

**Complete in duplicate**

- 
- Sale
- 
- Reload
- 
- Cash out
- 
- 
- Change of details

Tracking number \_\_\_\_\_

\_\_\_\_\_ branch

Date (YYYY-MM-DD) \_\_\_\_\_

**Value required**

 Amount USD  GBP  EUR  AUD  ZAR 
**Applicant's details**

First name _____		Initial _____	
Surname _____		Title (Mr, Mrs, Ms, Dr, etc.) _____	
Street address _____			
			Postal code <input type="text"/>
City/Province _____		Country <input type="checkbox"/> South Africa <input type="checkbox"/> Other _____	
email _____		Telephone number (Home) _____	
Telephone number (Business) _____		Cellphone number _____	
Identity number <input type="text"/>		Passport number and Country of issue <input type="text"/>	
Mother's maiden name _____		Contact details whilst overseas (for security reasons) _____	
Date of departure (YYYY-MM-DD) _____		Date of return (YYYY-MM-DD) _____	
Verification question			
Internet access code (customer's date of birth (YYYYMMDD)) <input type="text"/>			
You may debit/credit my account number (for branch purchase only) <input type="text"/>		branch	
Credit/debit card number (for branch purchase only) <input type="text"/>		branch	
(Standard Bank/Diners credit card number for Direct Forex Delivery Service only)		branch	

I have read, understood and accepted the undermentioned TravelWallet terms and conditions.

Applicant's signature \_\_\_\_\_ Date (YYYY-MM-DD) \_\_\_\_\_

**For bank use only**

Transaction reference number	<input type="text"/>
Card number	<input type="text"/>
Pin reference number	<input type="text"/>
Issued by Name	Signature _____
<b>Cash out only</b>	
Name of central activation officer	Date (YYYY-MM-DD) _____ Time _____
Authorisation number	

**Terms and conditions of use of a Standard Bank TravelWallet**

You must know the terms and conditions ("rules") for using the prepaid travel card we may issue to you. You must understand each clause of the rules set out here.

Remember, you must always keep to these rules, as they form the agreement between you, the cardholder, and us, The Standard Bank of South Africa Limited. Please contact us if you need further explanation of anything related to your use of your card. You may call us on the customer services centre number in the user guide provided with your card, or e-mail us at [travelwallet@standardbank.co.za](mailto:travelwallet@standardbank.co.za), or speak to a consultant at a Standard Bank foreign exchange outlet.

**What we mean**

- "cardholder" means the person who has applied for and will be using the card;
- "ATM" means an automated teller machine bearing the Master Card, Maestro, or Cirrus logo/sign;
- "card" means the TravelWallet card issued to you by us;
- "card account" means the Travel/Wallet account that is opened in your name and is prepaid by you;
- "card fee" means the activation fee charged to activate your card and the loading and reloading fees charged to load funds onto the card;
- "card transaction" means any transaction with the card for the purchase or acquisition of goods or services or any cash withdrawal transaction from an ATM;
- "EDC" means the electronic data capture terminal, which is the merchant's point of sale terminal;
- "foreign exchange" means the following currencies; US dollar, pound

sterling and euro;

"lost card assistance" means the assistance provided to you by us in the event of the loss or theft of your card, which includes the supplying of emergency funds, where requested, and an emergency replacement card, that can only be used for over the counter purchases of goods and services, which are available upon request and subject to an additional fee. This fee is set out in our pricing brochures, which is available at our outlets;

- "MasterCard" means MasterCard International Incorporated, a company incorporated in terms of the laws of the United States of America;
- "PIN" means the personal identification number linked to the card;
- "Prepaid" means the funds pre-loaded in foreign currency;
- "regulations" means the South African Exchange Control regulations prescribed and promulgated by the South African Reserve Bank from time to time;
- "South Africa" means the Republic of South Africa;
- "We", "us", "our" or "Standard Bank" means The Standard Bank of South Africa Limited;
- "You" or "your" includes the cardholder and any additional cardholder.

**1 Applying for a card**

- 1.1 We will ask you for certain information and you must provide complete and accurate information. We are not liable for any error resulting from incorrect information.
- 1.2 We must verify your identity, address and your personal particulars and may decline the application if you cannot give us satisfactory proof of your identity.
- 1.3 If we have processed your application, you will be liable for all costs incurred if you amend or cancel the order.

1.4 We cannot process your order until the application is fully completed to our satisfaction and accepted by us.

## **2 The card**

2.1 You must, immediately when you receive the card, sign in the space provided thereon with a ballpoint pen.

2.2 By keeping and/or using the card number or PIN you undertake to be and will be bound by all the rules set out herein.

2.3 Your card has an expiry date and is valid until the last day of the month displayed unless, for whatever reason we close the card account. Your card may not be used beyond its expiry date.

2.4 We are and will always remain the owner of the card. We will be entitled at any time in our sole discretion to recover the card, close the card account and terminate this agreement.

2.5 This card cannot be used to transfer funds from your bank account to your card account. You cannot use your card to transfer funds from your card account into another bank account.

## **3 Using your card**

3.1 Only you may use your card. The card is not transferable to a third party. In terms of the regulations, no card transactions are permitted in South Africa, Lesotho, Namibia and Swaziland with your card with the exception that you may withdraw the full balance on your card in a single transaction at any ATM in South Africa, Lesotho, Namibia and Swaziland.

3.3 You agree that the use of your card for card transactions will be subject to our limits, the international country's limits and the ATM operator's limits, where applicable from time to time. Our limits are available on our pricing brochures.

3.4 We cannot guarantee that merchants will accept payment for purchases where payment is partly in cash and partly by card. Your name is not embossed on the front of the card. Some merchants may not accept payment as your name does not appearing on the card.

3.5. Your card transaction will be denied and your card will be blocked should you enter your PIN incorrectly three times in a row. We do not issue new PINs nor do we keep a record of your PIN. Should you lose your card, the cost of the replacement card is for your account.

3.6 No card transactions may be made manually, via mail, telephone or Internet. You may not exceed the available balance on your card account. You are liable to pay back, on demand, any funds due to us should your transactions exceed the amount available on your card. You will be liable for any incurred fees or charges relating to the use of the card and/or any costs incurred due to foreign exchange fluctuations, if you exceed your available balance.

3.8 Your statement will reflect pre-authorisation amounts and the corresponding completion for every transaction made. If, on your return, there is a pre-authorisation amount that does not reflect a corresponding completion transaction, the value of the transaction will be retained to ensure that your card account does not reflect a negative balance.

3.9 Your card may be reloaded at any of our foreign exchange outlets in accordance with the regulations, provided that if you are outside South Africa, you have arranged for the reload with your branch and that such reload complies with the regulations.

3.10 Your card will be activated within 24 hours of purchase.

3.11 In accessing your card account you must comply with such authentication procedures as we notify to you from time to time and not disclose any of those procedures or codes or other identifiers to any other person and take reasonable steps to prevent unauthorised use.

The card is subject to the following:

3.12.1 foreign exchange must be used for the purpose it was provided for.

3.12.2 foreign exchange can only be applied for within 60 days of departure.

3.13 foreign exchange not used must be resold to a foreign exchange authorised dealer immediately on your return to South Africa or must be withdrawn in a single transaction at any ATM in South Africa, Lesotho, Namibia and Swaziland within 30 days of arrival.

3.14 It is your responsibility to ensure that you comply with South African Exchange Control Regulations at all times.

## **4 PIN and unauthorised use of the card**

4.1 You must:

4.1.1 take proper care of the card and do everything which is necessary to prevent it from being lost, stolen or used contrary to these rules;

4.1.2 ensure that any record of your PIN is kept separate from the card and in a safe place; and

4.1.3 not allow anyone to obtain knowledge of your PIN;

4.1.4 Retain all copies of receipts, including those for declined transfers.

4.2 If the card is lost, stolen or used contrary to these rules, then you will be liable for and must pay to us all amounts we pay or have to pay if the card or PIN is used before we have had reasonable time after your notification of the loss to take necessary action to stop the card.

4.3 You must notify us immediately on the lost card call centre number provided should you realise your card is lost or stolen or you are aware or suspect that your PIN or any other code or identifier has become known to any other person. We will stop the card as soon as is reasonably possible after being advised of such loss or theft. You may be required to provide information reasonably requested by us and/or confirm details in writing. You must report the loss or theft to the police as soon as possible. You will be entitled to lost card assistance only in the event of the loss or theft of your card while traveling abroad. Lost card protection ("LCP") is included in your card fee. It protects you against proven fraudulent non-PIN based card transactions.

4.5 We reserve the right to block the card should we suspect that there has been fraudulent use.

## **5 Authority to debit your card account**

5.1 Any card transactions you make using the card, will be charged to your card account, whether or not the slips or vouchers are signed.

5.2 It is your responsibility to ensure that you do not exceed the limit on your card account. You will be liable for all amounts charged to your card account, which will include any excess amount, interest, incurred fees or charges relating to the use of the card and/or any costs incurred due to foreign exchange fluctuations, if you exceed your available balance.

5.3 We are unable to reverse or charge-back any payment should you have a dispute with a supplier. You must settle any such dispute directly with the supplier as we are not liable for the conduct of the supplier and you agree not to hold us responsible for any such conduct.

## **6 Monthly electronic statement and payment**

6.1 We will make your statement available on [www.mastercarddebit.com/prepaid/standardbank-travelwallet](http://www.mastercarddebit.com/prepaid/standardbank-travelwallet). The statement will show all card transactions up to the date shown on the electronic statement. You must check your statement every 30 days from the date of the card transaction.

6.2 You may dispute any card transaction debited to your card account within 90 days of the date of the card transaction by contacting the customer services centre on the number provided. Subject to the provisions of clause 4 and in the event of an alleged unauthorised use, we may investigate the allegation after

we receive an affidavit from you to the effect that you had not authorised the card transaction. We are bound by the results of our investigations.

6.3

If there is any dispute regarding a card transaction and you do not inform us within the time period stated in 6.2, then you will not have any claim against us for any errors or omissions.

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## **7 Interest and other charges**

7.1

No interest will be earned on the prepaid amount standing in credit in your card account.

7.2

International purchases are subject to a currency conversion fee in cases where the country in question uses a different currency from the card's foreign exchange.

7.3

We reserve the right to make charges to your card account for loading, reloading, card transactions and withdrawals, card fees and additional fees for the direct foreign exchange delivery service and to amend such charges from time to time as set out on [www.standardbank.co.za](http://www.standardbank.co.za) in which these terms appear and/or as subsequently notified to you from time to time.

7.4

We will apply commissions at our normal rates. The rates applied can change at any time. You may obtain these from any of our foreign exchange outlets.

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## **8 Closing of the card account**

8.1

You must advise us in writing via email at [travelwallet@standardbank.co.za](mailto:travelwallet@standardbank.co.za) if you want to close your card account or cancel your card. You must return the card(s) to us at our nearest foreign exchange outlet.

8.2

Should you fail to do so and in case the card is used, whether fraudulently or otherwise, you will be liable for any loss, claim, and suit or card transaction arising or made using the card.

8.3

We reserve the right to collect the money due to us, if your card account has a negative a balance at the time it is closed. The funds may be collected by the following means of payment: a deposit by you into your card account, or by debiting your current or savings accounts if you bank with us.

9

## **9 Consents, the conduct of the card account and the regulations**

9.1

You agree and consent to us:

9.1.1

checking and verifying your identity, address or personal particulars with any agency, at our sole discretion;

9.1.2

carrying out identity and fraud prevention checks and sharing information relating to this application with the South African Fraud Prevention Service ("SAFPS") or any credit reference agency we choose to use or employ;

9.1.3

carrying out anti-money laundering audits on your card account, as may be prescribed by our policy and in terms of any law; and

9.1.4

keeping a record of your conduct of the card, including in case of suspicious card transactions and consent that we may make this information available to the authorities or any credit reference agent. We may make the record of this suspicion available to other members of the SAFPSS.

9.2

You represent and warrant that you currently comply and will at all times comply with the regulations, including any obligation to sell back unused foreign exchange upon your return to South Africa.

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## **10 Malfunction of electronic facilities**

10.1

We are not responsible for any loss arising from any failure, malfunction or delay in any EDC or any ATM, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

10.2

We cannot guarantee the functioning of the Internet or any online system at any time (for checking of your statement only).

10.3

We cannot guarantee the functioning of any ATM or EDC or that your card will be accepted in any particular instance.

10.4

You have no claim for compensation if any card transaction fails because of technical faults and interruptions that may occur when using the card.

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## **11 Privacy**

11.1

We will hold your information in confidence. Your information will be used by us to provide you with the card and the services which are supplied with it, to update your records, identify other products and services which might interest you, recover debts, prevent fraud, carry out regulatory checks and develop and improve our business and the products and services offered to you and others. Your information is made up from the details you and others give us during your relationship with any of us. It includes information from application forms, your requests and instructions, details and analysis of the card transactions you carry out, and other information we gain from operating your accounts and the services provided.

11.2

Your information is confidential and may only be disclosed:

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to others at your request or with your consent;

-

to our agents, MasterCard and others in connection with running your accounts and services;

-

to meet our obligations to any regulatory authority;

-

if the law requires (as outlined in clause 9) or permits it or is in the public interest; or

-

if it is in our interest to do so.

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## **12 Addresses for notices**

12.1

The street address you supply on your application form for the card will be regarded as your chosen address where notices and documents in legal proceedings may be served on you. You must notify us in writing or via email at [travelwallet@standardbank.co.za](mailto:travelwallet@standardbank.co.za) immediately if your chosen address changes.

12.2

You should send any legal notice to us at our chosen address: Standard Bank, Banking Products, Retail Bank, 8th Floor, Entrance 2, No. 5 Simmonds Street, Johannesburg, 2001.

12.3

You acknowledge and agree that our agreement will be regarded, as having been entered into at Johannesburg and any breach of the agreement will be considered as having taken place in Johannesburg.

12.4

We are entitled, but not obliged, to send you any notice in terms of this agreement to an e-mail address you specified on your application form. Such email communication will be regarded as having been received by you, unless the contrary is proved.

13

## **13 General**

13.1

We reserve the right at any time to amend these terms and conditions and the amendments will be available on [www.standardbank.co.za](http://www.standardbank.co.za) or from any of our foreign exchange outlets. Any amendment will not constitute a cancellation of this agreement.

13.2

You may not vary these rules.

13.3

South African law governs these rules.

13.4

You agree that we may take legal action against you in a magistrate's court, even if our claim against you exceeds its jurisdiction.

13.5

Any favour or concession we may give you will not affect any of our rights against you.

13.6

You must pay all our expenses and other costs in recovering any outstanding amounts you owe us, including legal fees on an attorney and own client scale, collection fees, tracing fees and penalty fees.

13.7

We may cede, delegate or transfer legally our rights and obligations in this agreement to any parties without seeking your consent.

13.8

You may not cede or delegate any right and obligation emanating from this agreement to any party.