

I&M BANK INTERNATIONAL VISA CREDIT CARD APPLICATION FORM

(Please fill all the blank spaces in BLOCK letters)

Sponsor Name: _____ Sponsor card no. _____

I wish to apply for:

I&M Bank
International
Visa Classic Card

I&M Bank
International
Visa Gold Card

Tamarind Gold
International Visa
Credit Card

1. Personal details*

Tick correspondence address: Home Office

Full Name: First Second Surname

Name to be embossed on the card

ID/Passport no. Nationality

Date of birth Gender: Male Female Marital status

Occupation

Mother's maiden name Name of spouse

Occupation of spouse

Number of children Ages Number of other dependants

Education: Post graduate/Professional Graduate Diploma High school

Is current residence: Self owned Rented Family owned Company leased Mortgage

How long have you resided in your current residence If self owned, estimated market value

Next of kin contact details: Name

P. O. Box Postal code Tel no. Mobile no.

2. Contact details*

P. O. Box Postal code City/Town

Physical address: Estate Road

Hse/LR no. Nearest landmark

Tel. no. Mobile no. Mobile no. for SMS alerts

Email Permanent home add.

3. Income details

Sources of income*

1. Amount per month

2. Amount per month

3. Amount per month

Expected credit limit for this card

* MUST BE FILLED

4. Employment details

(a) For salaried individuals only*.

Please provide details of your current employer:

Name of employer

Terms of employment: Permanent Contract If contract state expiry date

Employed from to Position held

P. O. Box Postal code Office tel. Ext.

Office mobile City/Town

Physical Address

Gross monthly salary	<input type="text"/>
Aggregate statutory deductions (PAYE, NSSF, NHIF) etc	<input type="text"/>
Other deductions (loans, advances, co-op etc)	<input type="text"/>
Net monthly salary (as per latest pay slip)	<input type="text"/>

Please provide details of your other employments for the past 5 years:

1. Name of employer

Employed from to Position held

2. Name of employer

Employed from to Position held

b. For self employed individuals.

Name of Company Nature of business(es)

Address Road/Street Name of building Floor Room no.

Personal gross annual income for last 3 years:

Year 1 Year 2 Year 3

5. Financial details

(a) Please provide details of accounts held with us and other banks*

1. Bank Branch Account no

2. Bank Branch Account no

3. Bank Branch Account no

(b) Please provide details of any loans taken by you or your spouse from other institutions:

1. Name of institution Purpose

Outstanding loan amount Monthly repayment amount

2. Name of institution Purpose

Outstanding loan amount Monthly repayment amount

Do you agree to us making inquiries from any of these institutions/banks? Yes No

* MUST BE FILLED

6. Other Credit Card Details

Type (Visa/Mastercard etc)	Issuer (Name of Bank)	Card No.	Held Since	Limit

7. Referees*

a. Name

Address Mobile no Tel. no. (res) Tel. no. (off)

Email Address Relationship

b. Name

Address Mobile no Tel. no. (res) Tel. no. (off)

Email Address Relationship

8. Employer's Guarantee (if available)

If your employer is prepared to guarantee charges on your personal I&M Bank International Visa Credit Card, please obtain your employer's signature over the firm's rubber stamp/Company seal. In consideration of your issuing to the above named applicant I&M Bank International Visa Credit Card(s) we hereby unconditionally guarantee payment of the charges incurred by the applicant through use of the card, up to a maximum amount of Kshillings , by signing below. We also undertake to notify I&M Bank if the applicant leaves our employment at any time. Attached herewith please find our official letter of guarantee confirming the same.

Name of Employer

Name of authorised Signatory	Signature	Date

Company rubber stamp/Company seal

9. Supplementary Card (please cross out this section if you do not wish to apply)

To be completed only if the applicant (Principal Cardholder) wishes to apply for additional cards to be issued to another Authorised User. Please note that all Supplementary Cards will have to be operated within the overall Credit Limit enjoyed by the Principal Cardholder and the Principal Cardholder will be liable for any usage of the Card by the Authorised User. The details under this section pertain to the Supplementary Cardholder who must sign where indicated. The Supplementary Cardholder must be 18 years or older.

1. Name

Date of Birth ID/Passport No Email Address

Mobile no. Tel. no. (res) Tel. no. (off)

Nationality Relationship to Principle Cardholder

I hereby apply for an I&M Bank International Visa Credit Card. I confirm having read, understood and agreed to the TERMS AND CONDITIONS OF USE OF I&M BANK INTERNATIONAL VISA CREDIT CARD and to the contents of this application form.

Signature of Supplementary Cardholder Date

* MUST BE FILLED

2. Name

Date of Birth

ID/Passport No

Email Address

Mobile no.

Tel. no. (res)

Tel. no. (off)

Nationality

Relationship to Principle Cardholder

I hereby apply for an I&M Bank International Visa Credit Card. I confirm having read, understood and agreed to the TERMS AND CONDITIONS OF USE OF I&M BANK INTERNATIONAL VISA CREDIT CARD and to the contents of this application form.

Signature of Supplementary Cardholder

Date

10. Auto-Debit Instructions (optional, for I&M Bank account holders)

I hereby authorise you to debit my account no.

with I&M Bank,

branch for payment of

% (minimum 20%) outstanding of the billed amount on the respective Due Dates.

11. I wish to collect the Card from:

I&M Card Centre

OR

branch of I&M Bank.

12. I wish to receive my card statement by email in addition to post:

Yes

No

Email address

13. Declaration

1. I hereby apply for an I&M Bank International Visa Credit Card.
2. I declare that the above information is true and accurate.
3. I understand that filling up the application form and submitting the required documents does not impose any obligation on I&M Bank to issue me the Card.
4. I authorise I&M Bank to make any inquiries necessary in connection with this application.
5. I have read, understood and agree to the Terms & Conditions of Use of I&M Bank International Visa Credit Card. Specifically, I confirm having considered Sections 6 (Payment & Interest) and Section 7 (Charges) of the Terms & Conditions of Use of I&M Bank International Visa Credit Card and the Schedule of Charges for I&M Bank International Visa Credit Card (a copy of which has been made available to me) and found them to be fair, reasonable and necessary to enable the Bank to continue offering the Card to me and I shall not dispute any claim by the bank against me on grounds that the charges (as amended from time to time) and rates of interest (as amended from time to time) charged by the Bank are unfair or unreasonable under any circumstances.
6. I and any Authorised User will be jointly and severally liable for all charges incurred through use of the Card.

Signature of applicant (Principle Cardholder)

Date

PLEASE ATTACH THE FOLLOWING DOCUMENTS:

1. Filled up application form
2. Three recent colour passport size photographs (name, ID/Passport number and signature on reverse)
3. Two Copies of ID/Passport
4. Certified copy of 6 months bank statements for all accounts held
5. Certified copy of latest salary slip (if salaried)
6. Copy of valid work permit (if non Kenya)
7. Copy of PIN certificate

If self-employed, also attach:

8. Copy of registration certificate of business
9. Copy of Current operating licence
10. Copies of last 3 years personal & business income tax returns
11. Copies of last 3 years company audited accounts

If employer's guarantee is available:

12. Letter of guarantee from employer in company letterhead

Supplementary Cardholder applicant to attach:

13. One colour passport size photograph (name, ID/Passport number and signature on reverse)
14. Copy of ID/ passport.

In case you are applying for a Gold Card and are deemed ineligible, would you agree to take a Classic Card?

Yes

No

TERMS AND CONDITIONS OF USE OF I&M BANK INTERNATIONAL VISA CREDIT CARD

1. Definitions

1. In these conditions
 - a) "Agreement" means the agreement between the Bank and the Cardholder, the Terms and Conditions of Use of I&M Bank International Visa Credit Card, as varied from time to time.
 - b) "ATM" means an Automated Teller Machine or Point-of-Sale machine operated by the Bank or any other member of Visa.
 - c) "Authorised User" means a person nominated under Condition 13 (a) to whom the Bank shall have issued a Card.
 - d) "Card" means the I&M Bank International Visa Credit Card issued to Cardholder.
 - e) "Cardholder" means any person to whom a Card is issued by the Bank.
 - f) "Card Account" means any Account maintained by the Bank in relation to Card Transaction.
 - g) "Card Transaction" means any payment made or cash advance obtained by the use of the Card, the Card number or in any manner authorized by a Cardholder for debit to the Card Account.
 - h) "Charges" means any fees or interest charged on the Card Account.
 - i) "Credit Limit" means the maximum debit balance permitted on the Card Account as determined by the Bank in its sole discretion and notified to the Principal Cardholder.
 - j) "Due Date" means the date of the statement referred to in Clause 6 (a) or as determined by the Bank pursuant to this Agreement.
 - k) "Kenya" means the Republic of Kenya..
 - l) "Principal Cardholder" means any person in whose name a Card Account is maintained pursuant to such person's application for establishment of a Card Account.
 - m) "PIN" means any Personal Identification Number issued to a Cardholder.
 - n) "Shillings" means "Kenya shillings" in the currency of Kenya.
 - o) "Statement" means the monthly statement referred to in Clause 5 (a).
 - p) "Supplementary Cardholder" means a person nominated under Condition 13 (a) to whom the Bank shall have issued a Card on instruction of the Principal Card Holder.
 - q) "The Bank" means Investments and Mortgages Bank Limited.
- time of use;
- c) To obtain the facilities and benefits from time to time made available by the Bank in respect of the use of the Card;
- d) During the validity period embossed on the Card;
- e) Subject to the right of the Bank in its absolute discretion and without prior notice, at any time to withdraw the right to use the Card for, or to refuse any request for authorization of, any particular Card Transaction and to publish any such withdrawal or refusal;
- f) Within the Credit Limit. In deciding whether this has been exceeded, the Bank may take into consideration the amount of any Card Transaction not yet debited and any authorisation given by the Bank in respect of any prospective Card Transaction;
- g) To obtain cash advances from the Bank or an ATM within a cash advance limit as shall be determined by the Bank and notified to the Principal Cardholder from time to time which shall form part of the Credit Limit;
- h) All Card Transactions, which take place in a currency other than Shillings and whether or not in Kenya, will be converted from the currency in which the Card Transaction took place into Shillings at the Visa's prevailing rate plus a margin imposed by the Bank as at the date of such conversion and shall be debited to the Card Account in Shillings;
- i) The Card may be used worldwide for Card Transactions expressed in the currency of the country of purchase. The monthly statement will be billed in Shillings.

4. The card account

- a) The Bank will debit the Card Account with the amounts of all Card Transactions and charges and any other liabilities of the Cardholder arising from the use of the Card. The Principal Cardholder will pay to the Bank all amounts so debited whether or not the Cardholder signs a sale or cash advance voucher.

5. Statement

- a) The Bank shall send monthly statements to the Cardholder, setting out the total debit or credit balance as the case may be on the Card Account as at statement's date.
- b) Any error or omission relating to such statement of accounts must be directed to the Bank by the Card Holder immediately upon receipt thereof. If no such enquiries are made within 21 days from the date of Statement, it shall be deemed accurate and conclusive record of accounts.

6. Payment & interest

- a) All amounts charged to the Principal Cardholder's account are due in full within a specified number of days (called a Credit Period), as is determined by the Bank at its discretion from time to time, from the Statement date (this payment due date is called the Due Date). The Principal Cardholder may however as a credit cardholder choose to pay the Minimum Payment (this will be a specified percentage of the amount of card transactions plus full amount of interest, other charges and fees due as on the Statement date) shown on the Statement and revolve the balance (Revolved Amount) to the next month.
- b) If the Principal Cardholder shall repay the whole

2. Acceptance

- a) Before you sign the application form, please read this Agreement very carefully.
- b) By signing the application form you formally agree to the terms of this Agreement and the issuance of the Card and use of it will be governed by it.
- c) This agreement binds both the Principal Cardholder and any Supplementary Cardholder using the Principal Card Holder's account, who will be liable for charges as set out in paragraph 6 & 7.

3. Use of card

The Card must be signed by the Cardholder immediately on receipt and may only be used:-

- a) By that Cardholder;
- b) Subject to the terms of this Agreement current at the

balance outstanding on a Statement before or by the Due Date, no interest shall be charged on any item appearing on the Statement.

- c) If a Principal Cardholder pays at least the Minimum Amount by the Due Date and chooses to revolve a part or full amount of the Revolved Amount (i.e. outstanding balance minus Minimum Amount), interest will be charged on the full amount of Revolved Amount from Transaction Date to Due Date & on daily outstanding balance of Revolved Amount due from Due Date to next Statement Date at the specified Revolving Credit Interest Rate.

For the purposes of interest calculation, payments made by the cardholder will first be offset against interest, fees and charges and oldest dated transaction amounts in descending order respectively.

- d) If the Principal Card Holder fails to pay at least the Minimum Payment as shown in the Statement by the Due Date, a late payment penalty will be levied on the outstanding Minimum Payment amount on Due Date at a specified flat Late Payment Penalty Rate and will be added on the Statement for the subsequent month. This is in addition to the interest payable on outstanding balance calculated as per clause 6 (c) above on outstanding balance.
- e) In case a Card Holder is overdrawn beyond the Credit Limit as on any day, an overlimit charge calculated as a flat Overlimit Charge Rate percentage on the maximum amount overdrawn on any particular day will be levied and added on the Statement for the subsequent month.
- f) Payment on any account will take effect when received by the Bank and credited to the Principal Cardholder's account. If the payment is made by cheque it will take effect when cleared by the respective bank.
- g) A flat Handling Fee will be charged if a cheque or other remittance is not honoured on first presentation.
- h) The amount of any excess over the Credit Limit, any arrears and any Card Transactions made in breach of this agreement will be immediately payable in full whether or not demanded by the Bank.
- i) Non-receipt of the Statement by the Principal Cardholder does not discharge the obligations to pay all the amounts due on the Card Account.
- j) The Principal Cardholder may not be entitled to interest on any credit balance there may be on the Card Account.
- k) The Bank will inform the Card Holder of the applicable Credit Period, Minimum Payment, Revolving Credit Interest Rate, Late Payment Interest Rate, Overlimit Charge Rate and Handling Fee as described above, at the time of issuance of the Card. Subsequently, the Bank reserves the right to revise any of the above at anytime without prior notice, including the manner in which they are calculated. Any such change will be informed by the Bank to the Card Holder on the Statement or such other means as the Bank shall find appropriate and in providing such information it shall be enough for the Bank to produce a copy of the Statement containing such information or the means by which the change was informed.

7. Charges

- a) The following charges are payable in respect of the use of the Card and shall be debited by the Bank to the Card Account as follows:

- A one-off joining fees on issuance of the Card.
 - An annual subscription fees on issuance of the card and on every subsequent annual renewal date.
 - A cash advance charge on the amount of any cash advance debited to the Card Account.
 - A card replacement fees in case a card is lost or damaged.
- b) The Bank will inform the Card Holder of the applicable joining fees, annual subscription fees, cash advance charge, card replacement fees as described above, at the time of issuance of the Card. Subsequently, the Bank reserves the right to revise (including waiving or addition of any other charges) any of the above at anytime without prior notice. Any such change will be informed by the Bank to the Card Holder on the statement or such other means as the Bank shall find appropriate and in providing such information it shall be enough for the Bank to produce a copy of the statement containing such information or the means by which the change was informed.

8. Automated Teller Machine

- a) The Cardholder may use the Card together with such Cardholder's Personal Identification Number (PIN) to execute a transaction at any ATM or terminals designated by the Bank. If the Cardholders has selected such PIN, all security procedures as described herein apply to each transaction executed by the Cardholder who must exercise all necessary precautions against loss or theft of the Card or disclosure of the PIN.

9. Withdrawal of use of the card

- a) The Bank may at any time and without notice cancel or suspend the right to use any card entirely or in respect of specific facilities or refuse to re-issue, renew or replace any Card, without in any case affecting the Principal Cardholder's obligations under this Agreement which shall continue in force.
- b) The decision of the Bank with respect to suspension (temporary or permanent), withdrawal or limitation of usage including reducing Credit Limit, will be at the Bank's sole discretion at its own judgement.
- c) The Card remains the property of the Bank at all times. On request, all or any Card issued for use on the Card Account must be returned immediately to the Bank or to any other person acting for the Bank. The Bank shall notify the Cardholder the particulars of any such other person.
- d) The Principal Cardholder shall be liable for all expenses incurred by the Bank in reclaiming a cancelled Card.

10. Termination

Either party to this Agreement may seek to terminate the same as follows:

- a) The Principal Cardholder may terminate this Agreement by written notice to the Bank but such termination shall only be effective on the return to the Bank of all Cards issued for use on the Card Account, and the payment of liabilities of the Principal Cardholder under this Agreement settled in full. Until such termination, the Bank may reissue Cards from time to time for use in accordance with this Agreement.
- b) Notwithstanding any other provision, all indebtedness shall at the Bank's option, and without notice or

demand being given, be immediately due and payable and the Bank may cancel this Agreement without notice in the event of:

- 10.1 The death of any Cardholder.
- 10.2 Insolvency of any Cardholder or failure by the Cardholder to pay any indebtedness hereunder or any other obligation of the Cardholder.
- 10.3 The institution of Garnishee, criminal proceedings, bankruptcy proceedings, attachment or execution proceedings involving any Cardholder or Authorised User.
- 10.4 A breach or default of any provision of this Agreement.
The Cardholder shall be liable for all legal fees and expenses incurred by the Bank including the attorney's collection commission.

11. Safeguarding the card

- a) The Cardholder will exercise all care necessary to ensure the safety of the Card and the secrecy of the PIN at all times. The Principal Cardholder may reveal the PIN only to an Authorised User.
- b) A Cardholder shall not allow any other person to use the Card with or without the knowledge of the PIN.
- c) A Cardholder should never write the PIN on the Card or anything usually kept with it.
- d) It is a Cardholder's duty to safeguard his/her Card with the same intensity they would apply for cash.
- e) If the Card is lost, stolen or is for any other reason liable to misuse or the PIN has been disclosed to anyone other than an Authorised User, the Cardholder must immediately notify the Card Center, directly by telephone number 3221111 or 246552-9 Nairobi and such notification must be confirmed in writing immediately either by post or fax to the Manager, I&M Bank, Card Center, P. O Box 30238, 00100 Nairobi.
- f) Until the Bank receives the formal notification, the Principal Cardholder will be liable in respect of any misuse of the Card.
- g) The Cardholder will give the Bank all the information in the Cardholder's possession as to the circumstances of the loss, theft or misuse of the Card or disclosure of the PIN and take all steps deemed necessary by the Bank to assist in the recovery of the missing Card. In the event of any such loss, theft or misuse being suspected, the Bank may provide the police with any information it considers relevant. If a Card is reported as lost, stolen or liable for misuse, that Card must not subsequently be used but must be cut in half and returned immediately to the Manager, Card Center, P.O. Box 30238, 00100 GPO, Nairobi.

12. Refunds and cardholder claims

- a) The Card Account will only be credited with a refund in respect of a Card Transaction if the Bank receives a refund voucher or other refund verification acceptable to it. No claim by the Cardholder against a third party may be subject of a defence or counterclaim against the Bank. No rights of the Cardholder against the Bank may be assigned or otherwise disposed of.
- b) No Cardholder shall return for cash refund any goods and tickets for services obtained with the Card. Any such refund must be credited only through the Card Account.

13. Authorised users

- a) The Bank may issue cards for use by any natural

person nominated by the Principal Cardholder as Authorised User/Supplementary Cardholder on the Card Account. The Principal Cardholder shall be liable for all amounts arising from, or losses incurred by the Bank in connection with the use of the Card by an Authorised User (including any use in breach of this Agreement which the Bank shall be under no responsibility to prevent), which shall be debited to the Card Account. In addition to its other powers, the Bank shall cancel any Authorised User's Card at any time upon the request in writing of the Principal Cardholder and the return of such Card to the Bank, or upon the surrender of such Card to the Bank by the Authorised User shall remain the sole responsibility of the Principal Cardholder.

14. Variation of agreement

- a) The Bank may vary this Agreement at any time or times whether or not similar variation is made to the agreement(s) with any other Cardholder(s). Subject to the requirements of statute (if any), notification of any such variation or any other notification to be given by the Bank shall be given to the Principal Cardholder by the Bank either in writing or by publication thereof by such means as the Bank may select and any variation whether notified or not shall be binding on the Cardholder.

15. Responsibility for service

- a) The Bank incurs no liability to the Cardholder if any merchant denies or fails to honour the Card or if there is dispute as to the nature, quality of any goods or service acquired from the merchant it being acknowledged that no merchant is an agent of the Bank.
- b) All claims including any right of set-off by the Cardholder and any dispute regarding any sales voucher or credit voucher or any transaction involving Card or other use of the Card Account shall be settled directly between the merchant and the Cardholder and shall have no effect on the indebtedness.
- c) The Bank incurs no liability to the Card holder for any malfunction of any ATM.

16. Foreign currency

- a) The Cardholder must be fully familiar and comply with all the applicable exchange control regulations when the Card is used outside the money area of the Republic of Kenya.
- b) Card transactions made in foreign currencies, will be shown on the statement in Kenya Shillings and is payable in Kenya currency converted at the exchange rate charged to the bank on conversion by Visa plus a percentage on the converted amount of the value of the foreign transaction and which percentage can vary from time to time. This rate may not be the rate in effect on the date of the transaction.

17. Security

- a) Internet transactions are not always secure. It is the Cardholder's responsibility to ensure that any Internet transaction is made on a secure site.
- b) The Bank will not take any responsibility for any misuse of a Card as a result of the customer quoting their Card number over the Internet.
- c) This Card must NOT be used to fund any acts of terrorism, for money laundering purposes, fraud, or any other illegal activities.

18. Liability for indebtedness

- a) The Principal Cardholder is liable to the Bank for all indebtedness incurred by any person Authorised by such Cardholder together with all the applicable charges and interest.
- b) The Principal Cardholder's liability to the Bank with each Authorised User shall be joint and several for all indebtedness.

19. Purchases and cash advances made without a card

- a) If the Cardholder or anyone authorized to use the Card provides a mandate, whether such comprises a signed coupon, subscription voucher or telephone instruction or requests a cash advance or gives the card number to make a purchase or obtain a cash advance, without presenting the Card (such as for mail order, telephone order or Internet), the legal effect shall be the same as if the Card was used by the Cardholder and a sales voucher or other document or cash advance voucher was signed by the Cardholder.
- b) The Bank shall debit the Card Account with the amount of all Card Transactions and the Cardholder will be liable to pay the Bank all the amounts so debited whether or not such a voucher or other document is signed by the Cardholder and irrespective of any rights or obligations as between the merchant and the Cardholder.

20. General

- a) The Bank shall not be liable if it is unable to perform its obligations under this Agreement due (directly or indirectly) to the failure of any machine, data processing system or transmissions link or to industrial dispute, strikes, lock outs, acts of any public enemy, wars, blockades, insurrections, riots, epidemics, landslides, lighting, earthquakes, fires, storms, flood, civil disturbances, terrorism, governmental regulations and directions and anything outside the direct control of the Bank, its agents or sub-contractors.
If the Bank is unable to produce or send a statement in respect of the Card Account, the Principal Cardholder's liability for the late payment charges shall continue for the purpose of calculating such charge, and in establishing the date on which payment is due, the Bank may select a date in each calendar month as the statement date.
- b) The Bank shall not be liable, responsible or accountable in anyway whatsoever for any loss, injury or damage whatsoever arising from the use of any ATM and the Principal Cardholder agrees to indemnify the Bank against all losses, costs, charges and expenses which the Bank may suffer or incur directly or indirectly arising from the use by any Cardholder of an ATM or any breach of this agreement by any Cardholder.
- c) The Principal Cardholder shall immediately notify the Manager, Card Centre, I&M Bank, P. O. Box 30238, 00100 GPO, Nairobi, Kenya in writing on any change of name or address. Any notice or correspondence sent by the Bank or its advocates to the Cardholder at the address last notified to the Bank by the Cardholder shall be deemed duly served.

- d) The use of the Card is subject to the rules and regulations of Visa.
- e) The Bank may demand at its discretion any amounts due on the Card Account if there is any breach of the Agreement herein by the Principal Cardholder or any Supplementary Cardholder.
- f) Any other facilities or benefits made available to Cardholders as such and not forming part of this Agreement may be withdrawn at any time without notice.
- g) The Cardholder warrants the complete accuracy of the information given upon the application for establishing the Card Account and any subsequent communication with the Bank.
- h) The Cardholder hereby gives consent to the Bank to make inquiries regarding the credit standing, past credit history with any other credit rating agency or credit issuing institution (including other credit card companies) as the Bank deems necessary.
- i) The Cardholder hereby gives consent to the Bank to make inquiries regarding the verification of any information that has been provided by the Cardholder in the I&M Bank International Visa Credit Card Application Form.
- j) The Cardholder hereby gives consent to the Bank to provide information regarding the credit standing, past credit history etc of the Cardholder in response to queries by any other credit rating agency or credit issuing institution (including other credit card companies), at the Bank's discretion.
- k) The Cardholder shall not make any payment to any person except the Bank in respect of goods or services with the use of the Card.
- l) The Bank may assign its rights and benefits under this Agreement at any time.
- m) This Agreement shall be governed in all respects by the laws of Kenya and the parties submit to the exclusive jurisdiction of the Kenya courts.

FOR OFFICIAL USE ONLY

Agent name _____ Code _____

Form no. _____

Application no. _____

Batch no. _____

Credit limit _____

Card no. _____

Supplementary Card no. _____

Date _____

Signature _____