



Terms and Conditions

The terms and conditions under which the ZICB Debit Card has been issued are mentioned below for your guidance.

The application and use of the ZICB Debit Card ("the Card") shall be subject to these terms and conditions ("Terms").

These terms constitute an agreement between the cardholder and Zambia Industrial Commercial Bank Limited (ZICB) ("the Bank").

1. Application for the Card

1.1 All applications for cards are subject to the Bank's approval.

2. Issue of the Card

- 2.1 The card shall always remain the property of the Bank.
- 2.2 The card is not transferable and may not be used other than by the cardholder.
- 2.3 The cardholder must sign the card on the reverse side in ink immediately after receiving it.
- 2.4 Additional cards linked to the account may be issued to other persons authorised by the cardholder.
- 2.5 The cardholder will be charged the applicable service fees and account charges.

3. Use of the Card

- 3.1 The cardholder may use the Card to buy goods and/or services from merchants or ATM's that accept MasterCard.
- 3.2 Only the cardholder is authorised to use the card and must not allow any other person to use the Card.
- 3.3 The Bank will provide the cardholder with a Personal Identification Number (PIN) which will enable the cardholder to withdraw cash, make local deposits, transfer funds, make purchases and otherwise operate the Card on Automated Teller machines ('ATMs').
- 3.4 The cardholder shall remain liable for any transactions made by the use of the card and shall indemnify the Bank for all loss/damage howsoever caused by any unauthorised use of the card or PIN.

3.5 In the event the card is lost or stolen, or the PIN is disclosed to any other party, the cardholder shall report the said loss, theft or disclosure together with the particulars of the card, to the Bank in person or by calling the customer care line +260 211 428 700.

3.6 Where oral notice referred to in the clause above is given, a written confirmation must be sent by the cardholder to the branch within 48 hours.

4. Addresses for notices

- 4.1 The postal address and mobile number that the card holder supply on the application form for the Card will be regarded as their chosen address and number where notices may be sent and documents in legal proceedings may be served.
- 4.2 The cardholder must notify the Bank in writing or via email immediately their chosen contact details change
- 4.3 The Bank may send any customer notices to the email address on the customer's application form.

5. Limits

- 5.1 The Bank reserves the right to limit the total cash sum and purchase amount used by the cardholder during any 24-hour period and advise the cardholder of such limits from time to time.
- 5.2 The Bank may at its absolute discretion change the daily cash and purchase limit without giving any reasonable or prior notice to the cardholder. Such changes shall apply immediately.



6 PIN / OTP

- 6.1 The cardholder acknowledges, represents and warrants that the PIN/OTP (One Time PIN) provides access to the designated account.
- 6.2 The cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN/OTP as well as all mandates and information changes made using such PIN/OTP.
- 6.3 The cardholder shall not record the PIN/OTP in any form to protect it from falling into the hands of a third party.
- 6.4 The card is automatically enrolled for 3D_Secure, which provides extra security when used online. Secure eCommerce sites will send an OTP to the cardholder's registered mobile number and/or email address. It is the cardholder's responsibility to notify the Bank when their telephone number or email address changes.
- 6.5 The card is automatically enrolled for Automated Billing Updater (ABU). This means that when you use your card to make recurring payments, when your card is replaced, the bank will automatically update payment requests from your service provider with your new card details to avoid transactions declining and to save you from having to call each service provider individually to update your card details.

7 General

- 7.1 The Bank may at any time amend these terms and conditions by notice in writing to the cardholder. Any amendments will not constitute a cancellation of this agreement.
- 7.2 The cardholder may not vary any of these terms.
- 7.3 These terms will be governed by the laws of the Republic of Zambia.
- 7.4 If a card is not collected/received by the cardholder within 4 weeks from the date of issue of the card, the card shall be cancelled. If a replacement is issued afterwards, a card replacement fee shall be levied as per the Bank's effective schedule of service charges.
- 7.5 The Bank's right to receive payment from the cardholder will not be affected by any dispute between the cardholder and the supplier of goods and services/merchant.
- 7.6 The Bank shall be entitled to give immediate effect to the following transactions instructed on the ATM;
- To effect a debit to the customer's account
 - To display the current balance of the customer's account upon request
 - To give an account statement to the cardholder
- 7.7 The cardholder accepts all debts made to the account arising from the issuance and use of the card without limitations (except after notice of loss has been received and acknowledged by the Bank).
- 7.8 The cardholder shall ensure that there are sufficient funds in the account before making any withdraws/ payments.
- 7.9 Cardholders shall be jointly and severally liable to the Bank under these terms and conditions if the account is opened or established in two or more names.
- 7.10 The Bank reserves the right at all times and without notice to the cardholder to refuse to authorise any purchase or cash withdrawal, cancel or suspend the right to use any card or PIN in respect of all or specific functions or transactions and refuse to renew or replace any card.
- 7.11 The Bank, at its sole discretion, may block multiple cards issued to any individual(s) for a single account at any time and without prior notice.
- 7.12 The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction or failure of the card or the ATM or the temporary insufficiency of funds in such machine. The cardholder consent to the Bank carrying out identity and fraud prevention checks and sharing the information relating to this application the with Fraud prevention agencies. The cardholder must notify the Bank if they are under any administration order.

