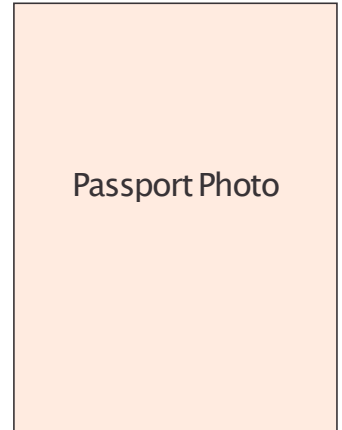


RCBank Visa Prepaid Card Application Form



Branch

Date

Title: Mr. Mrs. Miss Ms. Dr. Prof. Others

*Surname:

*Middle Name:

*First Name:

*Preferred Name on card in BOLD: (Not more than 21 characters)

*Channel to Be Enabled:

ATM POS Web

Are you a RCBank customer?

YES NO

If yes, provide account number

Residential Address (Street):

*City:

Country:

Email Address

Time at Present Address:

Residential Status:

Own Residence Tenant

*Occupation

Expected Annual Income

*Mobile

Home

Office

*Date of Birth

Place of Birth

*Gender:

Male Female

Nationality:

Residence Permit No

*Type of Identification

National ID International Passport Driver's License Others

ID No

Country of Issue

*Customer Signature

Date

BANK USE ONLY

Name (CSO):

Signature/Date:

Name (Supervisor):

Signature/Date:

Branch:

TERMS & CONDITIONS FOR YOUR RCBANK VISA PREPAID CARD

These terms and conditions together with your application form contain the whole agreement between the bank and the customer.

1. Terms used Here

(a) Bank means Rokel Commercial Bank (b) ATM means Automated Teller Machine (c) RCBank Visa Prepaid Card means card issued by the bank for RCBank and Non-RCBank customers. It is reloadable as it isn't linked to any account and can be use on ATM, POS and Web worldwide. (e) Cardholder means authorized holder of RCBank Visa Prepaid Card (f) PIN means Personal Identification Number (g) POS means Point of Sale.

2. The Card

The card is the property of the bank and will be returned unconditionally and immediately to the bank upon request by the bank. The Bank remains to have proprietary rights to the Card and shall be made returnable unconditionally and immediately to the Bank upon request in the event of any unlawful and suspicious use of the Card by the customer and/or any reason as may be deemed necessary to request for the Card by the Bank. This card is not transferable.

3. Use of the Card

The card may only be used (a) By the cardholder (b) Subject to the terms of this agreement at the time of use (c) Within the credit balance available on the account (d) To withdraw cash from the ATM, payment on POS (e) To pay for purchases from merchants where the visa sign is displayed for the Visa card and facilities or benefits from time to time made available by the bank in respect of the use of the card during the validity period of the card.

4. Fees and Charges

The cardholder will pay to the bank the amount of all card transactions, any charges levied by the bank as specified in clause 4 of this agreement and any loss incurred by the bank arising from the use of the card or which the bank determines it has suffered as a result of any breach of this agreement by Cardholder.

RCBank Visa Prepaid Card: Issuance/Replacement Fee=Le86.25, PIN Reset = Le2.30, Card to Card transfer = Le5.75, Bank ATM = Le2.30, ATM withdrawal (other bank Local) =Le6.90, ATM withdrawal (International.) = 5.46%, Card Load = Le5.75, Online/International POS Purchase = 4.03%, Bank POS = 5.75, POS Purchase (Domestic) =Le11.50.

5. Lost or Stolen Cards

If you believe your RCBank Visa Prepaid Card has been lost or stolen, it is important to report to the Bank immediately by **Phone: at +23276222501 or email: at digitalsupport@rokelbank.sl**, so that the card can be blocked from potential unauthorized usage or if the PIN is forgotten or accidentally divulged. Your Previous card balance would be transferred to your new card if you are getting a replacement, at a fee imposed on the cardholder. Any financial loss arising out of unauthorized use of the card, till such time the bank receives notice of the loss of the card, it will be for the cardholder's liability.

6. Expressed Authority

The bank has the express authority to debit the designated account for all withdrawals/transfers effected using the card as evidenced by the bank's record which will be conclusive and binding on the cardholder.

7. Security Information

The cardholder will be given a PIN which will enable him/her to access ATM/POS services. He/she may change the PIN at any-time he/she wishes to do so. The card should remain in the cardholder's possession and should not be handed over to anyone else. The PIN should remain a secret known only to the cardholder. The card is issued on the condition that the bank bears no liability for unauthorized use of the card. This responsibility is fully that of the cardholder.

8. Termination

The cardholder wishing to close the designated account or surrender the card facility will give the bank notice in writing and also return the card together with the notice. If the designated Prepaid card is a Corporate/Business, all the signatories should sign the notice.

9. Account Information

The cardholder expressly authorizes the bank to debit the designated card account with service charge as stipulated by the bank from time to time for use of the RCBank Visa Prepaid card at any Point of Sale or any Visa enabled ATM other than the bank's own ATM. The transaction record generated by the ATM/Point of Sale will be conclusive and binding unless verified otherwise and corrected by the bank. The verified and corrected amount will be binding on the cardholder's deposit will be verified by two officials of the bank and the account will be deemed to be correct. Errors if any will be notified to the cardholder.

10. Enquiries

Enquiries about card transactions will be attended to by the bank only on production of the transaction record. If you have a question about your RCBank Visa Prepaid Card, please contact any of our branches or call [+23276222501](tel:+23276222501) or email us at rokelsl@rokelbank.sl or digitalsupport@rokelbank.sl

USE OF THE CARD WILL IMPLY ACCEPTANCE OF THE TERMS AND CONDITIONS

How do I get the RCBank Visa Prepaid Card?

Rokel Commercial Bank (SL) Limited has its own criteria for card issuance. Please contact your local branch to apply for a RCBank Visa Prepaid Card or visit the website www.rokelbank.sl for more information.

How can I dispute a charge on my RCBank Visa Prepaid Card?

ROKEL COMMERCIAL BANK issues these cards and are responsible for all billing and account management issues. Visa has no access to or jurisdiction over card accounts. Card Accounts are confidential and proprietary information between the bank and the cardholder. Please address your questions about your Card account directly to the bank.

I/We hereby confirm I have read and understood all the Terms and Conditions in the RCBANK VISA PREPAID CARD Agreement and I agree to be bound by same.

Cardholder's Signatures:

Date:

YOU CAN CONTACT US DIRECTLY AT ANY OF OUR BRANCHES OR HELP LINE +23276222501 OR THROUGH OUR E-MAIL: rokelsl@rokelbank.sl or digitalsupport@rokelbank.sl. WEBSITE: WWW.ROKELBANK.SL