

- 4.11 You may not use your Card for any unlawful activity or money transfer purposes.
- 4.12 You are responsible for monitoring the balance and maintaining a positive balance on the Account. If the Account balance drops below zero ("negative balance"), following any Transaction Authorised by you, you and your Employer agree to repay the resulting debit balance to us within thirty (30) days of request. If the Account does go into negative balance, this does not mean that it will be allowed to go into negative balance on subsequent occasions. We reserve the right to cancel or suspend the Card, should the Account go into negative balance.
- 4.13 Further to condition 4.12, you may not spend more money than you have available in your Account. If you do, you and your Employer will be responsible to pay us all amounts in excess of the Account balance (after adjustments for foreign exchange fluctuations), including interest, and fees or charges relating to your Card (as set in these Terms) on demand.
- 4.14 The Card is not a credit card and use is limited to the amount pre-loaded on the Account and any other limits referred to in these Terms.
- 5 Authorisation to debit your Account**
- 5.1 The Account will be debited with the amount of each Transaction and any associated fees and this will reduce the credit available in the Account.
- 5.2 Each Transaction will require Authorisation and Verification before completion.
- 5.3 We cannot stop a Transaction once you Authorise the use of the Card.
- 5.4 You may dispute a Transaction, but then you must prove that it was not Authorised by you. If you want to dispute a Transaction you must do so within thirty (30) days of the Transaction debit date. We will investigate the dispute after we have received written confirmation from you (as a dispute form) in accordance with our procedures stating that you did not Authorise the Transaction. To raise a dispute, please contact your Employer who in turn will complete the required dispute forms and contact our Customer Services Centre.
- 5.5 A dispute between you and a Merchant will not affect our right to recover our fees relating to the Transaction. We will not:
- 5.5.1 get involved in resolving any such disputes; nor
- 5.5.2 be responsible for any losses or costs you incur related to such a dispute.
- 6 Your Account**
- 6.1 You can access your Account at www.stanbicbank.com.gh in order to:
- 6.1.1 check your balance;
- 6.1.2 check your Transaction history and statements;
- 6.1.3 obtain a PIN reminder.
- 6.2 You must comply with our authentication procedures to access your Account.
- 6.3 You must not share details of these authentication procedures and codes, or any other information that will reveal your identity and your Account details, with anyone. For example, you must not tell anyone your personal identity number, PIN or what the security question is for identifying you as the Account holder.
- 6.4 Your Account will usually show pre-authorisation amounts and the corresponding completed Transaction. If, on your return to Ghana, there is a pre-authorisation amount without a corresponding completed Transaction, the value of the Transaction will be retained to ensure that your Account does not reflect a negative balance. You may contact the Customer Services Centre to confirm whether any pre-authorisation amounts are being held against your Account.
- 6.5 If you notice any error in the Transactions on the Account, then you must notify your Employer immediately who in turn will contact the Customer Services Centre and in any event within thirty (30) days of the Transaction debit date. We may request you to provide additional written information concerning any error.
- 6.6 You consent to us keeping a record of the activity on your Account, including whether there are any suspicious or unusual Transactions, and giving this information to the authorities or any credit reference agency.
- 7 Fees, limits and other charges**
- 7.1 For details on the fees and limits that apply to the Card, please refer to the Fees and Limits section at www.stanbicbank.com.gh.
- 7.2 You agree to pay and authorise us to debit the Account for the fees set out in the Fees and Limits section at www.stanbicbank.com.gh and in these Terms.
- 8 Foreign Exchange Transactions and Exchange Control**
- 8.1 It is your responsibility to ensure that you always comply with exchange control regulations of Ghana or the country that you live in or travel to.
- 8.2 Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 8.3 If an ATM withdrawal, point of sale or online Transaction is made in a currency which is different to the available Currency on the Card, the foreign exchange rate used is the rate determined by MasterCard on the day the Transaction is processed by MasterCard plus the Foreign Exchange Fee (see Fees and Limits section at www.stanbicbank.com.gh).
- 8.4 In terms of the exchange control regulations, we are required to report foreign exchange Transactions to Bank of Ghana.
- 9 Security and lost or stolen Cards**
- 9.1 You must make sure that you keep the Card, the Security Details and any PIN safe and secure from misappropriation by any third party, in particular, but without limitation, by:
- 9.1.1 not giving the Card number to any unauthorised person;
- 9.1.2 not writing the PIN on the Card;
- 9.1.3 not carrying the PIN with the Card;
- 9.1.4 not recording the PIN where it may be accessed by others;
- 9.1.5 not giving your PIN to anyone else including the police, us, or the Customer Services Centre;
- 9.1.6 not giving any Security Details to any unauthorised person.
- 9.2 We suggest you keep receipts of all the Transactions on your Account, whether they were successful or not.
- 9.3 If your Card has been lost, damaged or stolen, or if you think that someone else knows your PIN, call the 24/7 Customer Services Centre team immediately. The Customer Services Centre is open twenty four (24) hours, seven (7) days a week. They can suspend your Card and offer further assistance, including emergency cash up to the available balance on your Card (subject to availability in the relevant location). The phone numbers can be found in the User Guide and on www.stanbicbank.com.gh. Then contact your Employer who will provide you with a Replacement Card. For general enquiries, please call the Customer Service Centre or visit our website.
- 9.4 You will be required to confirm details of the loss, theft or misuse to the Customer Services Centre in writing. You must assist the police and us in any enquiries and attempts to recover a lost or stolen Card.
- 9.5 If any lost or stolen Card is subsequently found, it must not be used unless the Customer Services Centre confirms it may be used.
- 9.6 If your Card is lost, stolen or used contrary to these Terms, you and your Employer will be liable for all Transactions and losses:
- 9.6.1 until you and / or your Employer notify us;
- 9.6.2 if the Card is misused with your consent;
- 9.6.3 if you have been grossly negligent (including, but not limited to, failing to look after the Security Details and/or PIN, resulting in unauthorised Transactions being made);
- 9.6.4 if you have acted fraudulently.
- 10 Replacement Card or cash**
- 10.1 If the Card is lost, stolen or damaged, you must request a Replacement Card from your Employer. Your Employer will transfer the balance of the Card to the Replacement Card and arrange for a Replacement Card to be delivered to you.
- 10.1.1 If you lose your Card or your Card is stolen while you are abroad, you may contact our Customer Services Centre and we will arrange for funds, up to the available balance on the Card, to be made available to you from various worldwide outlets (subject to availability and location).
- 11 Ending your relationship with us**
- 11.1 The Account will be operational until the expiry date unless your Employer closes it, or it is closed by us, by written notice to your Employer, in accordance with these Terms.
- 11.2 We may close, restrict activity or suspend access to your Account without notice if we in any way know or suspect that it is being used fraudulently, negligently or for illegal activities, or if we must do this for legal reasons.
- 11.3 You will not be able to use your Card if we have closed your Account.
- 11.4 If we close or suspend access to your Account for any reason, we will not be responsible for any loss resulting from any act or omission by us or any third party. This includes claims arising in contract, delict or statute for direct, indirect, consequential or special damages, including loss of profit.

- 11.5 When your Account is closed, either by us or your Employer, you must cut up your Card so that it cannot be used again. If you do not cut up your Card, you will be responsible for all resulting Transactions after your Account is closed.
- 12 Disclaimers**
- 12.1 We are neither responsible for, nor liable to you, for any losses due to:
- 12.1.1 interruption in the processing of Transactions or delay resulting from circumstances beyond our reasonable control. This includes power failure and technical faults during, and interruptions or delays in, communication with any Merchant point of sale, ATM network, internet or other system;
- 12.1.2 any of your instructions not being sufficiently clear;
- 12.1.3 any failure by you to provide correct information;
- 12.1.4 Merchants or ATMs not accepting your Card, or the way in which a Merchant processes a Transaction;
- 12.1.5 the way in which any refusal to accept the Card is communicated to you;
- 12.1.6 any indirect, special or consequential losses;
- 12.1.7 any infringement by you of any currency laws in the country where the Card was issued or used;
- 12.1.8 our taking any action required by any government, federal or state law or regulation or court order;
- 12.1.9 anything specifically excluded or limited elsewhere in these Terms.
- 13 Privacy**
- 13.1 Your information consists of the details you and others give us during your relationship with us. It includes information from your requests and instructions, details and analysis of your Card Transactions, and other information we gain from operating your Account and the services provided.
- 13.2 We will keep your information private and may share it only:
- 13.2.1 if you ask us to share it with others or you have agreed to us doing so;
- 13.2.2 with Access Prepaid Worldwide Ltd (acting as program managers) and others who are involved in helping to manage your Account and our services to you;
- 13.2.3 to meet our obligations to any regulatory authority; or
- 13.2.4 if the law requires or permits it or it is in the public interest.
- 13.3 We will use your information to:
- 13.3.1 provide you with the Card and to update our records;
- 13.3.2 recover debts;
- 13.3.3 prevent fraud;
- 13.3.4 perform compliance and regulatory checks; and
- 13.3.5 identify other products and services which might interest you and improve our business relating to such products or services.
- 13.4 You must notify your Employer immediately of any change to your personal details.
- 14 General**
- 14.1 These Terms will be governed by the laws of Ghana.
- 14.2 We reserve the right to change these Terms (including bringing in new terms, changes in the fees and limits, and the services we offer) at any time.
- 14.3 These Terms may also be changed in order to comply with any government, regulation or laws governing the Card.
- 14.4 You may not vary any of these Terms.
- 14.5 The changes will be available online at www.stanbicbank.com.gh. Any amendments will not constitute a cancellation of this agreement.
- 14.6 You must pay all our expenses and other costs in recovering any outstanding amounts you owe us, including legal fees and any collection, tracing and penalty fees.
- 14.7 We may delegate or transfer legally our rights and obligations in these Terms to any party without seeking your consent.
- 15 Addresses for notices and Contact Details**
- 15.1 Your Employer's registered address is your chosen address for receiving any legal notices and documents. We will be entitled, but not obliged, to send any notice to the e-mail address (if any) you specified in your application.
- 15.2 You must send any legal notice to us addressed to: The Head, Legal, Stanbic Heights, 215 South Liberation Link, Airport City, Accra, Ghana.
- 15.3 If you have any queries regarding the Card, please refer to your Employer, the Customer Services Centre, the User Guide, or www.stanbicbank.com.gh.
- Corporate Prepaid Card is issued by Stanbic Bank Ghana Limited, pursuant to license by MasterCard® Asia/Pacific Pte. Ltd. MasterCard is a registered trademark of MasterCard International Incorporated.
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