



UBL WIZ Prepaid VISA Debit Card Account Opening Form

Branch Name: _____ Branch Code: _____
First Name: _____ Surname: _____
Gender: [] Male [] Female
Date of Birth: _____ Place of Birth: _____
CNIC: _____
Registered Contact Number(s) [] Landline: _____ [] Mobile: _____
Occupation: _____
Key/Secret Word: _____
Nationality: _____
Mailing Address: _____

Permanent Address (If different): _____

E-mail Address: _____

Type of Card: [] Travelers [] Ladies [] Teen

Your existing relationships with UBL:

Table with 4 columns: Branch Name, Branch Code, Account Number, Account/Loan/Card Title. Rows 1 and 2.

Hold Mail: [] Yes [] No
Do you want to subscribe to the UBL e-statement facility: (If No for Hold Mail): [] Yes [] No

E-mail Address (If Yes): _____

Please select one of the desired frequency for UBL e-statement:

[] Daily [] Weekly [] Monthly
[] Quarterly [] Semi-Annually

Mobile Banking: [] Yes [] No
Internet Banking: [] Yes [] No

Initial Payment by: [] Debit Transfer [] Cash [] Pay Order
Initial Amount loaded: _____ Account Opening Date: _____

Applicant's Signature

Branch Officer's Signature & Stamp

For Internal Use Only

Know Your Customer (KYC):

Type of Customer: [] Walk in [] Marketed [] Referred by: _____

Public figure: [] Yes [] No

Source of Funds:

[] Salary [] Self owned Business [] Family Business (Please specify): _____
[] Stock/Investment [] Home Remittance [] Agricultural/Rented Property
[] Inheritance [] Other (Please specify): _____

Purpose of Card: [] Personal [] Business [] Other (Please specify): _____

Beneficiary of Card (If different from the Customer):

Name: _____

CNIC: _____

Address: _____

Contact Number: _____

Relationship with the Customer: _____

Initial Deposit (Rs.): _____

Approximate maximum value of transactions per month (Rs.): _____

TERMS AND CONDITIONS

- This document constitutes a formal agreement between the Bank and the Cardholder setting out the Terms under which the Card has been issued to the Cardholder. The Cardholder shall be bound by these Terms by accepting and using the Card.
- The following terms shall have the meanings assigned to them herein unless the context requires otherwise:
 - "AOF" means the UBL Card Account form.
 - "AOF Terms" means the terms and conditions that a customer has to sign in order to open a Card Account with UBL.
 - "ATM" means an automated teller machine or any card operated machine or device.
 - "Bank" or "UBL" means United Bank Limited (which expression shall, where the context so admits, include its successors-in-interest, affiliates or permitted assigns).
 - "Branch" means UBL branch supplying the Card.
 - "Card" means UBL WIZ Prepaid VISA Debit Card, loadable with a specific amount of funds which can be redeemed against the goods and services wherever the VISA facility is acceptable.
 - "Cardholder" means the individual who has been duly issued the Card by the Bank upon executing these Terms.
 - "Beneficiary" means the individual who has been gifted the Card by a Cardholder.
 - "Card Account" means a demand deposit account opened for the purpose of issuing and operating the Card, with no minimum balance penalty and no issuance of cheque book.
 - "Cardholder Information" means the information that the Bank collects from the Cardholder for the purpose of opening the Card Account, customer service (e.g., the Cardholder's name, address and phone number etc.) and any information about transactions/purchases made by the Cardholder with the Card (e.g., the date of purchase, amount and the place of purchase etc.).
 - "PIN" means the confidential personal identification number generated by the Bank for the Cardholder through IVR (by calling the call centre of the Bank).
 - "PKR" means Pakistan Rupees.
 - "Terms" means the terms and conditions contained herein governing the issuance and usage of the Card by the Cardholder.
 - "Website" means the official website of UBL (www.ubl.com.pk).
- Every individual is eligible to apply for the Card who is (a) eighteen (18) years old or above as of the date of the application for the issuance of the Card and (b) has the legal capacity to enter into binding contracts. Corporation/ businesses or other entities are not eligible to apply for the Card. Application and usage of the Card is subject to the terms, policies and procedures that the Bank may adopt or modify from time to time with or without any prior notice to the Cardholder.
- The Cardholder will sign at the back of the Card immediately upon receipt of the Card. The Card will remain the property of the Bank and the Cardholder is obliged to return the Card to the Bank as and when required by the Bank.
- The Bank may, subject to any applicable laws, regulations or circulars issued by the State Bank of Pakistan or any other regulatory authority, cancel, revoke, or repossess the Card, at any time, without prior notice to the Cardholder.
- The Card shall not be deemed to be a credit card and is not, in any way, connected to any bank account of the Cardholder except the Card Account. The Cardholder will not earn any interest on any funds loaded on the Card through the Card Account.
- The cash balance available in one Card cannot be combined with another Card. The funds in the Card will be in PKR.
- The Card will be automatically activated as soon as funds are loaded onto the Card via the Card Account and thereafter the Cardholder may access the Card Account and load additional funds onto the Card.
- Detailed information about various features of the Card and how to use it can be found on the Website and the product leaflets available at the UBL Branch. The Cardholder expressly agrees and consents with respect to the following:
 - The Bank may deduct immediately from the Card Account (i) the value of any transactions made by the Cardholder by using the Card and (ii) any fees due and payable by the Cardholder to this effect.
 - The Cardholder is not allowed to exceed the balance of the funds available on the Card.
 - The Bank may decline any transaction(s) if sufficient funds to cover the amount of such transaction(s) and any applicable fee(s), are not loaded on the Card before making such transaction(s). If a transaction exceeds the balance of the funds available on the Card due to a system malfunction or otherwise, the Cardholder shall remain fully liable to the Bank for the amount of the transaction and any applicable fees or charges in relation thereto.
 - The Bank may, on the basis of security reasons, limit the amount or number of transactions that the Cardholder can make with the Card without prior written consent of the Cardholder.
 - The Cardholder will have no right to stop payment on any transaction(s) made with the Card.
 - The Card cannot be used for any illegal transactions as per law of the land in the country where card is used.
 - The Cardholder cannot have more than three (3) Cards against his / her CNIC, each with independent spend limits.
- Once the Card has been activated, the Cardholder or anybody on the Cardholder's behalf can load funds onto the Card vide the Card Account by way of:
 - Depositing cash over the counter.
 - A cheque of an online UBL branch, or
 - A payorder made out to United Bank Limited
- The Cardholder can get the Card loaded with any amount in multiples of PKR 500/. Any sum to be deposited in the Card should be accompanied by duly filled in deposit slip showing (a) the name of the Cardholder (b) number of the Card and (c) the depositor's signature along with the instrument of payment. Such deposits must be entered cash counter only. In branches where computerized deposit slip in practice should bear Card number, date of deposit, amount & document number without bearing any Br/Bank stamp & official signature. The same shall be accepted by the Cardholder. The Bank may accept for collection cheques and other instruments payable to the Cardholder himself at his sole risk. All cheques and other instruments should be crossed before they are deposited for crediting in the Card account. The Bank shall endeavor to collect cheques and other instruments promptly but the Bank accepts no responsibility of any delay or loss. Cheques should be signed by the Card holder/depositor as per specimen signature and charges of the Cardholder any PKR at the rate of charges specified for such purpose in accordance with the usual business practice. Cheques shall not be paid by the Bank. In the event of any instrument deposited, being returned for any reason whatsoever or being returned at any time, although previously advised as paid, the Card holder will refund the proceeds of the said instrument and indemnify the Bank against all losses and costs arising there from and authorize the Bank to recover the Card balance and expenses to any account which the Card holder may have with the Bank.
- The use of the Card is subject to certain spend limits (cap) as under:

Category	Loading/ Reloaded Limit per Instance (Rs.)	Total Balance Allowed-Max Deposit (Rs.)	ATM Withdrawal Limit per Day (Rs.)	POS Usage Limit per Day (Rs.)	Internet Usage Limit per Day (Rs.)
Teen	10,000	20,000	20,000	10,000	
Ladies	25,000	50,000	20,000	50,000	25,000
Travelers	100,000	200,000	40,000	100,000	100,000

- The Cardholder will keep the Card safe and will not let anyone else to use it. When the Cardholder sets/ is issued with a PIN, the Cardholder must immediately memorize it. The Cardholder must keep the PIN secret at all times and should not write it down or reveal it to anyone. If the Cardholder forgets or misplaces the PIN, the Cardholder can request a new PIN from the Bank.
- If the Cardholder has lost the Card or the Card has been stolen, the Cardholder will inform the Bank forthwith. The Bank will then cancel the Card and refund any outstanding balance to the Cardholder through a pay order.
- If the Cardholder suspects that someone other than the Cardholder or his/her designated beneficiary has used the Card, the Cardholder will inform the Bank forthwith. In such event if the Cardholder did not authorize certain transactions or the transactions have been made illegally and the Cardholder had kept the Card and the PIN secret, the Bank will then cancel the Card and refund any disputed transactions to the Cardholder. Alternatively, the Bank will not refund the disputed transactions and will charge the Cardholder an administration fee. The Bank's decision in this regard shall be final.
- The Bank reserves the right at its sole discretion to act on oral or electronic instructions by the Cardholder subject to the same being confirmed by written instructions as soon as reasonably possible so as to block or prevent any usage of the Card.
- If the Cardholder demands refund of any balance in the Card Account before the expiry of the Card, the Bank will dispatch such outstanding balance to the Cardholder through a pay order at the Cardholder's registered mailing address.
- The Bank will facilitate the Cardholder with the e-statement of the Card Account. The Cardholder would also be able to get the mini statement of the Card Account through ATMs.
- All the transactions in the Card shall be in PKR. The Bank shall convert the amount of all non-US Dollar charges (excluding any Rupee charges) incurred or arising out of Card transactions to US Dollars at the rate of exchange applied by the Bank or international card scheme for such purpose in accordance with the applicable rules or business practice of the Bank, and the Cardholder waives any and all rights to dispute or question any rate of exchange so applied by the Bank. The Bank shall endeavor to collect cheques and other instruments promptly but the Bank accepts no responsibility of any delay or loss. Cheques should be signed by the Card holder/depositor as per specimen signature and charges of the Cardholder any PKR at the rate of charges specified for such purpose in accordance with the usual business practice. Cheques shall not be paid by the Bank. In the event of any instrument deposited, being returned for any reason whatsoever or being returned at any time, although previously advised as paid, the Card holder will refund the proceeds of the said instrument and indemnify the Bank against all losses and costs arising there from and authorize the Bank to recover the Card balance and expenses to any account which the Card holder may have with the Bank.
- Whenever the Cardholder will make a transaction with the Card the Cardholder will get a receipt. The Cardholder is obliged to retain such receipts to verify the debited amount from the Card Account against the transaction amount. The Bank will take due care to see that the credit and debit entries are correctly recorded in the Card Account but in case of any error, the Bank shall be within its right at all times to make the correct adjusting entries without prior notice and recover any amount due from the Card holder without prior notice. The Bank shall not be liable for any damages, losses etc., and consequent upon such errors/adjustments.
- The Bank will not charge the Cardholder any monthly or annual fee. However, certain fees do apply in connection with the Card issuance, re-loading, transactions on ATMs, international transactions on VISA, internet purchases etc. as per the Bank's SOC. The Cardholder shall be liable for the payment of all taxes, levies, duties or expenses that may be attracted in relation to the issuance and usage of the Card. The Bank shall charge the Cardholder all applicable service charges/fees as specified in the Bank SOC, from time to time.
- The Cardholder will notify the Bank in writing delivered to the branch of original issuance as regards any change in the Cardholder's name, address, phone number or e-mail address. If the Bank needs to contact the Cardholder to notify about the cancellation of the Card, the Bank will use the Cardholder's last known address in accordance with the Bank's records. The Bank shall not be liable to the Cardholder if the Cardholder's contact details have changed and the Cardholder has not notified the Bank in this regard.
- The Bank may use the Cardholder information to provide customer services, process claims for lost or stolen Cards, develop marketing programs, help protect against fraud and conduct research and analysis. The Cardholder hereby expressly authorizes the Bank to disclose at any time and for any purpose the Cardholder information to the head office or any other branches, subsidiaries or associated or affiliated entities of the Bank wherever located; any government or regulatory agencies or authorities in Pakistan or elsewhere; any agents or contractors with any agreement to perform any service(s) for the Bank's benefit; credit information bureaus; any member of the International VISA network; and any other persons) whatsoever where the disclosures are required by law or otherwise to whom the Bank deems fit to make such disclosure. The Cardholder shall provide the Bank information required by law or regulation, or any other information the Bank may reasonably request from time to time. The Bank reserves the right to disclose the Cardholder information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other relevant authority, or any other person in the conduct of the Bank's business. If there is any claim or dispute arising from the use or the purported use, loss or misuse of the Card, the Bank may disclose to parties who are privy to the Card transactions arising there from to any competent authorities the Cardholder information that the Bank deems necessary in its sole opinion for the purposes of investigating a claim or dispute or for the purposes of recovering any amount outstanding through the services of debt collecting agencies.
- The Bank shall not be responsible or liable for any loss suffered as a result of the Bank being prevented from or delayed in providing services in relation to the Card or any services. The Bank shall not be responsible or liable for any loss or damage arising directly from any malfunction of the Card or ATMs or POS terminal, or for any technical or non technical defect or breakdown of any ATMs and/or any part thereof or the temporary or prolonged non-availability of any services or in respect of the Card, ATMs or POS terminal for any reason whatsoever, including without limitation due to any dispute of whatsoever nature. The Bank shall not be responsible or liable for any loss suffered as a result of the Bank being prevented from or delayed in providing any service pertaining to the Card or any other services including due to strike, acts of war, failure of power supplies or equipment or any other cause beyond the Bank's reasonable control. The Cardholder hereby agrees to indemnify and keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer as a consequence of providing the Cardholder the facility of the Card or by reason of the Bank's being in good faith and taking or refusing to take any action on the Cardholder's instructions or otherwise by providing the services or if the PIN is lost, mislaid or stolen or in the event of a breach of these Terms by the Cardholder. The Bank is not liable in any way for the quality, quantity, sufficiency or acceptability of any goods or services purchased by the use of the Card by the Cardholder or for any additional amount charged by a merchant service/retail outlet(s), or for any breach of the Card transaction by a merchant service/retail outlet(s). In any such event or in the event of a dispute between the Cardholder and a merchant, service/retail outlet(s), the Cardholder's liability to the Bank shall in no way be affected, reduced or suspended.
- The Card will be valid for a period of three (3) years, after that the Card will automatically expire. If there are any funds present in the Card Account upon expiry of the Card, such funds will be adjusted against any applicable Bank charges (as per the SOC) and the remaining amount (if any) will be refunded to the Cardholder by way of pay order. If the pay order is returned due to incorrect address or is undeliverable for some other reason, then the Bank will keep such funds for a period of ten (10) years and thereafter will surrender it to SFB. If the Card Account remains inactive for a period of one (1) year, then it will be classified as dormant. Any change of address/signatures can be requested during the period of dormancy of the Card Account but will not subject the Card Account for change in the status of dormant account. For reactivation of any dormant account, the Card Account holder must request in person for a change of status and will produce original CNIC or Passport or Pakistan Origin Card (POC) or National Identity Card for Overseas Pakistani (NICOP) with photo copy for Branch / Bank attestation. If the Card Account remains dormant for a period of ten (10) years, then any funds present in the Card Account shall become unclaimed deposit and will be surrendered to SFB, after deduction of all applicable charges of the Bank as per the SOC.
- The Bank may, at its discretion, cancel the Card immediately if the Bank (a) suspects a fraud or misuse of the Card, (b) has any other security concerns, or (c) deems it necessary in order to comply with any applicable laws or regulations enforceable in Pakistan. In the event of cancellation of the Card, the Bank will notify the Cardholder about such cancellation as soon as reasonably practicable. If the Bank cancels the Card, the Cardholder will notify the Bank within three months from the date of notification of such cancellation as regards any action that the Bank should take concerning any unutilized funds on the Card. The Cardholder may cancel the Card at any time by way of returning the Card to the Bank. The Cardholder's cancellation of the Card will not affect any of the Bank's rights or the Cardholder's obligations arising under these Terms prior to such cancellation.
- The Bank may, at its discretion, alter, amend or revise any feature offered by the Card and also alter any of these Terms and may notify the Cardholder in any manner the Bank considers appropriate. The Bank may also notify the Cardholder regarding any variation in these Terms by displaying a notice on or within the vicinity of the Bank branches, the site of an ATM or by a press advertisement or by any other means that the Bank may deem fit. However, if the change is made for security purposes, the Bank can implement such change without prior notice.
- In the event of death of the Cardholder, and on receipt of due notice of the same by the Bank, the Bank shall not be obliged to process any transaction(s) except on production of a succession certificate or other court orders, from a court of competent jurisdiction.
- The Cardholder shall be entitled to insurance cover on the Card subject to the terms and conditions as offered by the Bank from time to time.
- All correspondences, notices or demands by the Bank, shall without prejudice to any other mode for effecting service, be deemed to have been validity effected or sent if served to the Cardholder personally or delivered or sent by telex or fax or registered mail / courier to the Cardholder's last known address in accordance with the Bank's record and shall be deemed to be duly delivered and received, on the actual date of delivery where personally sent or where sent by registered mail, within three days of dispatch and the next day after posting, if sent by courier. In the case of any communication sent by telex or facsimile transmission such communication shall be deemed to be affected to the date the telex or facsimile transmission was actually sent. Any notice or instruction to be given by the Cardholder to the Bank under these Terms shall be given in writing and delivered personally or sent by registered post or courier and shall take effect after one business day or such longer period as the Bank may require after the Bank's actual receipt of such notice.
- The Bank may at any time waive either unconditionally or otherwise any of these Terms or any default or breach of the Cardholder, provided that such waiver is given in writing by the Bank, save as aforesaid, no condoning or excusing of any neglect or forbearance on the part of the Bank of the default or the breach of these Terms shall operate as a waiver of the Bank's rights and powers and no waiver shall be inferred from or implied by anything done or not done by the Bank unless expressed in writing by the Bank. Any waiver if given in writing shall operate only as waiver of the particular matter to which it relates and shall not operate as a waiver of any of these Terms.
- The substantive and procedural laws of Pakistan including all notifications, directives, circulars and regulations issued, from time to time, by the State Bank of Pakistan or any other regulatory authority shall govern these Terms. The Cardholder submits to the exclusive jurisdiction of the competent courts at Karachi, Pakistan in respect of any dispute arising out of these Terms, though the Bank shall have the right to pursue legal recourse / remedies in courts outside Pakistan if deemed appropriate by the Bank to recover any amount due from the Cardholder to the Bank.
- Only the Cardholder will have the right to use IVR either for PIN generation or any other services at UBL's call centre. These services may include, amongst others, inquiry by a Card holder about his Card balance, transaction history, PIN change and other services. However, if the Cardholder has provided the Bank his Beneficiary's CNIC & other demographic details at the time of purchase of the Card, then the Beneficiary will have the right to block the Card by way of calling at UBL's call centre. In the event the Card is lost/ subject to the Beneficiary fulfilling UBL's contact center's verification procedures.
- Proper identification in the form of Computerized National Identity Card/Passport/ Alien Registration Card will be required before the Bank issues the Card in its sole discretion, which will be independently verified by the Bank through NADRA. Any non-verification or if something is found wrong/ mismatched, Bank has the right to stop the transaction till clearance of ambiguity or close the Card Account. Each Card Account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank in relation to the Card Account.
 - Any change in the address or of the Cardholder should be immediately communicated in writing to the Bank. The post office and other agents for delivery shall be considered agents of the Cardholder(s) for delivery of letters etc., and no responsibility shall be accepted by the Bank for delay, non delivery, etc.
 - To safeguard Bank's interest, the Bank may at its discretion and for any other purpose as per the law of the land in force, debt collection or share any information, details or the data relating to the customer's transactions with any competent authority or agency.
- The Bank in pursuit to comply with laws & regulations may intercept & investigate any payment messages and other information or communications sent to or by the Card holder or on the Card holder's behalf via other Bank. This process may involve making future enquiries.
- Periodic statements of account shall be issued by the Bank to the concerned Card holder. Any discrepancy in the statement of Card Account should be promptly brought to the notice of the Bank in writing within fourteen days of dispatch, failing which the statement of the Card Account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves its right, at all times to make adjusting entries to rectify the error without notice, and recover any amount wrongly paid or credited to any person. However, the Bank shall not be liable for any loss or damage due to such error(s) or any consequential loss arising there from to any party. No Card holder may annotate or delete any entries in the statement of the Card Account. Any discrepancy found should at once be brought into the notice of the Bank. If statement of Card account is lost or spoiled, a duplicate statement of Card account may be provided by the Bank, subject to charge as is applicable under its Schedule of Bank Charges, upon receipt of written request by the customer/ Card holder only.
- On the request of Hold Mail service, the Bank will hold all mail, addressed to the Card holder for a maximum period of 3 months from receipt and such mail will be deemed to have been received by the Cardholder. The Card Account holder will collect any mail so held personally or, through an authorized person, unless he/she advises the Bank to the contrary in writing. The Bank is authorized to charge a fee as per the Bank's Schedule of Charges as revised from time to time, for this service and to hold, open and/or handle all such mail in such manner as the Bank deems fit. Any such fee charged by the Bank may be debited by the Bank from the Card Account of the Card holder. If he/she fails to collect any such mail within a period of three months, the Bank is hereby authorized to destroy the same at any time thereafter at the Card holder's sole risk and responsibility, and in doing so the Bank shall be discharged from all responsibilities or liability.
- It is acknowledged that the request for Hold Mail service is being made entirely for the Card holder's convenience and at his/her risk and responsibility and without any obligation on the part of the Bank. The Card Account holder would assume full responsibility for any loss, adverse consequences or liabilities in any way arising to him/her or to any third party and would keep the Bank indemnified against any claims, losses or consequences suffered in any way due to the Bank complying with his/her such request. The Card holder further waives any and all claims against the Bank and its officers and employees, for any consequences arising as a result of any mail inadvertently being dispatched to him in the ordinary course of business or the Bank communicating with him/her in an emergency situation as perceived by the Bank or for the purpose of serving or issuing any demand or notice to him by the Bank or otherwise to protect the interest of the Bank.
- The Card holder shall not have any recourse against the head office or any branch of the Bank outside Pakistan in respect of the payment of any deposits or Card balances thereon maintained with the Bank in Pakistan. Any such rights of recourse are expressly waived.
- A Card transaction, except as provided in these term and conditions, cannot be cancelled by the Cardholder after it has been completed. The Card holder shall return charges slip/receipts of all Card transaction which shall be submitted to the Bank should the Bank required same for any purpose.
- Any amount stated on the screens of ATMs or on the printed transaction record charge slip shall not for any purpose whatsoever be taken as conclusive as to the status of the Card holder's account with the Bank. All transaction shall be deemed as conclusive by the statement of account issued by the Bank from time to time and otherwise by the records of the Bank.
- Should the Cardholder have any complaints regarding or dispute with the merchant service. Retail outlets, the matter should be resolved by the Cardholder with the merchant services/retail outlets and the Bank shall be under no obligation or bear any responsibility whatsoever in connection with such complaint or dispute.
- The Bank does not guarantee that the integrity of the e-mail has been maintained or that communication will be free of viruses, interceptions or interference. Although, the Bank will take reasonable precautions to ensure that no viruses will be present in the e-mail, the Bank cannot accept the responsibility for any loss or damage arising from the use of the e-mail or attachments.

INDEMNITY AND UNDERTAKING

In consideration of your acceptance of oral instructions from me/us over the telephone, fax or implementation of other instructions where transmitted by electronic means in connection with such facilities as may from time to time form part of the services ("Services") offered by you in accordance with your policy, I/we irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the Services for all purposes whatsoever. I/we further irrevocably and unconditionally verify the same and hereby waive any claim against you as a consequence of or in respect of the provision by you of the Services, and not to use, or allow any third party to use the Services on my/our behalf and/or for any fraudulent or lawful purpose. I/we confirm that any instructions given by me/us to you using any means may be used as evidence in any court of law or other proceedings of whatsoever nature or in resolving any dispute between us. I/we further irrevocably and unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision by you of the Services. I/we further agree that you may debit any of my/our accounts with you for all costs, charges, expenses or other amounts which you may incur as a consequence of, or in respect of, the provision of the Services. I/we agree that you may ignore, or suspend or curtail, or any instructions received from me/us if you, in your absolute discretion, deem it appropriate to do so. I/we further confirm my/our undertaking that compliance with such instructions and provision of the Services shall be subject to the internal policies of United Bank Limited, which may change from time to time and the relevant Circulars of State Bank of Pakistan.

I/we also confirm that the provision of Services shall also, where relevant, be governed by the terms and conditions governing my/our existing account(s) with you. I/we confirm that my/our Personal Identification Number shall be kept confidential. I/we shall be liable for any misuse of the same, and agree to indemnify you against all consequences of such misuse. I/we confirm that all information and data contained in this form is accurate and true and there is no undisclosed material information which would affect UBL's decision to extend any of the Services to me/us.

For any cards issued to me/us by UBL, I/we undertake to immediately inform the Bank in the event of loss or theft of the same. It is understood that I/we shall continue to be liable for all the transaction until receipt of aforesaid intimation by you. I/we further undertake to accept full responsibility for all transactions made by the use of the card, whether or not made with my knowledge or authority, and I/we will accept the Bank's record of transaction as binding for all purposes.

For the purpose of this Indemnity Undertaking the word ("Services") shall be deemed to include any form of banking services or products that UBL may offer its customers from time to time including any cards. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I declare and confirm that I have received copy of AOF of UBL WIZ Prepaid VISA Debit Card and read and understood these Terms and agree to observe and be bound by the above Terms for the Card and agree to accept any changes, supplements or modifications thereto that may be made by the Bank from time to time.

Signature: _____

Name: _____

Date: _____

For Bank Use:

Branch Name: _____ Card Number: _____

Officer: _____ Branch Manager: _____