



# APPLICATION FORM FOR PBZ ATM SPICE CARD

I, \_\_\_\_\_

I hereby acknowledge and confirm having read, understood, agree and accept the terms and conditions relating to the operations of the ATM SPICE CARD as mentioned over leaf and agree and accept to be bound by the said conditions and by any modifications or variations thereof.

**MY PERSONAL PARTICULARS ARE GIVEN BELOW:**

1. NAME(S) \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
 (First name) (Middle name) (Last name) DD MM YEAR

2. NAME TO APPEAR ON 'ATM' CARD (16 character max)  
 \_\_\_\_\_

3. RESIDENTIAL/PHYSICAL ADDRESS \_\_\_\_\_

4. POSTAL ADDRESS: \_\_\_\_\_

5. IDENTIFICATION No. (eg. Passport No., Citizenship/Residential ID No.) \_\_\_\_\_

6. OCCUPATION \_\_\_\_\_ EMPLOYER \_\_\_\_\_

7. TEL: OFFICE \_\_\_\_\_ RESIDENCE \_\_\_\_\_ MOBILE \_\_\_\_\_

8. FAX: \_\_\_\_\_ (EMAIL) \_\_\_\_\_

**9. MY ACCOUNT NUMBER FOR 'ATM' SERVICE:**

SAVING ACCOUNT \_\_\_\_\_

CURRENT ACCOUNT \_\_\_\_\_

10. A place where the card should be collected (specify location/branch) \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR BANK USE ONLY**

Account number verification \_\_\_\_\_

ATM CARD NO. ISSUED \_\_\_\_\_

Expire Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

SUPERVISOR'S NAME: \_\_\_\_\_ BRANCH MANAGER: \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

DATE: \_\_\_\_\_

DATE: \_\_\_\_\_





# ATM SPICE CARD CONDITIONS



## 1. DEFINITIONS

- "ATM" means Automated Teller Machine.
- "Spice Card" and "card" means the ATM Card issued by The People's Bank of Zanzibar Limited and any card which renews, replaces or supplements it.
- "Card use" means any use of PBZ 'ATM' Spice Card.
- PBZ means People's Bank of Zanzibar.
- "PIN" means Personal Identification Number produced by computer process and allocated to the holder for use with the card.
- "The Cardholder" means a person named on a 'PBZ' ATM Card, whose account is to be debited in respect to the card transactions.
- "Your account" means your account with PBZ on which 'ATM Card' has been issued.

## 2. PURPOSE AND USE OF THE SPICE CARD

- 2.1 Each Spice Card shall be for the sole use of the card holder.
- 2.2 The Spice Card will enable you to withdraw cash from any PBZ ATM or any other ATM specified or to be specified in future.
- 2.3 The Spice Card will also enable you to know your account balance and to get mini statement of the latest transactions thereof.
- 2.4 The Spice Card will allow you to change PIN at any PBZ 'ATM' or at the PBZ ATM center.

## 3. ISSUING OF THE CARD TO CUSTOMERS

- 3.1 PBZ shall issue the Card to any customer who operates savings and/or current account with PBZ, upon receiving of duly filled in and signed ATM Card Application Form.
- 3.2 PBZ shall issue the Card to joint account upon request and after both parties sign the agreement and only one card shall be issued.

## 4. CARDHOLDER RESPONSIBILITIES

- 4.1 The cardholder is responsible for ensuring the correctness and accuracy of all payment instructions made on ATM and PBZ does not accept responsibility or liability in respect of same.
- 4.2 The cardholder shall take all responsible care and precautions for the safe custody of the Card and ensure that the Card is not used in an unauthorized or irregular manner.
- 4.3 The cardholder shall keep secret his or her PIN and shall not record it on the Card nor keep a written record of the number in any circumstance in which that written record and the Card are likely to be lost, stolen or copied together.

## 5. SPICE CARD OPERATION CONDITIONS

- 5.1 The Cardholder agrees to pay all administration fees and other charges levied in respect of the issue, renewal, and use of the card. The Bank reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given prior to any charges being implemented.
- 5.2 PBZ shall debit the account in respect of which the Card has been issued with all amounts disbursed by the use of the card.
- 5.3 A maximum of TZS 400,000.00 (Tanzania Shillings four hundred thousand only) per day can be withdrawn using the Spice Card.
- 5.4 The cardholder and account holder acknowledge that the Bank may at its discretion impose limits on daily withdrawals and transfers between accounts.
- 5.5 A fee can be charged to the account for any Card transaction performed by the Cardholder.
- 5.6 Improper use of the ATM or unsuccessful attempts to key in your PIN for three consecutive times will result in the automatic retention of the Card which the cardholder then may only recover by calling at a PBZ branch with means of identification.
- 5.7 The Card cannot be used for groups, societies or club accounts.
- 5.8 The Card holder/applicant must be of the age of eighteen and/or above to avail of the card service.
- 5.9 PBZ shall not be responsible for any failure, malfunction or delay of any electronic terminal, or its supporting network, or for any loss or damage, which the cardholder may suffer in consequence thereof.
- 5.10 The amount of cash withdrawals such as it is recorded by the ATM, effected through the Cardholder through the use of his/her Card shall be debited to the Account holder's account.
- 5.11 The cardholder shall not use the Card so as to create indebtedness to the Bank which has not been previously authorized by PBZ. Any indebtedness arising from the use of the card will be liable to interest charges at the PBZ penalty rate of 25% per annum.
- 5.12 The Card shall be valid until deemed and rendered invalid by PBZ at its discretion.
- 5.13 The Card shall be used within the boundary of the United Republic of Tanzania.
- 5.14 The Card shall be replaced in the discretion of PBZ on its expiry date, unless contrary instructions have been given by the cardholder.
- 5.15 The Card can only withdraw money from the assigned ATM account, and cannot withdraw money from any other account.
- 5.16 The Card can only withdraw money in the currency of Tanzania.
- 5.17 If the cardholder has not denied his liability or raised a query regarding a debit on the account within 14 working days of the date indicated on the statement, the cardholder shall be deemed to have admitted his liability to PBZ in respect of such debit.
- 5.18 On the closing of the account on which the Card is operated, it shall be the duty of the cardholder to return the Card immediately to PBZ.

## 6. LOST/STOLEN CARD, UNAUTHORISED USE OF CARD OR BREACH OF SECURITY

- 6.1 In the event that a Card is lost, stolen or is in the possession of an unauthorized person or the PIN becomes known to others the holder must take immediate steps to cancel the Card or change the PIN by contacting any PBZ branch Manager during business hours.
- 6.2 A report of loss or theft of the Card shall be of no force or effect unless confirmed in writing by the cardholder within two working days.
- 6.3 If the report of a loss or theft of the Card is communicated to the bank by any person, authorized or not, other than the cardholder, the bank shall not be liable for any damage suffered by the cardholder.
- 6.4 Replacement of a lost or stolen Card shall entail the payment of a fee as per the general tariff.

## 7. INFORMATION REGARDING CARD OPERATION

- 7.1 The Account holder understands that the use of the Card and Pin gives access to the account and to information regarding the Cardholder's account(s) and the Account holder therefore herewith waives any claim(s) which the Account holder may have against the bank in relation to the use of the Card.
- 7.2 The Card may be cancelled immediately upon reasonable notice to that effect being given by the PBZ to the holder or by the holder to the PBZ. The use of the Card may also be suspended without notice for a valid reason. In any such case, any liabilities incurred by the use of the card prior to such cancellation or suspension shall remain unaffected.
- 7.3 PBZ reserves the right at all times to introduce new conditions and to vary existing conditions. The holder shall be deemed to have agreed to new conditions proposed by PBZ where the holder having received notice thereof by any means PBZ considers reasonable, continues to make use of the Card.
- 7.4 The Card shall remain the property of PBZ, which may, in its absolute discretion terminate its validity at any time or refuse to renew it on expiry with out having to furnish any reason therefore. The cardholder, in such an eventuality shall stop using the Card. The cardholder shall be liable to prosecution in case he/she continues to use the Card after such demand.
- 7.5 The cardholder and Account holder acknowledges that a form given under the hand of any manager of the Bank shall be prima facie proof regarding the Account holder's account balance with the Bank. The cardholder and Account holder acknowledges further that a transaction on ATM machine can only be effected by means of the Card and PIN of the cardholder and by no other means.

## 8. JURIDICATION

- 8.1 Any improper or fraudulent use of the Card shall expose the cardholder to the withdrawal of his/her Card and shall render him/her liable to prosecution.
- 8.2 PBZ shall be entitled, should it deem necessary, to pass on to any commercial bank, financial institution, merchant, credit bureau or any other person information relating to the cardholder in case of improper or fraudulent use of the Card by him/her, or in order to facilitate recovery of same in case of loss, theft, or suspected theft and the cardholder hereby expressly and unreservedly authorizes disclosure of such information.
- 8.3 PBZ may disclose any information relating to account to any person for the purpose of controlling Card fraud or any party involved in card or PIN issuing or Card transactions processing. PBZ shall not disclose information about cardholder other than to our agents, except where required by law.
- 8.4 The cardholder and the account holder, jointly and severally, undertake, in the event of any legal action being instituted against the cardholder and/or the Account holder by PBZ, to pay legal costs of whatever nature incurred by PBZ including collection fees and legal cost as between attorney and client.
- 8.5 In an action before any Court for the recovery of any sum due to PBZ in connection with the use of the Card, PBZ's documents relating to the transactions effected with the Card or certified photocopies thereof shall be prima facie evidence of the said transactions.
- 8.6 In the event of death or sequestration of the Card from principal cardholder, or the breach by him/her of any of the conditions of this agreement for the time being in force, PBZ may, in addition to other remedies, take such steps as deemed necessary to stop any operation by means of the Card and to withdraw the Card.
- 8.7 The Card may only be used in accordance with these terms and conditions of use and any other instructions given to the cardholder by the PBZ.
- 8.8 This agreement, the terms and conditions of use and any operating instructions are governed by the laws of Zanzibar.