

Stanbic Bank Uganda Limited
P.O Box 7131 Kampala Uganda
Supporting documentation
A certified copy of one of the following documents must be attached to the application with a copy of your TIN certificate

- | | | |
|--|---|---|
| <input type="checkbox"/> Passport | <input type="checkbox"/> Driver's licence | <input type="checkbox"/> Voters card |
| <input type="checkbox"/> Citizen ID card | <input type="checkbox"/> Work ID card | <input type="checkbox"/> ID letter from local authority |

The following original documentation must be attached to the application

- | |
|--|
| <input type="checkbox"/> Most recent salary slip or proof of income |
| <input type="checkbox"/> Last three months bank statements of current or savings account |

One of the following documents reflecting your name and current residential address (not less than three months old)

- | | |
|---|---|
| <input type="checkbox"/> Utility bill | <input type="checkbox"/> Visit to residence |
| <input type="checkbox"/> ID letter from local authority | <input type="checkbox"/> Tenancy agreement |
| <input type="checkbox"/> Lease agreement | |

A card may not be issued to any person under 18 years of age

Personal details (include certified copy of identity document)

Customer reference number									
Title									
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss						
<input type="checkbox"/> Dr	<input type="checkbox"/> Prof	<input type="checkbox"/> Rev	<input type="checkbox"/> Other						
If other please specify									
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female									
Surname					Initials				
First Names									
Date of birth									
Identification number									
Nationality									
Postal address									
Residential address									
Length of stay at current address (YY-MM)									
Type of accommodation									
<input type="checkbox"/> Rented	<input type="checkbox"/> Boarding	<input type="checkbox"/> Shared accommodation							
<input type="checkbox"/> Owned	<input type="checkbox"/> Living with parents								

Personal details (continued)									
Type of dwelling									
<input type="checkbox"/> Standalone house	<input type="checkbox"/> Flat/Town house	<input type="checkbox"/> Traditional							
<input type="checkbox"/> Room	<input type="checkbox"/> Other								
Previous address									
Length of stay at previous address (YY-MM)									
Telephone (Home) 256 ()									
Telephone (Business) 256 ()									
Cellphone 256									
email address									
Marital status									
<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Traditional marriage							
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated							
Number of dependents									
Level of education									
<input type="checkbox"/> Post graduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Secondary school							
<input type="checkbox"/> Primary school	<input type="checkbox"/> Other								
If other please specify									
Employment details									
Name of employer									
Employer physical address									
Employers' telephone number 256 ()									
Length of service (YY-MM)									
Occupation status									
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Contractor/self employed							
Employer type									
<input type="checkbox"/> International company	<input type="checkbox"/> Private company	<input type="checkbox"/> Small company							
<input type="checkbox"/> Government	<input type="checkbox"/> Partnership	<input type="checkbox"/> Self employed							
<input type="checkbox"/> Other									
If other please specify									
Type of industry									
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Civil service	<input type="checkbox"/> National forces							
<input type="checkbox"/> Education	<input type="checkbox"/> Financial services	<input type="checkbox"/> Fisheries							
<input type="checkbox"/> Transportation	<input type="checkbox"/> Other								
If other please specify									

Employment details (continued)									
Occupation level									
<input type="checkbox"/> Director	<input type="checkbox"/> Manager	<input type="checkbox"/> Professional							
<input type="checkbox"/> Supervisor	<input type="checkbox"/> Clerk	<input type="checkbox"/> Labourer							
<input type="checkbox"/> Other									
If other please specify									
Name of previous employer									
Length of service (YY-MM)									
Income and expenses									
Gross monthly salary								UGX	
Other monthly income								UGX	
Salary date									
Banking details									
Do you have other transactional account/s at another Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Direct debit order									
I authorise Stanbic Bank to debit the following account each month with the minimum amount due (10%) or UGX 12850, which ever amount is greater.									
Account number									
Bank									
Branch									
Account will be debited on the due date of each month.									
Alternative contact details									
Name									
Residential address									
Telephone (Home) 256 ()									
Telephone (Business) 256 ()									
Cellphone 256									
Application for additional card (include certified copy of identity document)									
I, the principal cardholder, (full names and identity number) _____									
_____ hereby authorise									
you to issue an additional credit card to									

Application for additional card (continued)
(include certified copy of identity document)

Title
 Mr Mrs Ms Miss
 Dr Prof Rev Other

If other please specify _____

Gender Male Female

Surname _____

Initials _____

First names _____

Date of birth _____

Identification number _____

Type of ID

Passport Driver's licence Voters card
 Citizen ID card Work ID card ID letter from local authority

Nationality _____

Residential address _____

Telephone (Home) 256 () Telephone (Business) 256 ()

Cellphone 256 _____

email address _____

I, the additional cardholder,

- confirm that I have read the terms and conditions on the reverse hereof and agree to be bound by these; and
- agree to be responsible for all amounts owing relating to transactions through the use of the additional card and I also agree to assume full responsibility as a co-principal debtor in respect of these transactions.

Signature of additional cardholder Date

Signature of principal cardholder Date

Credit protection plan

We will provide credit protection cover to settle the outstanding debt on the credit card in the event of your death or permanent disability, up to a maximum of UGX 7 500 000. The insurance cover is subject to separate terms and conditions which are available on request.

Permission to market products and services

As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will be of benefit to you. In order to do this these companies will need your details from us. Please let us know if this suits you.

Yes No

We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers' information confidentially. Please let us know if you are willing to be contacted for research purposes.

Yes No

We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.

Yes No

Name of applicant _____

Signature _____

Date _____

Declaration and signature

I, the principal cardholder,

- Confirm that I have read the terms and conditions and agree to be bound by these; and
- Consent to the bank making enquiries about my credit record(s) with any credit reference agency and any other party to confirm any or all the information provided by me; and
- Should I default on my account, I consent the use of any credit balance which is due and payable in my other Stanbic Bank accounts to set-off any amount owing on my card account.

Please provide details of any relevant additional information that may affect the bank's decision.

I declare to the best of my knowledge and belief that the particulars as set out in this application are true and correct, and that no additional information which may affect the decision of the bank has been withheld.

Signature of principal cardholder Date

Signature of principal cardholder Date

Card delivery details

To which Stanbic Bank Uganda branch do you wish the card to be sent?
 _____ Branch

For bank purposes only

KYC documentation viewed and information verified by:

Name _____

Personnel number _____

Signature _____ Date _____

Application approved by

Title _____

Full name _____

Credit Limit _____

Limit in words _____

Customer number _____

Source code _____

Blue Visa Credit Card

Gold Visa Credit Card

Signature _____

Date _____

Terms and conditions for Credit Card/s

Your application for and use of a credit card is subject to the following terms and conditions (rules) these rules are in addition to any other laws and regulations as enacted, re-enacted and amended governing our relationship with you. You must understand each clause of the rules set out here. Remember you must always adhere to these rules, as they are a binding agreement between you and us, Stanbic Bank Uganda Limited (registration number P.525). Please contact us if you need further explanations of anything related to the use of your card. You may contact us at cardqueriesEA@stanbic.com or speak to a consultant at a Stanbic Bank branch.

What we mean

- “**account holder**” means the person who has applied for and will be granted a card account and who will use the account for its intended purpose.
- “**account limit**” means the total credit limit approved by us to be used by you for a revolving credit facility on the card account.
- “**additional cardholder**” means the person/s to whom an additional card, which is linked to your card account, is issued at your request.
- “**agreement**” means your application and these rules together with all payment instructions, letters and notices given.
- “**ATM**” means an automated teller machine.
- “**card**” means the relevant credit card, including any additional cards that we issue to you after we have approved your application.
- “**card account**” means the credit card account opened in your name
- “**merchant**” means a supplier of goods and services and includes an ATM owner.
- “**PIN**” means your personal identification number. This will either be the number we give you or the number you choose.
- “**transaction**” includes, but is not limited to, any transaction done on your card account with or without your card, card number and/or PIN to pay for any goods or services or to withdraw cash or to transact using an electronic device.
- “**revolving credit facility**” means a credit facility with a minimum repayment option as determined by us from time to time.
- “**we**”, “**us**” or “**Stanbic Bank**” means Stanbic Bank Uganda Limited.
- “**you**” or “**your**” means the account holder and any additional cardholder.
- “**SMS**” means short message service which is an electronic communication done using a cellphone or cellular network.

1 Applying for a card

- 1.1 Any application for a card is subject to our normal credit approval process and criteria.
- 1.2 Only a natural person may apply for a card.
- 1.3 We will ask you for certain information before we consider your application. You must provide complete and accurate information.
- 1.4 We may decline your application at our discretion.
- 1.5 We must verify your identity and may decline your application if you cannot give us satisfactory proof of your identity.
- 1.6 We must establish the source of funds for payments into your card account and may decline your application or terminate this agreement if you cannot give us satisfactory proof of the source of your funds.
- 1.7 We may issue you with an additional card, depending on whether you qualify under our normal credit criteria.

2 Your card

- 2.1 Sign your card in ink as soon as you receive it. Use the space

provided on the back of the card for this purpose. You are not allowed to use your card if you have not signed it.

- 2.2 You may have additional cards linked to your card account. You will be liable for all amounts owing on your card account through the use of these cards, whether the transactions were authorised by you or not.
- 2.3 You and the additional cardholder/s will be jointly and severally liable as co-principal debtors for all amounts owing on your card account through the use of the additional cards. We may recover the full amount owed to us on the additional cards from you or the additional cardholders or both.
- 2.4 You and the additional cardholder/s will be bound by this agreement.
- 2.5 The issue of additional cards will not affect the credit limit we allow on your card account.
- 2.6 We will always remain the owner of the card/s.

3 Using your card

- 3.1 Only you may use your card. Only the additional cardholder may use the card issued in their name, which has been authorised by you.
- 3.2 Your card has an expiry date and is valid until the last day of the month shown unless the card account is closed or the card is revoked as per clause 8.
- 3.3 Having a PIN allocated to your card will allow you to use electronic banking facilities to do transactions such as draw cash from an automated teller machine (ATM).
- 3.4 You may use the card to pay for goods and services at merchants who accept the card. When paying you must sign a transaction slip. You will not have to sign a slip when doing remote transactions, such as ordering by mail, telephone or through the Internet.
- 3.5 You must sign a cash withdrawal slip if you withdraw cash through any means other than an ATM.
- 3.6 Your card account has an account limit and you may not exceed it. You will remain liable for all amounts even if you exceed the limit. A fee will be charged if the outstanding balance on the card account exceeds the account limit on the date of the statement.
- 3.7 When you use the card to access and transact over our other delivery channels, for example, Internet banking, the rules of that channel apply in addition to these rules.
- 3.8 By using your card you accept and agree to be bound by these rules.
- 3.9 You may not use the card for illegal transactions. It is your responsibility to ensure that your card is used for lawful transactions only.

4 Unauthorised use of your card and

- 4.1 You are responsible for the safekeeping and proper use of your card. You must either memorise your PIN or keep any record of it separate from your card and in a safe place.
- 4.2 Notify us immediately if you realise you have lost your card or it has been stolen, or your PIN has become known to any other person. We will stop your card as soon as reasonably possible after being advised to do so.
- 4.3 You will be responsible for all cash drawn and payments made with your card before we stop it in terms of 4.2.
- 4.4 Lost card protection (LCP) is automatically provided to you free of charge. It protects you against proven fraudulent non PIN-based transactions.
- 4.5 You may dispute that any purchase or withdrawal charged to your card account was not authorised by you. We will investigate it after we receive a statutory declaration from you confirming that you did not authorise the transaction.
- 4.6 We may call you from time to time to confirm certain transactions. To avoid the inconvenience of a security block being put on your

card, please ensure that the contact details we have for you are up to date at all times.

5 Authority to charge your account

- 5.1 You will remain liable for any amount owing until your card account is paid in full.
- 5.2 Any purchases or cash withdrawals you make using your card, will be charged to your card account, whether or not the slips or vouchers are signed.
- 5.3 The transaction is your authority to us to pay merchants and to charge the amount concerned to your card account. You cannot withdraw this authority.
- 5.4 We are unable to reverse or charge back any payment should you have a dispute with a merchant. You should sort out any such dispute with the merchant.

6 Monthly statement and payment

- 6.1 We will send a statement to your chosen postal address every month. The statement will show all transactions on your card account up to the date of the statement.
- 6.2 The statement will show both the full and minimum amounts payable to us on or before the due date shown on the statement.
- 6.3 You must advise us in writing within 30 days of the date of the statement should you believe the statement is incorrect. You will have no claim if you do not advise us within that period.
- 6.4 You should contact our Customer Contact Centre if you do not receive a monthly statement. Failure to receive a monthly statement will not entitle you to refuse or fail to pay any amount that is due to us.
- 6.5 We may verify and confirm any record of a deposit into your card account. Our records will be taken as correct unless the contrary is proved.
- 6.6 Your card account will be credited immediately with any deposit made into it, but the proceeds will only be made available once they are irrevocably and unconditionally cleared. We will not accept any post-dated cheques or any other cheques made out to anyone other than the account holder followed by the 16-digit card number.
- 6.7 All deposits to your card account will first go towards interest then to fees and finally to the principal debt.
- 6.8 Where applicable, we will send you regular updates on the status of your card via short message service (SMS) to the cellphone number provided on your application form or notified to us in writing.
- 6.9 If your account is in arrears, we may send you an SMS to remind you of the outstanding amount.
- 6.10 We do not guarantee the security of any SMS or other communication we may send you with regard to your card account and we will not be liable for any disclosure of information relating to your account that is not attributable to our negligence or wilful default.

7 Interest and other charges

- 7.1 You must pay interest to us on all overdue accounts.
- 7.2 Interest will be payable ;
 - 7.2.1 if you do not pay the full outstanding amount owing on your account on or before the payment date shown on your monthly statement, all transactions shown on the latest statement and future statements will attract interest from the date of each transaction on the account until you have settled the full outstanding amount owing to us;
 - 7.2.2 on the amount of each cash advance (for example, cash withdrawals, travellers cheques, fuel purchases, casino chip purchases) if the cash advance results in a debit balance on your account. Interest is calculated from the date of each cash advance until the amount is paid to us in full;
 - 7.3 Interest is calculated on a daily basis on the outstanding balance.
 - 7.3.1 Charged monthly in arrears and is due and payable immediately and debited to your account.

- 7.4 We may change the interest rates, product features and other charges from time to time on notice to you.
- 7.5 We determine the annual or monthly fee payable on your card. The fees are published each year in our pricing brochure and on www.stanbicbank.co.ug
- 7.6 You will be charged service and other account fees as set out in the pricing brochure, as amended from time to time.
- 7.7 International purchases are subject to a currency conversion fee.

8 Closing of your account and revoking of your card

- 8.1 You must advise us in writing if you want to close your card account or cancel your card. You must destroy and return the card(s) to us with your letter. To destroy a card so it cannot be used again:
- Cut through the magnetic stripe and account number.
 - Scratch out the numbers on the signature panel of the card. A card that is not destroyed correctly may still be used. Should this happen you will be responsible for the transactions.
- 8.2 We may choose, at any time, to revoke your card or to close your card account to protect our interests.
- 8.3 All amounts you owe us, including accrued interest, will immediately become due and payable to us if:
- you request us to close card account; or
 - you request us to cancel a card; or
 - we revoke your card or terminate this agreement; or
 - we close your card account; or
 - you breach any aspect of this agreement; or
 - you are declared bankrupt or your estate is provisionally or finally placed under a receiver or other administrator; or
 - you die.

9 Consents and conduct of the account

- 9.1 Credit reference agencies
You consent to us:
- Making enquiries about your credit record with any credit reference agency and any other party to confirm the details on this application.
 - Providing regular updates regarding the conduct on your card account to the credit reference agencies and allowing them to in turn make the record and details available to other credit grantors.
 - Listing your details with any credit reference agency should you default on your repayment obligations to us.
 - Releasing information to third parties for recovery and/or debt collection purposes.
- 9.2 Disclosure within Standard Bank Group
- 9.2.1 You consent to us sharing information relating to your card application, card or card account with any of our affiliates or associates within the Standard Bank Group for all purposes, including marketing.
- 9.2.2 You agree that we may request or authorise any of our affiliates or associates within the Standard Bank Group to perform any or all of our obligations under these rules and that any of our affiliates or associates within the Standard Bank Group may exercise our rights under these rules. We may disclose information relating to your application, card or card account to our affiliates or associates within the Standard Bank Group for purposes of the above, including card issuing, administration, dispute handling and debt collection.

10 Malfunction of electronic facilities

We are not responsible for any loss arising from any failure, malfunction or delay in any point-of-sale terminal or ATM, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

11 Addresses for notices

- 11.1 The address you supply on your application form will be regarded as your chosen address where notices may be given and documents in legal proceedings may be served. You must notify

- us, in writing, at one of our branches or via email immediately if your chosen address or email address changes.
- 11.2 You should send any legal notice to us at our chosen address: Stanbic Bank Uganda Limited, Crested Towers, Short Tower, Plot 17 Hannington Road, Kampala, for the attention of the Company Secretary
- 11.3 You acknowledge and agree that our agreement will be regarded as having been entered into in Uganda and any breach of this agreement will be considered as having taken place in Uganda.
- 11.4 We are entitled, but not obliged, to send you any notice in terms of this agreement to an email address you specified on your application form. Such email communication will be regarded as having been received by you unless the contrary is proved.
- 11.5 Any correspondence that we send to you by post will be considered to have arrived within seven days of posting and any correspondence that we send to you by fax or email will be considered to have arrived on the day that it was sent.
- 11.6 We are obliged by law to regularly update your personal particulars, such as your residential address and contact information. We may contact you from time to time in this regard.

12 General

- 12.1 We may at any time amend these rules by giving you written notice.
- 12.2 On renewal or replacement of your card, updated rules will be sent to your last chosen address. You are bound by the rules in force at the time of such renewal or replacement.
- 12.3 You may not vary these rules.
- 12.4 This agreement will be governed by and interpreted in accordance with the laws of the republic of Uganda as enacted, re-enacted and amended from time to time. The card(s) will be administered by The Standard Bank of South Africa Limited.
- 12.5 You agree that we may sue you in any competent court in Uganda to recover any monies due as at the date of instituting the proceedings.
- 12.6 Any favour or concession we may give you will not affect any of our rights against you.
- 12.7 Should you default on your card account, the law allows us to use any credit balance in another of your Stanbic Bank accounts to set off any amount owing on your credit card.
- 12.8 You must tell us immediately if you are under a bankruptcy order, become insolvent or have any other form of legal disability.
- 12.9 You will pay all our expenses and other costs in recovering any outstanding amounts you owe us, including legal fees on an attorney and own client scale, collection, tracing and penalty fees.
- 12.10 A certificate signed by any of our managers (whose appointment need not be proved) as to the amount of your debt to us, the fact that the amount is payable, the interest payable and the date from which such interest is calculated and any other matter relating to the debt, will on its mere production, be sufficient proof of the facts stated in the certificate, unless the contrary is proved.
- 12.11 We can close your account, restrict activity or suspend access to your card account if we in any way know or suspect that your card account is being used fraudulently, negligently or for illegal activities or if we must do so to comply with the law, without notice to you.
- 12.12 If we close or suspend access to your account for any reason, we will not be liable to you for any direct, indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible, whether arising in contract or statute.
- 12.13 We will provide credit protection cover to settle the outstanding debt on the credit card in the event of your death or permanent disability, up to a maximum of UGX7 500 000. The insurance cover is subject to separate terms and conditions which are available on request

Stanbic Bank

Credit Card

application

form

