



Corporate Debit Card Application Form

Request Details

Date

Corporate Customer Name _____ CR Number _____

Account - -

Cardholder Name as should appear on

Please leave space between names

Mailing address _____

City _____ Postal code _____

Customer Declaration and Signature

I, the undersigned, hereby acknowledge that I am responsible for providing correct information as per the above information and that the required action will be carried out under my full responsibility without any liability to the Bank. I further acknowledge and agree to abide by all the terms and conditions of use of the card as determined by the Bank from time to time. I also authorize the Bank to deduct from my account any and all fees and expenses that are, or will become, due and payable to it as a result of the required issuance of a debit card to me as per its relevant banking services tariff; and I agree that I shall have no right, at present or in the future, to object thereto.

Company's Authorized Signatory

Date

Signature verified

Cardholder's signature

Date

1. Definitions

- 1.1. "ATM" means the Automated Teller Machine.
- 1.2. "Bank" means Qatar National Bank and its successors and assigns.
- 1.3. "Card" means the new, renewed or replaced QNB MasterCard Card Debit Card issued by the "Bank".
- 1.4. "Card Transaction" means the purchase of goods, services, receipt of benefits, and/or reservation as made by the "Cardholder" against, and by the use of the "Card", the card number, and/or the "PIN" including mail, e-mail, telephone, and/or facsimile orders.
- 1.5. "Customer" means the corporate who has the right of using the "Card" and in whose name the "Bank" issued the "Card".
- 1.6. "PIN" means the Personal Identification Number provided by the "Bank" to the "Cardholder" to be used with the "Card" where and when required.
- 1.7. "Transaction Date" means the date specified in the "Statement of Account" on which the transaction took place.
- 1.8. "Cardholder" means the person, who is authorized by the Customer to use the Card.

2. Issuance of the Card

- 2.1. The Card shall be valid for the period specified on the Card and the Cardholder is eligible to use the Card only within the said period.
- 2.2. The Card shall at all times remain the property of the Bank and should be returned by the Cardholder/Customer to the Bank upon the first request of the Bank or its duly authorized agent. Without giving prior notice to the Cardholder, the Bank may, at its sole discretion and determination, and without assigning any reason whatsoever cancel, suspend, refuse to reissue, renew or replace the Card.
- 2.3. The Card shall be non-transferable, non-pledgeable, and usable only by the person whose name is embossed/printed on the face of the Card and whose signature appears on the reverse of the Card.
- 2.4. The Bank reserves the right to change the designs of the Card at any time without prior notice.
- 2.5. When the Customer/Cardholder requests to issue a new Card or request to replace his existing Card with a new one, the Customer/Cardholder authorizes the Bank to debit the Customer account with the Card issuance fee according to the Bank's tariff of charges.

3. Receipt and Usage of the Card

- 3.1. The Cardholder may collect the Card in person at any of the Bank's branches or the Bank's units through which he applied, or the Card may be sent by post/courier, at the Cardholder/Customer's risk, to the address mentioned on the Card issuance application, or to the address made available to the Bank by the Cardholder/Customer in writing or by telephone.
- 3.2. The Cardholder shall immediately sign the Card upon receipt and exercise due diligence and care to keep the Card in safe custody against loss/theft/misuse/misplacement, or any other risk.
- 3.3. The Bank shall bear no responsibility/liability towards the Customer for any loss or damage to the Customer arising as a result of any disruption or failure or defect in any ATM,

electronic device, communication system, facilities, data processing system, transaction link, or any industrial, or other dispute, or anything, or cause, whether beyond the control of the Bank, or otherwise. That prevents the Cardholder from completing a Card Transaction.

- 3.4. The Bank shall not be responsible/liable for any non-acceptance of the Card for any reason whatsoever by any merchant, ATM, or a bank's branch or unit. Additionally, the Bank will not be liable for merchant surcharge.
- 3.5. Card must not be used for any unlawful purpose, including the purchase of goods or services, prohibited by local law applicable in the Card member's or Bank's jurisdiction.

4. Principal Cardholder

The amount of any Card Transaction in a currency other than Qatari Riyal will be converted at a rate of exchange determined by MasterCard Worldwide and the Bank, which may also include commission. The Bank shall:

- 4.1. Debit the Customer's account immediately, to cover any other liabilities of the Customer and any loss incurred by the Bank arising from the use of the Cards.
- 4.2. Send a monthly statement to the Customer for information.

5. Charges

- 5.1. For replacement and reissuance of cards, a card replacement or reissuance fee (as applicable) will be levied.

6. Safekeeping the Card and PIN

- 6.1. The Cardholder will exercise all possible care to ensure the safety of the Card and will prevent the PIN from becoming known to any person in order to prevent misuse. The Cardholder will not disclose the Card number to any third party except for the purpose of a Card Transaction (or) when reporting the actual loss (or) theft of the Card.
- 6.2. If the Card and/or the PIN is lost (or) stolen (or) for any other reason liable to misuse (or) the PIN is disclosed in breach of conditions, the Cardholder must immediately notify QNB (Q.P.S.C.), PO BOX 1000 Doha, Qatar (Tel: +974 4440 7777) followed by written notification within 7 days. A police report must be included for stolen Cards before a replacement Card is issued. The Cardholder must give the Bank all information in the Cardholder's possession so as to comply with the steps deemed by the Bank to be necessary in assisting in the recovery of the missing Card.
- 6.3. If the Cardholder recovers a Card previously reported as lost or stolen, the Card must not be used, but cut in half and returned to the Bank's Card Centre.

7. Refund and Claims

- 7.1. The Customer's account will only be created with a refund in respect of a Card Transaction if the Bank receives a refund voucher (or) other refund verification acceptable to the Bank. No claim by the Customer against a third party may be the subject of a defence or counterclaim against the Bank.
- 7.2. The Bank shall not be liable in any way if the Card is not honoured by a merchant.
- 7.3. In case of any dispute regarding any transaction or financial charge, the Customer shall inform the Bank, in writing, within 15 (fifteen) days of the statement date, otherwise, all the transactions or financial charges as indicated in the statement will be considered as correct and no claims will be entertained in future.

8. Disclaimers

- 8.1. The Cardholder/Customer shall be fully liable for any use of the Card that violates the terms and conditions; The Customer/Cardholder shall be responsible for all direct and indirect costs, fees, losses associated with the use of any type of Card, whether the transaction(s) has/have been authorized or not and whether it/they require a PIN identification or not.
- 8.2. In the event of a theft or loss of a Card, Cardholder/Customer shall be liable for all fraudulent transactions made by third parties and ensuing losses unless such loss or theft has been notified to Bank as per the terms and conditions stipulated herein.
- 8.3. The Bank shall not be liable if it is unable to perform its obligations under this Agreement due (directly or indirectly) to the failure of any machine, data processing system, (or) transmission link (or) industrial dispute (or) anything outside the control of the Bank or its agents.

9. General

- 9.1. The Customer undertakes not to abuse the Card, as the abuse of the Card, in some cases, may constitute a misdemeanor penalized by law.
- 9.2. The Customer shall immediately notify the Bank in writing, of any change of Name, Address (or) any other changes.
- 9.3. The Bank may amend the terms of this agreement at any time, at its option, without notification to the Customer and such amendments shall be binding on the Customer.

- 9.4. The terms of the Agreement shall be governed by and construed in accordance with the laws of Qatar and the Qatar Courts who shall have the jurisdiction to decide in all disputes arising under the Agreement.
- 9.5. The Card remains the property of the Bank at all times and must be returned by the Customer immediately when requested by the Bank.
- 9.6. The Customer acknowledges that important information may, from time to time, be conveyed to him/her by the Bank via mobile telephone texts (SMS or other) or email. It is the Customer's responsibility to keep the Bank updated without delay of any change in his/her mobile telephone number or email address; this may be achieved by visiting the branch. The Customer acknowledges and agrees that he/she will be deemed to have received and read all messages sent by the Bank to the Customers' latest mobile telephone number or email as recorded by the Bank.
- 9.7. The Customer acknowledges that the Cardholder can activate the Internet Banking platform with his/her Card and use the system according to the terms and conditions of the platform without any restriction or instruction provided to the Bank for processing manual instructions. Simultaneously with the activation, the Bank will send an activation SMS to the Customer's registered number.