



Guaranty Trust Bank (Ghana) Ltd
RC C-68,758

GTBank Visa Card Application Form

Date: _____

Branch _____

Please complete in block letters & tick where applicable.

PERSONAL INFORMATION	FIRST APPLICANT	SECOND APPLICANT (JOINT ACCOUNT)
Title (Mr./Mrs./Dr./Miss.,etc.)		
Surname		
First name		
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Type of Identification	Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> DVL <input type="checkbox"/> Student ID <input type="checkbox"/>	Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> DVL <input type="checkbox"/> Student ID <input type="checkbox"/>
Identification Number	<input type="text"/>	<input type="text"/>
Mother's Maiden Name		
ADDRESSES		
Street /House Address		
Postal Address		
E-mail Address		
Tel / Mobile Number (s)		
BANK INFORMATION		
Account Number (GHC)	____ / ____ / ____ / ____ / ____ (Primary Visa card Account)	
2 nd Account to be linked	____ / ____ / ____ / ____ / ____ (kindly note that this account will only be accessible on GTB ATMs)	
Account Name		
<i>I/We confirm that I/ we have read and understood the terms and conditions overleaf</i>		
Signature		
Date		

(BANK USE ONLY)

Card Type: Student Discount <input type="checkbox"/>	Visa Domestic <input type="checkbox"/>	Visa International <input type="checkbox"/>	Visa Gold <input type="checkbox"/>
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Bank Official Details

Verified By:

Name _____ Signature/Date _____

Approved By:

Name _____ Signature/Date _____

GTBank Debit Card Terms and Conditions

I/ We hereby apply for the GTBank Visa Card. I/ We declare that the information provided in this application form is true and correct and shall inform GTBank of any changes thereto. I/We hereby authorise GTBank to verify any information provided herein from whatever source(s) it may consider appropriate.

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

1. I/We undertake that this application form, signed by me/us, is for the issuance of a Guaranty Trust Bank Ghana Limited (GTBank) Visa 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 me/us.
3. I/We understand that the GTBank Visa 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 Visa 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 Visa Card after the Bank has notified me/us of its cancellation or withdrawal
6. I/We undertake to immediately inform GTBank, when the Visa Card is lost, stolen or misplaced, giving details of the loss, theft or misplacement. I/We understand that if I/we fail to so inform GTBank, I/we may increase the chances of the occurrence of fraud on my/our account, and GTBank would not be responsible in anyway whatsoever for any unauthorised transaction(s) on my/our account during this period.
7. I/We understand that I am/we are liable for any transaction(s) that occur(s) on my/our account prior to reporting the loss of my/our GTBank Visa Card to GTBank.
8. I/We undertake to promptly return all found Visa cards, previously reported by me/us as lost, stolen or misplaced, 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/we are not allowed to give my/our Visa card to anyone except those involved in any Point of Sale transaction. The Visa 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 Visa card and I/ we take full responsibility for these transactions. I/we also agree to accept GTBank'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 issuance, usage and renewal of the GTBank Visa Card, and also for providing the services stated herein.
13. GTBank reserves the right to terminate the services stated herein at any time without notice to me/us and without incurring any liability(ies) whatsoever.
14. GTBank reserves the right to vary these terms and conditions at its sole discretion and 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 Visa 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 the possibility of fraud.
16. These terms and conditions are governed by the laws of the Republic of Ghana.

Important Notice for GTBank Visa Gold and International Card applicants with Cedi Accounts:

17. I/We agree to spend or withdraw funds not exceeding Bank Of Ghana's Foreign Exchange Control Regulation limit each time I/we use my/our card outside Ghana. I/we understand that The Bank of Ghana Foreign Exchange Control Regulation limit is currently \$5,000 (five thousand dollars) per trip and this limit may be reviewed from time to time.
18. I/We agree to use the GTBank Visa Card on the local ATMs anytime I/we return from a trip abroad and I/we agree to inform GTBank of my/our trip(s) in and out of Ghana. This is to enable GTBank to facilitate the use of my/our cards both at home and abroad.
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