



Bank of Baroda (UK) Limited

APPLICATION FOR DEBIT CARD

PLEASE COMPLETE THE FOLLOWING IN CAPITAL LETTERS

Name:

Customer Account Number: - - Branch:

Customer ID:

PERSONAL DETAILS

Surname:

First Name:

Middle Name:

Embossing Name:

Mother's Maiden Name:

Gender: Male Female

Date of Birth: / / Place of Birth:

Home Address:

Post Code:

Telephone Number: Mobile:

Fax Number: Email:

ADDITIONAL CARDHOLDER INFORMATION

Customer ID:

Surname:

First Name:

Middle Name:

Embossing Name:

Mother's Maiden Name:

Gender: Male Female

Date of Birth: / / Place of Birth:

Please issue me an additional Debit Card for use on the account to which this application relates. I accept and agree to be bound by the bank of Baroda (UK) Limited terms and conditions of Debit Card.

Signature of Additional card holder: Date: / /

I accept and agree to be bound by the bank of Baroda (UK) Limited term and conditions of Debit Card.

Signature: Date: / /

FOR OFFICE USE ONLY

Details verified by: _____ Branch Manager: _____

BANK SORT CODE

1. INTRODUCTION

Your agreement with this is contained in:

- these card conditions;
- the application form signed by you, the customer.

2. MEANING OF WORDS AND EXPRESSIONS

In these card conditions and any other document forming part of our agreement with you, the following words and expressions have the following meanings:

1. 'we', 'us', 'our' 'Bank/bank' means Bank of Baroda (UK) Limited.
2. 'you' and 'your' mean the customer who completes and signs the application form for the card for use on the Account and includes (where appropriate) any person you have asked us to issue a card to.
3. 'Card' means a debit card issued by Bank of Baroda (UK) Limited for us on the account.
4. 'PIN' means Personal Identifications Number. (For access to cash machines).
5. 'Transaction' in these card conditions means both making payments and getting cash.
6. 'Account' means the account for which the card has been issued with in your name or held jointly with somebody else.
7. The singular includes the plural and vice versa. One gender includes and other genders.

3. THE CARD

1. We will give you a card to use either just to get cash from cash machines or to make payments. You must sign the Card as soon as you receive it and follow any reasonable instructions that will give you about using cards and keeping them safe.
2. When we receive a request to authorise a transaction effected by means of your Card, we have complete discretion as to whether we authorise the transaction or not. If we have a good reason, we may, cancel or suspend your right to use the Card for any or all purposes or refuse to replace any card without first telling you. The agreement between us will continue even if we do any of these things.
3. When deciding to authorise a transaction we will calculate the available funds in your account and may consider any outstanding debit card transactions, any authorisation given for future debit card transaction, and any funds that we reasonably believe have been credited or debited to or from your account.
4. If for any reason whatsoever, a transaction results in, a debit balance in your account or causes it to exceed your authorised limit, this is repayable on demand. Interest will be charged on such amount at the rate of 12% over our base rate. Any reminder given by us either by way of letters or telephone calls; to you concerning repayments due to us, will each attract a fee of £25.
5. All transactions will be shown on your statements.
6. We will credit your Account with a refund for a transaction if the retailer asks us to. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to someone else.
7. We will convert all overseas transactions into sterling using our appropriate exchange rate and percentage commission on the amount of the transaction. The exchange rate we use may not be the same as the rate when the transaction was made.
8. We will not be liable if any cash machine retains your Card following the repeated keying of the wrong PIN. We will ensure that the Card is returned or re-issued to you as soon as possible. We accept no liability for any loss if your Card is retained or you experience a technical failure.
9. We will not be liable in any way if your Card is not honoured by a third party.
10. All cards issued by us remain our property and must be returned on demand.

4. SECURITY

1. You must do all you can to keep the Card safe and your PIN secret at all times.
2. You must memorise your PIN immediately and destroy the notification promptly on receipt.
3. You must never tell anyone your number not even our staff or the police.
4. You must never write your PIN on the Card or anything you usually keep with it.
5. It is advisable not to keep a written record of your PIN but if you do, then you must make a reasonable attempt to disguise it.
6. You must never allow anyone else to use your Card.
7. You must only reveal the Card number to make a transaction or to report loss or theft of the Card.
8. You must tell us as soon as reasonably possible if:
 - a. The card is stolen or you think that it may be misused or that someone else may know the PIN.
 - b. Your statement includes an item which you think wrong.
 - c. You change your name or address.
 - d. And for any other reason.
1. Please contact our customer service centre on 08456012137 from UK or on 0044 207 796 2174 from abroad 24/7, 365 days a year.
2. All queries relating to debit cards would be handled by our customer services centre.
3. In case of lost and stolen card we may give the police any information we think will be useful. If the Cards reported lost, stolen or at risk of misuse, are returned, you must destroy them.
9. Your maximum liability for an unauthorised transaction is £50 before you report the item lost or stolen. However you will be liable for all transactions where you have acted fraudulently or without reasonable care.
10. If someone uses the card with you permission, you will be liable for all the transactions, which take place before you tell us that it may be misused.
11. You will still be liable to pay us for all the transactions, even if we are unable to debit your account because your account is closed, machine, data processing or transmission link failure, industrial dispute or any other factors outside our control or as a result of anything we cannot reasonably control.
12. We will not be liable to you if we cannot carry out our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes machine failure: and industrial disputes.

5. VARIATION OF THESE CARD CONDITIONS AND OUR AGREEMENT WITH YOU

1. Normally by giving you at least 30 days notice we may change the terms of our agreement with you including:

1. Any changes in our charges
2. Introduction of a charge for any service provided under or in connection with our agreement with you.
3. Add additional functions to the Card at any time.
4. Any other changes we may require.

Changes will normally be caused by market conditions, changes in cost of providing this service, changes in legal or other requirements affecting us or any other good reason.

2. We will notify you of any changes to our agreement with you by, notice of variation published in the press or by putting messages with or printing the messages on your statement or sending you separate written notice by posting it to, or leaving at address last known to the bank.

6. OTHER MATTERS

1. Our agreement with you can be terminated by you or by us by giving to the other, written notice and upon your return of all cards and making all payments due under our agreement. Unless there are exceptional circumstances we will give you 30 days notice before we end our agreement with you.

2. We do not promise that the services and the benefits that we provide outside the terms of our agreement with you will always be available. (We may withdraw or vary such services or benefits at any time without giving you prior notice.)

3. If you are in breach of any of these card conditions, we will charge you for any losses or costs we may suffer.

4. If any of these card conditions is found by a court to be unreasonableness. It shall then continue in force and effect as amended by the court.

5. English law shall govern these card conditions.