



Corporate Visa Debit Card Application



Please complete in **BLOCK CAPITALS**. All sections of the application form and the board resolution must be completed in full.

Please supply me with an Offshore Visa debit card.

I accept and agree to be bound by the terms and conditions for the Offshore Visa debit card, which are at the end of this application, available on request or online at www.standardbank.com/corporate.

Please issue a card on:

- Account number
- the new account requested in the accompanying Corporate Account Application Form and Mandate

Company name _____

Visa debit card - linked to the Company's current account in the same currency

Card in Sterling US Dollar Euro Australian Dollar (available on Professional Demand and Optimum accounts only)

Personal details

Title Mr Mrs Miss Ms Dr Other (please specify)

First name(s)	Last name
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Previous last name(s)

Your Visa debit card will be sent to the Company's normal correspondence address unless otherwise requested below. We are unable to deliver a debit card to a PO Box address. Please contact us for clarification.

Card delivery address

Alternative card delivery address

Address line 1	
Address line 2	Address line 3
Address line 4	Post / Zip code (if applicable)

Contact information

Please supply at least one contact telephone number. Please include any country and local regional dialling codes (e.g. +44 1234 567890) and please provide an email address where we can contact you. For security reasons this should be a personal email address only accessible by you.

Home telephone number	Work telephone number
Mobile telephone number	Fax number
Email address	

Security details

This is how we will identify you when speaking with you on the phone. Please complete the following details in full, memorise them and do not share them with anyone

Password	Name of your first school
Mother's maiden name	Favourite sport or colour

Signature

Signature	Date (dd-mm-yyyy)
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This application form is used to collect personal information from you which is necessary for us to provide you with the banking services you require and to comply with applicable AML and KYC legislation.

For further details on how we use the personal information you have provided to us in this form, and your rights in relation to our use of your personal information, please refer to our client privacy statement at www.international.standardbank.com/privacystatement.

In addition to the signed application form and board resolution, please post us certified copies of one of the following documents from both List A and List B as proof of the applicant's identity and current residential address

Documents you will require

You will be required to post us certified copies of one of the following documents, from both List A and List B, as proof of your identity and current residential address:

Identity (List A)	Residential address (List B)
A valid passport	A utility bill (electricity, gas, water) that is no more than three months old (excluding mobile phone bills)
A valid Government issued identity card	A Bank, Building Society or Credit Card statement from a recognised financial institution (excluding store cards) that is no more than three months old
A valid armed forces ID card	A valid, full, UK or Isle of Man driving licence (if not used for confirmation of your identity)
A valid, full, UK, Channel Island or Isle of Man driving licence (this cannot also be used for address confirmation)	For Standard Bank Group customers only - confirmation of address can be provided by your branch
Email address	

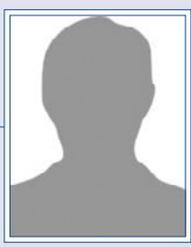
How documents must be certified

Proof of identity and proof of your current residential address must be certified in accordance with Standard Bank Offshore requirements.

Please ensure the following statement is copied in its entirety and include a date, name, signature, position and contact details (telephone number or email address) in every instance:

“CERTIFIED AS A TRUE COPY OF THE ORIGINAL” AND IN ADDITION, FOR PHOTOGRAPHIC DOCUMENTATION FROM LIST A, “THE PHOTOGRAPH BEARS A TRUE LIKENESS OF [INSERT NAME OF APPLICANT HERE]”.

Example of how to certify proof of identity documents

United Kingdom of Great Britain and Northern Ireland			
Code of Issuing	State	GBR	Passport No. 01234567
<div style="border: 1px solid black; padding: 5px; width: fit-content;">A certified copy of your marriage certificate will be required if you have recently changed your surname</div> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;">Copy of photograph must be good quality and a true likeness</div> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;">Passport must be valid (not out of date)</div>		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin-bottom: 10px;">Place of birth must be included</div> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-bottom: 10px;">Passport must be signed</div>	
		<p>Surname Smith Given name Richard Nationality British Date of Birth 01.03.1977 Sex M Date of issue 0 1 January 2012 A Date of expiry 0 1 January 2022 H</p> <p style="text-align: right;">Place of Birth Jersey uthority DVS older's signature</p> <p style="text-align: center; font-family: cursive; font-size: 1.2em;">Richard Smith</p>	
<p>“Certified as a true copy of the original and the photograph bears a true likeness of Richard Smith”</p> <p>Signed <i>An Example</i></p> <p>Name An Example</p> <p>Date 01 January 2012</p> <p>Company Company Stamp Ltd</p> <p style="text-align: center; font-weight: bold; font-size: 1.1em;">Company STAMP</p>			

Who can certify documents?

The certifier must be independent of the person for whom the account is being opened. The following people can certify documents:

- a Lawyer or Notary Public (who is a member of a recognised professional body)
- an Actuary or Accountant (who is a member of a recognised professional body)
- a member of the Judiciary
- a Senior Civil Servant or a serving Police or Customs Officer
- a Director, Manager or Company Secretary of a bank or regulated financial services business



Visa debit card on a Corporate account

At a meeting of the Board of Directors of _____ ("the Company"),
held at _____

IT WAS RESOLVED:

1. THAT Standard Bank Isle of Man Limited / Standard Bank Jersey Limited (as appropriate) ("the Bank") be authorised and is requested to:
a) issue a Visa debit card linked to:
 account in the name of the Company
OR
 the new account requested in the accompanying Corporate Account Application Form and Mandate
b) make any enquiries it may deem expedient in connection with this request
c) accept, at its discretion, and act upon a request signed by the person holding the position of an authorised Visa debit card holder for the time being of the company for the issue of a debit card and Personal Identification Number (PIN) to the authorised Visa debit card holder on the Company's account as above

2. THAT the Company accepts and agrees to be bound by the Visa debit card Terms and Conditions, as set out in the completed application form (produced to the meeting of which a certified copy of the Resolution forms part) and such Terms and Conditions may be amended from time to time.

3. THAT the Bank is hereby authorised to accept all debits/credits in respect of the debit card and apply them to the Company's account in accordance with the debit card Terms and Conditions.

We certify the above to be a true copy from the minutes.

Full name and office held of authorised Visa debit card holder

Home telephone number	Work telephone number
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Contact information

Please supply at least one contact telephone number. Please include any country and local regional dialling codes (e.g. +44 1234 567890) and please provide an email address where we can contact you. For security reasons this should be a personal email address only accessible by you.

Home telephone number	Work telephone number
First name(s)	Initial(s)
Last name	
Office held	

Full name and signature of Company Chairman

Print name	
Signature	Date (dd-mm-yyyy)

Full name and signature of Company Secretary

Print name	
Signature	Date (dd-mm-yyyy)



1. Introduction

- 1.1 These Terms set out the Terms and Conditions in connection with your Standard Bank Visa debit card. References to “we”, “us” and “our” are references to Standard Bank Jersey Limited or Standard Bank Isle of Man Limited, as appropriate. References to “you” and “your” are references to the person or body corporate Cardholder, as applicable.
- 1.2 These Terms form a legal agreement between you and us and contain important information regarding the services that we will provide to you, so please ensure that you understand all of them. You must let us know as soon as possible (and in any event before using our services) if there is anything which you do not understand or need made clearer.
- 1.3 In addition to these Terms, the contract between you and us also includes, where relevant to your account(s), the terms contained in our “Other Terms” (as defined below).
- 1.4 In the event of any conflict between the provisions of these Terms and the Other Terms applicable to you, the provisions of these Terms shall prevail, except where any Applicable Regulations require otherwise. We will provide a copy of these Terms and any Other Terms at any time on request. If you would like to request a copy of these Terms or any Other Terms, please contact the Manager of the Bank in the jurisdiction in which your Account is located who will arrange the same. Contact details in respect of each of our Jersey and Isle of Man offices are set out at the end of these Terms.

2. Interpretation

- 2.1 “**Terms**” means these Terms and Conditions as amended from time to time.
- 2.2 The following expressions in these Terms shall have the following meanings:
- “**Account**” means the bank account held or to be held with us in the name of the Cardholder (whether solely or jointly with another person), the number of which is or shall be specified in the Application Form for the Card and communicated to the Cardholder as appropriate.
- “**Account Currency**” means the currency in which the Account is denominated.
- “**Applicable Regulations**” means all applicable laws, rules and regulations as in force from time to time in any jurisdiction, including without limitation the Foreign Account Tax Compliance Act (FATCA) or analogous law in any relevant jurisdiction, any anti-money laundering legislation, any data protection legislation and any rules of a relevant regulatory authority in the jurisdiction in which an account is opened.
- “**Bank**” means Standard Bank Jersey Limited in respect of any Account opened in Jersey or Standard Bank Isle of Man Limited in respect of any Account opened in Isle of Man.
- “**Business Day**” is a day on which banks in Jersey or Isle of Man, as appropriate are generally open for business, other than weekends and local bank holidays.
- “**Card**” means a Standard Bank Visa debit card including any renewal or replacement card.
- “**Cardholder**” means the Account holder who has power alone to operate the Account in accordance with the mandate and to whom a Card has been issued or the person named in the Card application and authorised to use a Card in accordance with the Card application and, if applicable, the associated board resolution.
- “**Other Terms**” means any other written Terms and Conditions or agreement between you and us which govern transactions, including but not limited to our:
- Charges for Banking Services lea et for International Personal Banking, International Private Clients and / or Corporate and Business Banking;
 - Specific Terms and Conditions for International Personal Banking, International Private Clients and / or Corporate and Business Banking;
 - General Terms and Conditions for Personal, Trust and / or Corporate accounts. “PIN” means the personal identification number issued to the Cardholder from time to time for use with the Card.

“**Standard Bank Offshore Group**” means Standard Bank Offshore Group Limited which has its registered office at 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ, or any subsidiary of it which includes Standard Bank Jersey Limited and Standard Bank Isle of Man Limited;

“**Standard Bank Group**” means Standard Bank Group Limited, or any subsidiary of it. Standard Bank Group Limited has its registered office at 9th Floor, Standard Bank Centre, 5 Simmonds Street, Johannesburg 2001, Republic of South Africa.

“**Transaction**” means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of the Card in any authorised manner.

“**Visa**” means Visa Europe Limited, a company incorporated in England and Wales, whose registered office is at 1 Sheldon Square, London W2 6TT or any subsidiary thereof.

3. Application

- 3.1 These Terms apply to the use of the Card. Other Terms shall also apply, and must be read in conjunction with these Terms.
- 3.2 By signing and submitting the Visa debit card Application Form for the Card you are agreeing to be bound by these Terms and applicable Other Terms.

4. Card facilities

- 4.1 You may use the Card to pay for goods and services at retailers or suppliers world-wide who accept the Card by signing a sales voucher, by signing a mail order purchase form showing the number printed on the Card or by placing an order by telephone or over the Internet and quoting the number printed on the Card, and we will debit to the Account the amount of any such Transaction authorised in such way.
- 4.2 You may use the Card in conjunction with the PIN to withdraw money from automated teller machines, which accept the Card. The amount of money so withdrawn will be debited to the Account.
- 4.3 You may use the Card in conjunction with the PIN to pay for goods and services by using a Card operated machine at retailers or suppliers world-wide who offer this facility. We will debit to the Account the amount of any Transaction authorised in this way.
- 4.4 In addition to the amount of all Transactions, certain charges will be debited to the Account as provided in these Terms.
- 4.5 The Card is only available to persons over the age of eighteen years and who are of full legal capacity.

5. The Card

- 5.1 The Card belongs to us and we or any of our authorised officers, servants, employees, associates or agents may retain the Card, require you to return the Card or suspend the use of the Card at any time at our absolute discretion and we shall not be liable for any loss suffered by you as a result.
- 5.2 The Card will not become valid or operational until you acknowledge receipt of the Card by contacting us by telephone on the number provided and stating the password specified by you in the Visa debit card Application Form for the Card. Telephone calls may be recorded. The Card is only valid for the period shown on it and must not be used outside that period or after we have required by notice in writing to you that it be returned to us. When the period of validity of a Card expires it must be destroyed by cutting it in half through the magnetic strip.
- 5.3 You must take all reasonable precautions to prevent unauthorised use of the Card, including signing the Card when you receive it and telephoning us, in accordance with paragraph 5.2 above, to acknowledge receipt of the Card as soon as possible.
- 5.4 If the Card is lost or stolen you or any other person acting on your behalf must notify us by contacting our lost or stolen 24/7 helpdesk using the telephone number from time to time notified to you. We recommend that you also notify the relevant law enforcement agencies if you suspect that your Card has been stolen, or a crime has been committed in relation to your Card.

- 5.5 You must co-operate with any of our authorised officers, servants, employees, associates or agents and / or law enforcement agencies in any efforts to recover the Card if it is lost or stolen. We may disclose information about you and your Account if we reasonably consider it will help avoid or recover any loss to you or us resulting from the loss, theft, misuse or unauthorised use of the Card.
- 5.6 If the Card is found after we have been given notice of its loss or theft you must not use it again and dispose of it as soon as is practicable. We also recommend that you cut the Card in half through the magnetic strip.
- 5.7 You must not allow anyone else to use the Card.

6. The PIN

We will issue you with a PIN. Once we issue a PIN, you must take all reasonable precautions to avoid unauthorised use, including destroying the PIN notification letter issued by us promptly after receipt, never disclosing the PIN to someone else, never writing the PIN on the Card or any other item normally kept with the Card, never writing the PIN in a way that can be understood by someone else and notifying us as soon as possible if someone else knows or is suspected of knowing the PIN.

7. Liability for unauthorised transactions

- 7.1 Unless we can show that you have acted fraudulently or with negligence or otherwise contrary to the provisions of these Terms (including for the avoidance of doubt if you have disclosed the PIN to someone else), we will be responsible for any money lost as a result of the Card being lost in despatch from us to you and we will also be responsible for any money lost as a result of use of the Card without your authorisation after it has been reported to us and (if applicable) to the relevant law enforcement agencies (see paragraph 5.4 above) that the Card has been lost or stolen or that the PIN is known or suspected of being known by someone else (provided you did not disclose the PIN to someone else), as applicable. We will credit the Account with any amount for which we are responsible pursuant to this paragraph, including any related interest and charges.
- 7.2 Subject to any contrary provision of the law, you will be responsible for any losses without limit, except losses for which we will be responsible pursuant to paragraph 7.1 above, incurred by us or any other person and including, without prejudice to the generality of the foregoing, any losses incurred as a result of the use of the Card in a fraudulent or negligent manner or otherwise contrary to the provisions of these Terms.
- 7.3 If the PIN is held with the Card and subsequently lost or stolen, you will be liable for all PIN related Transactions. If you disclose the PIN to someone else then you will be liable for all subsequent PIN related transactions.

8. Charges

- 8.1 We will charge you a fee in respect of each cash withdrawal made using the Card, in accordance with our Charges for Banking Services lea et applicable at the relevant time.
- 8.2 We will charge you a fee in respect of a request for a replacement Card in accordance with our Charges for Banking Services lea et.
- 8.3 You will be charged in respect of every Transaction made in a currency other than the Account Currency in respect of the conversion of the amount of the Transaction into the Account Currency, in accordance with the charges applicable at the relevant time under our Charges for Banking Services lea et.
- 8.4 We shall charge an annual fee in respect of the Card in accordance with the charges applicable at the relevant time under our Charges for Banking Services leaflet.
- 8.5 We may change the fees and charges specified in our Charges for Banking Services lea et in accordance with the General Terms and Conditions applicable to you.

9. General

- 9.1 The total amount of any Transactions carried out in any one day shall be limited to such amounts as determined by the Bank in its sole discretion from time to time.
- 9.2 We will issue a Card only if you have completed the Visa debit card Application Form for the Card, signed in accordance with the bank account mandate and it has been accepted by us. Applications are acceptable if received by fax, or PDF attached to an email (if an email indemnity is held for the Account), or by post. Replacements or renewals of Cards will be at our discretion.
- 9.3 You are not authorised to enter into Transactions using the Card to a value in excess of the credit balance (if any) of the Account from time to time unless an overdraft has been previously agreed with us. We will charge interest on the Account at our relevant interest rate in respect of unauthorised overdrafts on the Account unless otherwise agreed and our usual fees for unauthorised overdrafts may also be charged to the Account. Such fees will be charged in accordance with our Charges for Banking Services lea et.
- 9.4 If we are asked to authorise a Transaction, we may take into consideration any other Transactions which have been authorised but which have not been debited to the Account (and any other transactional activities upon the Account) or the limits and other conditions referred to in paragraph 9.1 and if we determine that there are or will be insufficient available funds in the Account to pay the amount that would be due in respect of such Transaction, we may at our own absolute discretion refuse to authorise such Transaction, in which event such Transaction will not be debited to the Account. We shall not be liable for any loss resulting from any such refusal to authorise any Transaction.

Return the completed form to:

Isle of Man

Standard Bank Isle of Man Limited, Standard Bank House
One Circular Road, Douglas, Isle of Man IM1 1SB
Telephone: +44 (0)1624 643643
Email: businessbanking.IOMcorporate@standardbank.com

Jersey

Standard Bank Jersey Limited, Standard Bank House
PO Box 583, 47-49 La Motte Street, St. Helier, Jersey JE4 8XR
Telephone: +44 (0)1534 881188
Email: sbj@standardbank.com

www.international.standardbank.com

Important information

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission. Registered in Jersey No 12999.
Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Services Authority. Registered in the Isle of Man No. 4713C.

Telephone calls may be recorded.