

Corporate Card Application Form



Guaranty Trust Bank (Ghana) Ltd

1. Corporate Purchasing Card

Account Name: _____

Date: _____

Preferred Name On Card: _____

Account No:

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Sample Corporate Purchasing Card

Authorized Signature/Date

Authorized Signature/Date

2. Corporate Executive Card

Account Name: _____

Date: _____

Account No:

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Number Of Card Request(s): _____



Sample Corporate Executive Card

Name of Staff

Preferred Name on Card

Name of Staff

Preferred Name on Card

Name of Staff

Preferred Name on Card

Name of Staff

Preferred Name on Card

Name of Staff

Preferred Name on Card

Authorized Signature/Date

Authorized Signature/Date

NB: Should you require additional Corporate Purchasing or Executive card(s), kindly complete another form.

FOR OFFICIAL USE ONLY:

CIS: _____
Name

Signature/Date

TSU Head: _____
Name

Signature/Date

TERMS AND CONDITIONS

Terms Used in the Document: Bank refers to Guaranty Trust Bank (Ghana) Limited, a banking institution incorporated in Ghana and having its registered office at 25A Castle Road, Ambassadorial Area, Ridge, P.M.B CT 416, Cantonments, Accra, Ghana.

Corporate Card refers to the electronic card issued by Guaranty Trust Bank (Ghana) Limited to customers for use on MasterCard-accepting Point of Sale (PoS) terminals, Automated Teller Machines (ATMs), and online websites.

Cardholder refers to a customer of the Bank authorized to use the Corporate Card.

Account refers to the cardholder(s) current account and/or any other type of account authorized by the Bank as eligible account(s) to operate through the use of the Corporate Card.

Personal Identification Number (PIN) refers to the four-digit secret password used by the cardholder to access ATM and PoS services.

I. Validity:

1. The Corporate Card is valid for three (3) years.
2. The Corporate Card is valid for the service availability period only. The cardholder is requested to destroy the Corporate Card upon its expiry by cutting it in half diagonally and sending same to the Bank. Replacement/Renewals are at a cost, as may be prescribed by the Bank.
3. The Corporate Card is acceptable at any of the following customer interfaces
 - i. Guaranty Trust Bank owned ATMs and PoS Terminals.
 - ii. All other ATMs and PoS Terminals displaying the MasterCard logo.
 - iii. Other electronic banking channels supported by MasterCard.

II. Rules and Regulations:

1. The issuance and usage of the Corporate Card shall be in accordance with the Bank Of Ghana (BOG) regulations.
2. The cardholder shall use his/her Corporate Card strictly as per the banking and financial control regulations of the BOG.
3. Non-compliance of these regulations shall make the cardholder liable, and in such event, the cardholder shall be prohibited, either by the Bank, regulatory authorities, or governing law, from holding or usage of the Corporate Card.
4. In case of multiple account ownership, the Bank reserves the right to decide on the number of customer accounts which may be linked to or accessed by the Corporate Card.
5. The PIN can be changed at any time through our ATMs alone. The PIN shall under no circumstances be revealed to any third party. The allocation of a new PIN and/or the replacement of the card shall not be construed as the commencement of a new contract.

III. Cardholder's Responsibilities:

1. The Corporate Card shall remain in the cardholders' possession and shall not be handed over to any unauthorized user.
2. The PIN shall remain a secret known only to the authorized cardholder(s).
3. Any person other than the cardholder(s) can in an unauthorized manner gain access to the account linked to the card if he/she gains possession of the Corporate Card and PIN. The Corporate Card is issued on the condition that the Bank bears no liability for its unauthorized use. The responsibility lies fully with the cardholder.
4. The Corporate Card is the property of the Bank and is required to be returned unconditionally and immediately to the Bank upon request by the Bank.
5. The Corporate Card will be retained by an ATM following the repeated keying of the wrong PIN three times, due to technical failure or if a card has been reported lost or stolen and consequently "hotlisted". While Guaranty Trust Bank (Ghana) Limited will ensure that the Corporate Card is returned or reissued as soon as possible, the Bank accepts no liability or any losses arising from non-availability of the Corporate Card or service technical failure.
6. The cardholder(s) shall immediately notify the Bank upon loss or theft of the Corporate Card or forgotten, compromised or accidentally divulged PIN.
7. Any financial loss arising out of unauthorized use of the Corporate Card till such time as the Bank receives notice of loss of Corporate Card will be the liability of the cardholder.
8. A new Corporate Card will be issued in lieu of a lost Corporate Card at such fee as may be prescribed by the Bank.
9. The Bank has the absolute discretion to amend or supplement any of the Corporate Card Terms of Usage any given time or to introduce any new services for the Corporate Card.

IV. Use of the Corporate Card:

1. Use of the Corporate Card is subject to the availability of funds in the cardholder's account with the Bank.
2. The transaction record generated by the Bank will be conclusive and binding on the cardholder unless verified otherwise and corrected by the Bank. The verified and corrected amount will thereafter be binding of the cardholder.
3. The Bank reserves the right to cancel the Corporate Card and stop its use at anytime.
4. A cardholder shall be permitted to withdraw up to the maximum amount and transaction number per day as prescribed by the Bank from time to time.
5. The Corporate Card is not transferable. Customers shall set their Corporate Card PINs on Guaranty Trust Bank (Ghana) Limited's ATMs, and this shall also activate the Corporate Card for use. The PIN is confidential and restricts use of the Corporate Card to the authorized user only.
6. The cardholder is required to specify the account(s) through which his or her transactions with respect to the Corporate Card at MasterCard accepting ATMs and PoS Terminals is subject to availability of funds in the cardholder's account with the Bank.
7. The Bank has the express authority to debit the account(s) linked with cardholders' MasterCard for the value of cash transaction, and any other applicable fee(s) affected by the use of the MasterCard.
8. The cardholder expressly authorizes the Bank to debit the designated account(s) with the transaction fees and service charges from time to time.
9. The Bank may at its absolute discretion amend the Terms of Use governing the usage of the MasterCard Corporate Card.
10. The fees for the use of this service shall be prescribed by the Bank from time to time in accordance with industry standards.

V. MasterCard Usage on ATM's and PoS Terminals:

1. The MasterCard is acceptable at all Guaranty Trust Bank ATMs and PoS Terminals, and at all other ATMs and PoS Terminals worldwide, displaying the MasterCard logo and belonging to institutions other than the Bank.
2. The MasterCard can be used with the help of a confidential PIN at the ATM and PoS Terminal locations mentioned in clause (1) hereinabove and listed the GTBank Ghana website. The cardholder must ensure that the e-PIN instructions provided in the Corporate Card package, are followed and set by an authorized employee of the company. The cardholder is responsible for maintaining the confidentiality of the PIN.
3. The ATM generates a slip once a transaction is completed. The amount of the transaction is debited immediately from the account of the cardholder that is linked to the MasterCard.
4. For all transactions, the receipt produced by the ATM shall be binding on the cardholder.
5. The Bank shall not be responsible for the quality of the services accessed by the cardholder from other MasterCard Branded Terminals, or otherwise, including on account of the delivery or non-delivery of services.
6. There will be separate transaction fees for use of the MasterCard at non-Guaranty Trust Bank (Ghana) Limited ATMs, as well as foreign PoS Terminals.
7. Any dispute or difference arising between the cardholder and the Bank (of the nature not covered by clause 2 hereinabove) arising out of, and/or related to these terms and conditions shall be settled by mutual conciliation/discussions failing which the same shall be referred to the MasterCard Board for resolution.

Declaration:

// We wish to apply for a Guaranty Trust Bank MasterCard Corporate Card, having read the Terms of Use governing the operation of the MasterCard Corporate Card Banking service. // We understand that the information given herein is the basis for issuing the card. // We also agree to be bound by the aforementioned Terms of Use and sign (overleaf) thus: