

Naira Credit Card Application Form

Branch Date:

Credit card qualifications and requirements. To qualify for the Naira credit card, you must be over 18 years old.

Please select card variant

Visa MasterCard

Please select card tier

Gold - up to N 1,000,000
 Platinum - up to N3,000,000

Please State required Credit Limit below

Please select card type

Unsecured
 Secured or Cash-backed - I agree for UBA to hold funds 125% of the credit limit to be availed to me as collateral for my Naira credit card

YOUR PERSONAL DETAILS

Title Surname
 Other Name(s)
 Name at Birth
 Gender: Male Female Nationality
 Date of Birth Place of Birth
 Identification Type
 Identification Number
 Issuing Authority Place of Issuance
 Date issued Expiry Date
 Country of Residence
 Telephone (Home) Mobile
 E-mail
 Postal Address(Own Address 1)
 Residential Address (Own Address 2)
 Residential Address(Own Address 2)
 Type of Residence:
 Rental Others Owner Living with Parents
 No. of Years at Residence:
 <1Yr 1-2yrs 2-5yrs 5-10yrs 10yrs and more

EMPLOYMENT DETAILS

Are you? Employed Self-Employed Retired Unemployed Student
 Occupation
 Current Employer
 No. of Years (with current employer):
 <1yr 1-2yrs 2-5yrs 5-10yrs
 10yrs or more
 Office Address
(If self-employed, state name and telephone number of your accountant and attach your bank account details)

Govt. Parastatal
 Quoted Company
 Other Company
 Own Enterprise
 Pension
 Non Salary Income

FINANCIAL INFORMATION

No. of Credit Facilities ever taken
 0 1 2 3 or more
 Name of Bank
 Account Name
 Branch Name
 Net Monthly Income
 Account No *(after deductions)*
 Current Repayment/Income Ratio on Existing Facilities
 >35% 31 - 35% 21 - 30% 11 - 20% less than 10%
 Pension/PENCOM No.

Greater than N20m
 N14 to 20m
 N8 to 14m
 N5 to 8m

MEMBERSHIP OF ASSOCIATION

Type of Association
 Name & Address of Assoc.
 Assoc. Member No. Length of Time as Assoc. Member (year/month)

Direct Debit
 I will like to make 10% minimum monthly repayment %
 I will like to make 20, 30, 40, 100% minimum monthly repayment %

CARD INFORMATION

Previous Residential Address (if at current address for less than two years)

Marital Status: Single Married Divorced/Separated Widowed

Maiden Name _____ Name of Spouse _____

Spouse Status: Civil Servant Corporate Home Manager
Self Employed

Number of Dependents _____ Test Question _____

Answer _____

Mother's Maiden Name _____

Your Favourite Pet _____

Billing Address (Address where your charges and statement will be delivered)

Where would you like your card delivered?

Bank's Branch

AGREEMENT

I, the undersigned applicant, warrant that the information supplied by me is true and correct. I agree that:

- The card is issued subject to the Bank's Naira Credit Card Terms and Conditions as stated overleaf.
- I have read, understood, and hereby agree to be bound by the UBA Naira Credit Card Terms and Conditions before filling and submitting this application.

Signature of Applicant Date

FOR OFFICE USE ONLY

Card Application No. _____ / _____ / _____
Branch Code ddmmyy Applicant's Surname

Collateral Deposit
Account Number
(Secured) :

TERMS AND CONDITIONS

Introduction
 These terms and conditions comprise the agreement between UNITED BANK OF AFRICA (hereinafter referred to as 'the Bank, we, us or our' wherein the context so admits) and the cardholder (hereinafter referred to as 'the holder, you, your' wherein the context so admits) in connection with the cardholder's UNITED BANK OF AFRICA Naira Credit Card. In this agreement, the CARDHOLDER shall include (where appropriate) persons the UNITED BANK OF AFRICA Naira Credit Card has been issued subject to the customer's instruction. By using the UNITED BANK OF AFRICA Naira Credit Card, the holder unconditionally agrees to be bound by the laws, regulations, and official issuances applicable, now existing or which may hereinafter be enacted, issued or enforced.

Recitals:
 "Whereas:
 a. You have indicated your desire for the UBA Naira Credit Card.
 b. The parties have agreed that the relationship shall be governed by the terms and conditions set out hereunder"

DEFINITION
 1.0 "Account" means the UBA Naira Credit Card account held or to be held with UNITED BANK OF AFRICA PLC, the number of which shall be communicated to the Cardholder as appropriate.
 1.1 "Account Currency" means Naira being the currency in which the Account is denominated.
 1.2 "Bank" means UBA PLC
 1.3 "Card" means UBA Naira Credit Card issued by UBA Plc, including any renewal or replacement Card or cards.
 1.4 "Account Holder" means an individual or anybody corporate in whose name and Account is maintained.
 1.5 "Credit Limit" means the maximum debit balance permitted to the Account Holder as determined and notified to the account holder by the bank from time to time.
 1.6 "Balance" means the level of indebtedness to the customer, comprising all transactions, fees and interest
 1.7 "PIN" means the personal identification number issued to the Cardholder for use with the Card
 1.8 "Transaction" means any cash withdrawal or payment made using the card, or any refund arising in connection with the use of the card in any unauthorized manner for debit or credit to the account.
 1.10 "Cardholder" means the person having power alone to operate the Account in accordance with the Bank's mandate in respect thereof
 1.11 "Value card" means the network platform for switch of UBA Naira Credit Card transactions.
 1.12 CBN means Central Bank of Nigeria.

2.0 USING YOUR UBA NAIRA CREDIT CARD

The bank shall give the card holder a UBA Naira Credit Card to use for transactions including cash withdrawals at Automated Teller Machines (ATM) and/or to make payments for goods and/or services at Point of Sales Terminals (POS). Upon receipt the cardholder shall sign for the card and change the default PIN to a new PIN of choice and follow any other instruction from the bank about using the card and other safety instructions.
 2.1 The card shall not be used for any unlawful transaction including the purchase of goods and/or services prohibited by the laws of the Federal Republic of Nigeria.

2.2 The bank may refuse to authorise use of the card if:
 a. A transaction exceeds the available credit limit in the account or if the transaction amount plus any other authorized transaction would exceed the credit limit on the card;
 or b. The transaction does not comply with any applicable terms of this agreement as may be amended from time to time.

2.3 All transactions shall be detailed in the monthly account statements.

2.4 The holder is required to make a minimum repayment on amounts outstanding by the repayment due date as stated in the monthly statement of account.
 a. Failure to make the minimum repayment on amounts outstanding by the repayment due date will result in interest charges on all utilized amounts at a rate stated in the monthly statement.
 b. Failure to make the minimum repayment by the repayment due date will be deemed as default on the terms & conditions of this agreement and may attract suspension of the account from UBA Naira Credit scheme until the minimum repayment condition is satisfied.
 c. The bank will proceed to recover all amounts outstanding in the events of any default to make the minimum repayment within the allowable repayment period. United Bank for Africa PLC reserves the right to institute any legal action necessary to recover all amounts outstanding.
 d. All UBA Naira Credit Cards are property of United Bank for Africa PLC and a demand may be made for their return at any time.

3.0 Any establishment may request for authorization from United Bank for Africa before accepting payment by UBA Naira Credit Card.

3.1 The bank may decide not to give our authorization on transaction requests if:
 The card has been reported as stolen or lost; or the bank has reason to suspect it is stolen. The card-holder has used the card after the 'available credit' has been exceeded. The 'available credit' will be based on the approved credit limit, amount debited to the amount which remain unpaid and payments received which are paid into your account. The bank reserves the right not to adjust the available credit by the amount of any payments received until such value has been given to such payments.
 D. The cardholder has used the card for transaction in foreign exchange to a value greater than the credit limit on the account. Use in this manner could result in the account being closed.
 E. It becomes clear the cardholder is using the credit card for the purposes of running a business, rather than for personal use.

4. Obligations of the Cardholder

A. The holder must take all reasonable precaution to prevent the card and PIN from being used fraudulently. Failure of which will result in liability for any losses incurred by us.
 B. Reasonable precaution include but are not limited to:
 Signing for the card,
 Not allowing anyone else to use the card
 Not interfering with ANY MAGNETIC STRIPE OR INTEGRATED CIRCUIT(CHIP) IN THE CARD,
 Not disclosing the PIN except when properly using the card,
 Destroying any notification of your PIN,
 Not writing down or recording in any format your PIN or disclosing it to anyone else including the police and/or bank officials, and in response to any emails or SMS messages,
 Complying with any other reasonable instruction the bank issues regarding keeping the card, card number or PIN safe.

5. Fees and Charges

A. The cardholder shall be charged fees by the bank, in accordance with the UBA Naira Credit Card schedule of fees and charges. For each cash withdrawal made at machines, the bank shall charge the applicable transaction fee (if any).
 B. Product fees are available at www.ubagroup.com on our credit card brochures, and at any UBA branch and are freely available to the public.
 C. We reserve the right not to adjust your available credit by the amount of any payments received until they have been cleared. Typically, clearing may take up to 48 (Forty-Eight) hours after we receive your Payment instruments

6. Repayment Obligations

A. By signing this application form, the cardholder agrees to be bound by the repayment terms attached to the UBA Naira Credit Card.
 B. The cardholder is obligated to pay the minimum monthly repayment, the agreed repayment or 100% of the outstanding balance, whichever is less. The cardholder shall have a repayment due date every 30th of every month, even if the card was not used, as the monthly service fee shall fall due on this date.
 C. The cardholder may also choose to pay back 100% of the outstanding balance at the end of the month.
 D. Failure to pay the minimum repayment in any month may cause the bank to make a report stating the account holder details to credit bureaus, as may be mandated by CBN.
 E. Repayments shall be applied for pay down of outstanding balance against the account-holder, in the following order:

- Accrued interest
- Fees
- Purchases made
- Cash withdrawn from ATM

7. Consent to share information

By signing this application form, the cardholder consents that UBA PLC shall share all relevant customer information with the CBN credit bureaus operating in Nigeria, under the guidelines of the CBN, including notification of late and missed repayments. UBA PLC shall not be liable for Any errors in the information supplied to the bureaus or the subsequent use of any information by any other financial institution in Nigeria. The cardholder waives any right of confidentiality in respect of such disclosures made.

8. Credit Card Charges

- Card Issuance/Replacement/Renewal Fee
- Card Maintenance Charge
- Credit Insurance
- ATM Cash withdrawals
- POS/WEB transactions
- Late payment fee

For the above credit card charges, kindly visit ubagroup.com/cards

9. UBA PLC reserves the right to:

- a. Refuse to approve any transaction, and shall not be held liable for any loss or damage the cardholder or the account holder may suffer as a result of the said refusal.
- b. Cancel or suspend the holder's right to use the card for any or all purposes: or refuse to replace any Card without the prior notice. UBA shall not be liable for any loss or damage or lost The account holder has defaulted on any part of this agreement,

Full Name.....

Signature.....

Date:

TERMS AND CONDITIONS

16. General
- a. The bank reserves the right to withdraw or vary the provision of any service or benefits under this agreement without notice.
 - b. The bank will charge the account holder for any losses or costs incurred by the bank resulting from a breach of this agreement.
 - c. This agreement shall be governed by the laws of the Federal Republic of Nigeria.
 - d. Failure to view the monthly statement shall not excuse the responsibilities of the account holder under this agreement. If any monthly statement is not received when same is due to be received, the Cardholder shall draw attention to this and request for the statement/
 - e. Non-enforcement of any condition of this agreement, or a delay in enforcing the condition, shall not prevent the bank from enforcing the condition at a later date.
 - f. If any part of this agreement is held unlawful or unenforceable, the offending section or part shall be struck out the remainder of the agreement shall remain effective.
 - g. The cardholder consents that the bank may record phone conversations between them for its internal purposes.
 - h. The cardholder's application will be subject to the bank's processes and review, which may require the bank to employ any legal means to verify or obtain confirmation on any information provided in an application for the UBA Naira Credit Card. The bank also reserves the right to accept or reject any application without showing cause.
 - i. If you or an Additional Cardholder have a dispute with anyone about a transaction, you must not use the dispute to refuse to make any payment under this

17. CHANGING THE TERMS OF THIS AGREEMENT
- a. We may change the terms of this agreement, including our charges upon notification to you about the change. Changes will normally arise from changes in market conditions, changes in the cost of providing the service to you, changes in legal or other requirements affecting us or for any other good reason
 - b. We may from time to time alter our charges, introduce new charges or alter or add to any of the other terms of this agreement for any valid reason which may include (a) to reflect any change in your financial position or degree of credit risk your Account represents (We may take into account any failure by you to make payment on time or at all)
- We may make changes to the services, benefits, products or features available to you in relation to your card (e.g. reduce/increase your limit or remove/add a service platform) We will give you adequate notice of any change to your card feature. We will notify you about any changes by either advertising in the press; putting the message in your statement, on our website; sending you a separate written notice or through any other appropriate and suitable means

18. STATEMENT OF ACCOUNT
- All transactions will be shown on your monthly account statements send to your email address or any other means you specified in your application. You must check your statement and raise any complaints within 5 days of the receipt of the statement
- All correspondences should be sent to:
CFC
Plot 1662 Oyin Jolayemi Victoria Island.
Tel: +234 700 2255 822 (0700-CALL-UBA)
+234 1 280 8822 (2808UBA)
+234 1 631 9822 Email: cfc@ubagroup.com

19. All Terms AND Conditions in the UBA Naira Credit Card agreement have been read and understood by me as evidenced by my signature below.
- a. By signing this offer letter/credit card agreement and by drawing on the credit card, I covenant to repay my credit card obligation as and when due. In the event that I fail to repay my credit card obligation as agreed, and the credit card becomes delinquent, the bank shall have the right to report the delinquent credit card to the CBN through the Credit Risk Management System (CRMS) or by any other means, and request the CBN exercise its regulatory power to direct all banks and other financial institutions under its regulatory purview to set-off my indebtedness from any money standing to my credit in any bank account and from any other financial asset that may be holding for my benefit.
 - b. I covenant and warrant that the bank shall have power to set-off my indebtedness under this credit card agreement from all such monies and funds standing to my credit/benefit in any and all such accounts or from any other financial assets belonging to me and in the custody of any such bank.
 - c. I hereby waive any right of confidentiality whether arising under common law or statute or in any other manner whatsoever and irrevocably agree that I shall not argue to the contrary before any court of law, tribunal, administrative authority or any other body acting in any judicial or quasi-judicial capacity.

Full Name.....

Signature.....

Date:

BVN