



Guaranty Trust Bank (Ghana) Ltd

GTBank MasterCard Application Form

Date: _____

Branch _____

Select Card Type: ☐ Standard MasterCard ☐ MasterCard World Debit

Please complete in block letters & tick where applicable.

PERSONAL INFORMATION	FIRST APPLICANT	SECOND APPLICANT (JOINT ACCOUNT)
Title (Mr./Mrs./Dr./Miss.,etc.)		
Last name		
First name		
Place of Birth		
Date of Birth		
Type of Identity		
ID number		
Mother's maiden name		
ADDRESS	FIRST APPLICANT	SECOND APPLICANT (JOINT ACCOUNT)
Street /House Address		
Postal Address		
E-mail Address		
Tel/Mobile Number		
BANK INFORMATION		
Account Number	____/____/____/____/____ (Primary Account)	
2 nd Account to be linked	____/____/____/____/____ kindly note that this account will only be assessable on GTBank ATMs	
Account Name		
I/We confirm that I/we have read and understood the terms and conditions overleaf		
Signature		
Date		

(BANK USE ONLY)

Verified By:

Name _____ Signature / Date _____

Approved By:

Name _____ Signature / Date _____

GTBank Debit Card Terms and Conditions

I/ We hereby apply for the GTBank Card. I/ We declare that the information provided in this application is true and correct and shall advise you of any changes thereto. I/We hereby authorise GTBank to verify any information from whatever sources it may consider appropriate.

I/We also agree to be bound by the following terms and conditions:

1. I/We undertake that this application, signed by me/us, is for the issuance of a Guaranty Trust Bank (Ghana) Limited (GTBank) Card for myself/ourselves and for my/our use and that in doing so, I/we do not represent the interest of someone else.
2. I/We understand that GTBank may decline my/our application without any reasons given us.
3. I/We understand that the GTBank Card remains the property of GTBank and I/we will surrender it unconditionally and without reservation upon demand by GTBank.
4. I/ We undertake not to use or attempt to use the Card without sufficient funds in my/our account to cover the ATM withdrawal or purchase transactions.
5. I/We undertake not to use or attempt to use the Card after the Bank has notified me/us of the cancellation or withdrawal
6. I/We undertake to immediately advise GTBank, when the Card is lost, stolen or misplaced, giving details of surrounding circumstances. I/We understand that if I/we fail to do so, I/we may increase the chances of fraud occurring on my/our account, and the Bank would not be responsible in anyway whatsoever for any unauthorised transactions on my/our account during this period.
7. I/We understand that I am/we are liable for any transaction that occurs on my/our account prior to reporting loss of my GTBank Card to the Bank.
8. I/We undertake to promptly return all found cards, previously reported by me as lost, to GTBank in the event that I/ we do find them.
9. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues and GTBank staff, and GTBank will not accept any liability should I/we disclose my/our PIN to another person.
10. I/We recognize that I am or we are not allowed to give my/our card to anyone except those involved when doing a Point of Sale transaction. The card is owned by GTBank and has been given to me/us in trust and is therefore not transferable.
11. I/We hereby authorize GTBank to debit my/our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with my/our card and I/ we take full responsibility for these transactions. I/we also agree to accept the Bank's receipt of withdrawals and transactions as conclusive and binding.
12. GTBank is authorized to debit my/our account with fees in respect of the GTBank Card, for issue, use, and renewal or for providing the service herein.
13. GTBank reserves the right to terminate the services at any time without notice to me/us and without any liability whatsoever.
14. GTBank reserves the right to vary these terms and conditions at its discretion without notice to the applicant.
15. GTBank and its agents reserve the right to ask for proof of a GTBank Cardholder's identity if the GTBank Card is presented at its teller counters or Merchant points. This measure may be followed from time to time in order for GTBank to protect its esteemed customers against any possible fraud.
16. I/We understand that if I/we fail to collect my/our card(s) after three months of issuance GTBank will destroy the card.
17. These terms and conditions are governed by the laws of the Republic of Ghana.
18. I/we agree to spend or withdraw funds not exceeding bank of Ghana's Foreign Exchange Control Regulation limit of \$5,000 (five thousand dollars) per trip outside Ghana. I/we understand that this limit may be reviewed from time to time by Bank of Ghana.
19. I/We unconditionally and irrevocably agree to abide by all the terms and conditions contained in this agreement and I/we agree that my/our failure to do so may result in any of these penalties:
 - Blocking of my /our card
 - Withdrawal of the international functionality of my/our card
 - Complete withdrawal of my/our card