body means any one or a combination of the Government of Uganda, the Office of Foreign Assets Control of the Department of Treasury of the United States of America, the United Nations Security Council, the European Union, Her Majesty's Treasury, The French Ministry of Economy, Finance and Industry and any other sanctioning body referred to by Us from time to time. Sanctioned entity means any natural or juristic person or country that has been sanctioned by a Sanctioned Body

16 Anti-Money Laundering and Prevention of Terrorist Financing

- 16.1 We must comply, amongst other things, with certain provisions of the Anti-Money Laundering Act of 2013 (AMLA).
These provisions include, but are not limited to, the know-your-client (KYC), suspicious transaction reporting (STR), cash threshold reporting (CTR) and reporting of property associated with terrorist and related parties (TPR) requirements. FICA makes it mandatory to report STRs, CTRs and TPRs to the Financial Intelligence Centre (FIC) for possible further action.

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We monitor all Society for Worldwide Interbank Financial Telecommunication (SWIFT) payment messages as well as other message types (both inward and outward) which are routed through Our Safe Watch software, checking against numerous external and internal Sanctioning Bodies and watch lists.

16.2 In carrying out Our duties, We may screen, monitor or process in the rendering of any Service to You including the processing of payments to and from Your Bank Accounts. We may also request You to provide Us with information about payments to or from Your Bank Accounts and to complete or update Your personal information and documents which information You agree to provide. We may also be required to end Our relationship with You without warning. We are not responsible for any losses or damages that You suffer because of these checks, any delays or prohibitions or the right to end the relationship. This includes any loss of profits or savings that You otherwise have expected to make.

16.3 We reserve the right to reject payment Instructions (and return funds less the standard processing fees) that do not contain complete remitter information and/or fail Sanction Body screening. We shall not be liable for any losses occasioned as a result of such payment rejections and/or funds returns made by us.

16.4 You agree that We shall not be held liable for the non-receipt of the funds by the recipient, the recipient's bank and/ or agent where sovereign rules and regulations affect the transmission of the funds.

16.5 The Bank reserves the right to terminate this Agreement in the event You become the subject of sanctions established by a Sanctioning Body.

17 Confidentiality

17.1 We will treat your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts nor your name and address will be disclosed to anyone, other than in four exceptional circumstances. These are:

- 17.1.1 Where we are legally compelled to do so;
- 17.1.2 Where it is in the public interest to disclose;
- 17.1.3 Where our interests require disclosure
- 17.1.4 Where disclosure is made at your request or with your written consent

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18 Permission to Process Personal Information

- 18.1 You consent to us collecting and processing your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud and compliance purposes, as well as the purposes set out below.
- 18.2 If you give us Personal Information about or on behalf of another person, you confirm that you are authorized to consent on their behalf to give and process their Personal Information into and outside the country where the products or services are provided and to generally act on their behalf.
- 18.3 You consent to us Processing your Personal Information with third parties and to ask all parties that receive your Personal Information to agree to our privacy policy.
- 18.4 You will find our Processing practices in the Group's and Bank's privacy statements. These statements are available on the Group's and Bank's websites or on request.
- 18.5 As part of our services we would like to give you information about products and services offered by the Group. The Group means Standard Bank Group Limited. As your personal information is confidential, we need your consent to share it within the group for the purpose indicated below;

I give my consent that you may:	Tick where applicable
Share my personal information within the Group for marketing purposes and that the Group may then market its products, services and special offers to me.	Yes No
Communicate other companies' products, services and special offers to me. If I respond positively to the communication, that company may contact me.	Yes No
Contact me for research purposes. (The research companies we use follow strict codes of conduct and treat customer information	Yes No
confidentially Market your Product. Services and special offers to me	Yes No

Please note: that if you do not tick any of the options above, you will be deemed NOT to have given permission to have our product advertised to you.

19 Addresses for notices

- 19.1 Your physical (street) address on your application form is your chosen address for receiving any legal notices and documents. You must notify us immediately in writing if your address changes.
- 19.2 We will be entitled, but not obliged, to send any notice to the e-mail address (if any) you specified in your application.
- 19.3 You must send any legal notice to us addressed to: **The Head, Legal, Stanbic Bank Uganda. Crested Towers, Plot 17Hannington Road, Kampala.**

20 General

- 20.1 These Terms will be governed by the laws of Uganda.
- 20.2 We reserve the right to change these Terms (including bringing in new terms, changes in the fees and limits, and the services we offer) at any time.
- 20.3 These Terms may also be changed in order to comply with any government, regulation or laws governing the Card.
- 20.4 You may not vary any of these Terms.
- 20.5 The changes will be available at or from any of our Branches or online at <http://www.stanbicbank.co.ug/> Any amendments will not constitute a cancellation of this agreement.

- 20.6 If we give you notice and you are dissatisfied with any change, you can end the agreement and request us to close the Account and we will refund you any credit in the Account subject to any applicable fees as set out under these Terms.
- 20.7 A favour or concession we may give you will not affect any of our rights against you.
- 20.8 You must immediately notify us if you are under any form of legal disability.
- 20.9 If you have any queries regarding the Card, please refer to Customer Care Centre, the User Guide or alternatively visit your Stanbic Bank Branch. Visa Prepaid Card is issued by Stanbic Bank Uganda Limited, pursuant to license by Bank Of Uganda
- 20.10 You may not transfer these Terms to any other person or business.

21 Contact Details

- 21.1 You must pay all our expenses and other costs in recovering any outstanding amounts you owe us, including legal fees and any collection, tracing and penalty fees.

Customers Name	Signature
Name of Receiving Officer	Signature
Name of Supervisor	Signature