

PREPAID CARD APPLICATION FORM

I - CLIENT DETAILS

Full Name:			
Passport/ Identity Document Number:			
DNBC Personal Account Number:			
Existing Prepaid Card Information:		No, I don't have a card yet. <input type="checkbox"/> Yes <input type="checkbox"/>	
Card type:	Plastic <input type="checkbox"/> Virtual <input type="checkbox"/>	Currency:	EUR <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/>
Card Number:			

II - CLIENT REQUEST

Please tick the box that suits your requesting service.

A - New Card Issuance

CARD DETAILS		
Card type:	Plastic <input type="checkbox"/> Virtual <input type="checkbox"/>	Currency: EUR <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/>
Initial Top-up Amount:		
Mobile Phone Number + _____ - _____	for notifications about card account activity turnover (including suspicious card transactions)	
DELIVERY DETAILS (Only for Plastic Card)		
Delivery type: (Please check our Table of Fee for more information)	Standard Fee Applicable, no tracking, 14~21 days	Courier Fee Applicable, with tracking, 1~2 days
Apartment/House Number and Street:		
District, City:		
Region, Area:	Country:	
Postal/ZIP Code:	Contact Phone for Card Delivery: + _____ - _____	

B - Card Replacement

Reason for Replacement:	Lost/Stolen	Damaged	Expired	Other
<i>(Client is required to destroy the existing Plastic card if any immediately by themselves and wait for a new replacement card)</i>				
Mobile Phone Number + _____ - _____		for notifications about card account activity turnover (including suspicious card transactions)		
DELIVERY DETAILS (Only for Plastic Card)				
Delivery type: (Please check our Table of Fee for more information)	Standard Fee Applicable, no tracking, 14~21 days	Courier Fee Applicable, with tracking, 1~2 days		
Apartment/House Number and Street:				
District, City:				
Region, Area:		Country:		
Postal/ZIP Code:		Contact Phone for Card Delivery: + _____ - _____		

C - Card Cancellation

I confirm that I want to cancel my existing DNBC payment card with the card details as section I - CLIENT DETAILS

(In case the existing Plastic card was not destroyed or returned to DNBC, the client takes full responsibility for all transactions occurring from here onwards.)

Reasons for Cancellation:

III - CLIENT DECLARATION

I confirm that the above information is true. The Client undertakes to immediately notify DNBC Financial Canada Limited of any changes related to this request.

I confirm that I have read and agree with the Terms and Conditions of DNBC Financial Canada Limited and Client Agreement, the DNBC Financial Canada Limited's Fee Structure, and the Client Personal Data Protection Notice (available on the website www.dnbcgroup.com/en-ca).

I acknowledge and agree that my personal information would be provided to the Card Service Provider for Know Your Client (KYC) purposes.

Full name:	Signature:
Date:	

TERMS AND CONDITIONS OF DNBC PREPAID CARD SERVICE

1. Basic Concepts

“**Card**” means a payment instrument used to manage funds of the Client held on the Account. “**Cardholder**” means a natural person, whose data is imprinted on the card and who is granted by the Client the right to use the card to perform payment operations, withdraw cash, pay for goods or services at points of sale, or via the Internet and other media. The Cardholder and the Client must be the same person. “**CVV2 number**” means a Card confirmation number; the last three numbers in the signature field on the backside of the Card. “**Institution**” means DNBC Financial Canada Limited or Services Provider of DNBC Financial Canada Limited Card processing. “**Identification tools**” means data of the Cardholder imprinted on the Card, Card number, CVV2 number, Card validity period, and PIN code. “**Intercash**” is a registered Program Manager Authorized by Mastercard, which provides end-to-end solutions for payment processing, acquiring, and card issuing for DNBC Financial Canada Limited.

2. General Provisions

2.1. The Card is issued to the Client (Cardholder), who has reached the age of 18, owns a DNBC Financial Canada Limited account, and has confirmed his/her identity.
2.2. The Card Account which is maintained by the Card Issuing Partner of DNBC Financial Canada Limited and the Current Account held at DNBC Financial Canada Limited are two separate accounts. Cardholder (Client) shall understand the method to top-up payment cards by using a Current Account before using it.
2.3. Upon the Client's confirmation of opening the DNBC Prepaid Card, an amount of at least 200 EUR / 200 USD / 200 GBP will be transferred to the Client's Card Account from his/her Current Account. The Card Issuance Fee and Monthly Maintenance Fee will be deducted from your account with the DNBC.
2.4. The Client shall pay fees for Card maintenance, payment operations, and other operations set by the Institution for Card issuance. By confirming the present Term of Services the Client gives irrevocable consent to automatically deduct fees from his/ her DNBC Financial Canada Limited accounts.

3. Use of Card

3.1. The Card shall only be used by the person, whose name and surname are inscribed on the Card and who has signed on the Card.
3.2. The Cardholder can use the Card to settle for goods or services at points of sale labeled with the MasterCard logo; to pay for goods or services on the Internet; to withdraw funds from ATMs labeled with the MasterCard logo; and/or to pay for goods or services using contactless payment functionality in special places, marked with a sign of contactless payment, up to an amount not exceeding the amount of the transaction set for a particular card reader.
3.3. The currency of the Account can be EUR/USD/GBP. When the Client adds funds to the Account in a currency other than the currency of the Card Account, the currency is automatically converted according to the currency exchange rate of the Institution valid at that moment, which is constantly updated and published here. When the Client pays for goods or services by Card at points of sale or withdraws funds in a currency other than the currency of the Card Account, fees set by the Institution are applied for the payment operation and currency exchange.
3.4. Standard limits set to the DNBC Financial Canada Limited Client by the Plan are applied to the Card of the Client, however, one payment operation by the Card cannot exceed 20 000 EUR / 20 000 USD / 20 000 GBP for full KYC Client and 250 EUR / 300 USD / 200 GBP for Basic KYC client.
3.5. When the transaction using the Card is executed, the amount of the payment operation is reserved on the DNBC Financial Canada Limited Account of the Client under the rules of the MasterCard association, including fees for the operation. Funds from the Account are deducted upon receipt of a message from the merchant or service provider about the completed payment.
3.6. Payment operations may not be executed if funds on the DNBC Financial Canada Limited Account are arrested or the right to manage the funds is limited; if the Card is blocked; if the amount of funds on the DNBC Financial Canada Limited Account is insufficient to perform the payment operation (including fees for the operation); if limits of the Card are exceeded; if the Card has expired. Payment operations may not also be executed if the Identification instruments are indicated incorrectly and/or the suspicion arises that the order to perform the payment operation has been submitted not by the Cardholder.
3.7. In case the Client does not pay fees for Card services in a timely manner, payment operations may not be executed and the DNBC Financial Canada Limited Account of the Client will be first of all used to satisfy the requirements of the Institution under the present Term of Services or Supplement related.
3.8. It is forbidden to use the Card for illegal operations, including the purchase of goods/services prohibited or limited by the law or other legal acts.
3.9. The Institution/Issuer has the right to temporarily suspend the use of the Card due to important reasons.
3.10. If the Institution receives instructions from bailiffs and/or other institutions or officers who have the right to arrest or give instructions to compulsorily deduct monetary funds of the Client or terminate payment of monetary funds from the account of the Client, the

Institutions have the right to transfer funds on the Card Account of the Client to the DNBC Financial Canada Limited Account of the Client without separate notice and thus execute instructions of authorized persons and/or institutions.

3.11. Cardholder (Client) is responsible for topping up his/her Card Account which is maintained in good standing at the facility of the DNBC Financial Canada Limited's Card Issuing Partner under instructions of DNBC Financial Canada Limited in order to keep the card fully functional.

4. Card Blocking

4.1. The Cardholder (Client) may at any time block his/her Card by informing the Institution via phone/email or block the Card in his/her Internet Banking/DNBCnet Account.
4.2. The Institution has the right to block the Account (fully or partially suspend payment operations on the Account) and/or the Card (fully or partially forbid to use it), terminate the present Term of Services or Supplement, close the Account and apply other measures if the Cardholder (Client) does not comply with the conditions of the Use of Card, the Client has arrears to the Institution; and/or there are other reasons for such actions under the legislation of the General Agreement.
4.3. The Institution does not bear any liability for losses incurred by the Cardholder (Client) in case the Card has been blocked under the procedure set forth by the present Term of Services or Supplement.
4.4. DNBC Financial Canada Limited reserves the right to enact “Article 4.2” at any time when a notice from our Card Issuing Partner requesting us to follow.

5. Requirements for Safe Use of the Card

5.1. The Cardholder (Client) undertakes not to give the Card or reveal Identification tools to third persons, not allowing and not create conditions for third persons to use the Card or Identification tools; to keep the Identification tools of the Card in secret (provision of the Card for the performance of the operation is not considered disclosure of the mentioned information); not to send the Card via mail neither in Canada nor abroad, as well as not to leave the Card in ATM after using it.
5.2. The Institution recommends memorizing the PIN code of the Card and the Identification tools and not writing them down on the Card, notebook, piece of paper, or elsewhere, not to enter them into a mobile phone, email, or other electronic means of communication.

6. Other Terms and Conditions

6.1. The Institution has the right to transfer the rights for the claim that arises from the present Supplement to other persons without separate consent from the Client and deduct arrears of the Client and fees payable to the Institution from Accounts of the Client in DNBC Financial Canada Limited System.
6.2. The Client shall:
6.2.1. Provide the right contact data and precise address where the Card and notifications related to the Card will be sent (the address can be changed once in 90 days. In case of a need to change it more often, the Client shall contact the Institution). If the Client does not receive the Card, the Client shall inquire about the reasons;
6.2.2. Hold the responsibility for all arrears that arise while using the Card and immediately cover them;
6.2.3. Notify about the refusal of the Card 1 (one) month prior to the expiry of the Card, so that the Institution would not order a new Card or deduct fees;
6.2.4. Inform the Institution about his/ her wish to terminate the present Supplement and pay fees for refusal of the Card prior to its expiry;
6.2.5. Ensure that the Cardholder acts in compliance with the present Supplement, General agreement, and other applied provisions, and hold the liability for all actions of the Cardholder;
6.3. The Client shall bear all losses related to Card use if they were incurred as a result of dishonest actions of the Client performed on purpose, due to gross negligence, or in other cases stated by the legislation.
6.4. The Institution/Issuer is not liable:
6.4.1. If a third party refuses to accept the Card or pay out cash, or the transaction with the Card cannot be confirmed due to actions of a third party;
6.4.2. Not receiving a payment confirmation when settling the Card due to reasons not depending on the Issuer or the Institution;
6.4.3. Provision of goods or services of poor quality by a third party to the Client, which was paid using the Card;
6.4.4. Indirect losses or damage incurred when using the Card;
6.4.5. Implementation of promotion or loyalty programs by third persons to the Client.
6.5. Cardholder (Client) is well aware of the TERMS AND CONDITIONS OF DNBC PREPAID CARD SERVICE and agrees to follow instructions from DNBC Financial Canada Limited to fully comply with the Terms and Conditions mentioned above.