



**SERVICES INTEGRITY SAVINGS AND LOANS LTD**  
**GH-LINK DEBIT CARD REQUEST FORM**

ACCOUNT NAME: .....

ACCOUNT NUMBER (1<sup>ST</sup>) 

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ACCOUNT NUMBER (2<sup>ND</sup>) 

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(IF APPLICABLE)

REQUEST TYPE:  NEW       REPLACEMENT       RENEWAL       LINKAGE

TYPE OF ACCOUNT:  SAVINGS     CURRENT     JOINT ACCOUNT

BRANCH FOR DELIVERY: .....

APPLICANT SIGNATURE:

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CONTACT NUMBER: .....

DATE:

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(DD / MM / YYYY)

**FOR OFFICIAL USE ONLY**

Inputter Name : ..... Signature: ..... Date: .....

Authorizer Name : ..... Signature..... Date : .....

(Please ensure that all forms are duly stamp)

**PLEASE TURN BACK PAGE FOR TERMS AND CONDITIONS.**

## TERMS AND CONDITIONS

### 1. CONDITIONS

- 1.1 These conditions, varied from time to time constitute the agreement between you and the Services Integrity Savings and Loans Limited (SIS&L) with regard to the issuance and use of the debit card of SIS&L. Indeed, SIS&L reserves the right to vary, amend or replace all of these conditions at any time without prior notice. SIS&L shall notify you of any changes made to these conditions as soon as practicable, but failure to make such notification shall not invalidate the changes.
- 1.2 You shall be deemed to have read, understood and agreed to be bound by these conditions upon your signing of the application form.
- 1.3 This Agreement is governed in all respects by the laws of the Republic of Ghana and the parties submit to the exclusive jurisdiction of the Ghanaian courts.

### 2. THE CARD

Subject to the terms of this Agreement

- 2.1 SIS&L shall issue at its sole discretion, a card to enable you access facilities and benefits made available by the SIS&L, make purchases from merchants who accept GH –Link cards.
- 2.2 The card may also be issued to withdraw cash from cash dispensers and ATM operated by SIS&L and other members of GHIPSS GH - Link up to such limits as may be notified to you by SIS&L from time to time.
- 2.3 The card is and remains the property of SIS&L at all times and it must be returned to SIS&L on request and may be repossessed at any time without notice by the SIS&L or by any person acting on the SIS&L's behalf.
- 2.4 Until and unless this Agreement is terminated, SIS&L shall renew the card from time to time and debit the renewal and all other applicable charges to your card account.

### 3. USE OF THE CARD

You shall comply with the following terms:

- 3.1 Keep the card secure at all times.
- 3.2 Do not use the card before or after the period for which it is stated to be valid or after any notification of its cancellation or withdrawal is given to you whether by SIS&L or any person acting on the its behalf.
- 3.3 Do not discard carelessly used carbon copies containing the card details as that information could be used to perpetuate fraud.
- 3.3 When making a purchase, ensure that the merchant destroys any spoilt vouchers or receipts in your presence.
- 3.5 Upon expiry there is no need to return the card to SIS&L, destroy the card by cutting it.
- 3.6 The card is not transferable and is valid for use only by the person whose name is printed on it during the validity period.
- 3.7 A card should not under any circumstances be used for any unlawful purpose including the purchase of goods and/or services prohibited under Ghanaian law.
- 3.8 SIS&L at its discretion may withdraw the right to use the card or refuse any request for authorization of any card transaction at any time and without prior notice.

### 4. PERSONAL IDENTIFICATION NUMBER

- 4.1 You shall be issued with a Personal Identification Number (PIN) to enable you to use the card. You should keep your PIN

confidential and never disclose it to any third party including the SIS&L's staff.

### 5. LOST OR STOLEN CARD

- 5.1 If the card is lost or stolen, or a card is for any reason liable to be misused or you have any reason to suspect that your PIN may have been discovered by an unauthorized person or compromised, you shall immediately notify the SIS&L's Electronic Banking Centre on Telephone Number +233 50 897 5335, or at the nearest branch of a SIS&L Branch and confirm such in writing within seven (7) days providing your account number and any other relevant information as may be required.
- 5.2 Until and unless such notice is received, SIS&L is authorized and shall remain authorized to debit your card account for the transaction made using the card.
- 5.3 You shall be liable to SIS&L for all losses or claims to the SIS&L arising from any transaction affected before such notice is received.
- 5.4 You shall give SIS&L and any person acting on SIS&L's behalf all necessary assistance in any investigations, avail all information as to circumstances of the loss, theft or possible misuse of the card and take all reasonable steps to assist the SIS&L to recover the card and money.
- 5.5 You shall consent to the disclosure to third parties of such information as is relevant concerning your card account in connection with loss, theft or possible misuse of your card and money.
- 5.6 If your card is lost and reported to SIS&L and you subsequently find it, you should destroy the card by cutting it into pieces and report the discovery to the Card Centre.
- 5.7 SIS&L will as soon as practicable replace any lost or stolen card subject to payment of the applicable replacement charge.

### 6. LIABILITY

- 6.1 SIS&L shall not be liable in any way if a third party does not honor the card.
- 6.2 You shall be liable for any loss or cost suffered by SIS&L as a result of any breach of this Agreement.
- 6.3 SIS&L shall not be liable if it is unable to perform its obligation under this Agreement due force majeure such as failure of any machine, data, process system, transmission link, industrial dispute, terrorist action or anything outside its direct control or that of its agents.

### 7. CARDHOLDER CLAIM

- 7.1 Your card account shall only be credited with a refund in respect of a card transaction if SIS&L receives a refund voucher or other refund verification acceptable to it.
- 7.2 No claim by you against a third party may be the subject of defense or counter claim against SIS&L.
- 7.3 You shall not be entitled to any interest or any credit in your account.
- 7.4 You shall not return for cash refund for any goods or tickets obtained with the use of the card.

### 9. GHIPSSS (GH – LINK) REGULATIONS

- 9.1 The use of the card is regulated by the terms of GHIPSS and you agree to abide by those terms as they shall be communicated to you by SIS&L from time to time.
- 9.2 Any charges made by GHIPSS on transactions shall be debited to your card account.