



Appendix-5

ኤ.ቲ.ኤም ካርድ እና የሚስጥር ቁጥር መጠየቂያ ቅጽ

CIF: _____

ATM CARD AND PIN REQUEST FORM

TO BE FILLED BY THE REQUESTING CUSTOMER

የደንበኛው ስም: _____
 CUSTOMER NAME: _____

የሂሳብ ቁጥር: _____
 ACCOUNT NUMBER _____

ፊርማ _____ ቀን _____ ሰዓት _____
 Signature: _____ Date _____ Time: _____

አዲስ ካርድ ጊዜው ያለፈ ካርድ የጠፋ/የማይሠራ ካርድ የሚስጥር ቁጥር ለውጥ
 New Card Expired Card Lost/Damaged Card PIN Reissuance

TO BE COMPLETED BY THE PERSONAL BANKER

CUSTOMER VERIFIED BY NAME _____ SIGNATURE _____ DATE _____

TO BE COMPLETED BY BACK OFFICE; IF FEES APPLY

FEE CHARGED BY NAME _____ SIGNATURE _____ DATE _____

TO BE COMPLETED BY THE IT SUPERVISOR: Red Silver Black

CUSTOMER NAME _____ CARD/BATCH NO. _____

NAME _____ SIGNATURE _____ DATE _____

TO BE COMPLETED BY THE OPERATOR OF CARD WORLD PRODUCER (CWP)

IMPORT SUCCESSFUL EMOSS SUCCESSFUL PROCESS SUCCESSFUL EXPORT SUCCESSFUL

NAME _____ SIGNATURE _____ DATE _____

ሕግና ደንብ/ TERMS AND CONDITIONS

- የኤ.ቲ.ኤም ካርድ ለሌላ ሦስተኛ ወገን አይተላለፍም፤ የካርዱ ባለቤትም ካርዱን ወይም የሚስጥር ቁጥሩን በሌላ ወገን እንዳይሰረቅ የመጠበቅ ጎላፊነትና ግዴታ አለበት።
 A card is not transferable to another person and the Cardholder must exercise all due care and attention to prevent the loss of and/or use of the card and/or PIN by a third party. In case where the Cardholder is a legal person, it is fully responsible for ensuring that the PIN is only known to a person or persons of due authority.
- በኤ.ቲ.ኤም. ካርዱ ለሚደረጉ ማንኛውም የሂሳብ እንቅስቃሴ ደንበኛው ተጠያቂ ለመሆን በዚህ ውል ግዴታ ገብቷል።
 The Cardholder shall be fully liable in respect to each transaction performed by the use of his/her/its Card.
- የካርዱ ባለቤት ከባንኩ ጋር ያለውን ውል ሲቋቋም ወይም ሲሰርዝ የኤ.ቲ.ኤም. ካርዱን ለባንኩ የመመለስ ግዴታ አለበት።
 A card remains the property of the Bank and upon cancellation or termination of the contract must be surrendered to the Bank
- ደንበኛው ኢትዮጵያ ውስጥ ሆኖ የባንኩን የኤ.ቲ.ኤም. ካርድ ከሚቀበሉ ከማንኛውም የገንዘብ ማዘገፍ ማሽን/ማሽኖች የተለያዩ ትዕዛዞችን በሚያስተላልፍ ጊዜ ባንኩ ወዲያውኑ የሚከተሉትን ድርጊቶች እንደትዕዛዙ ሁኔታ ይፈፅማል፤
 - ከደንበኛውን የመጀመሪያ ሂሳብ ገንዘብ ተቀናሽ ያደርጋል፤
 - የደንበኛውን ቀሪ ገንዘብ በኤ.ቲ.ኤም. ማሽኑ ላይ እንዲታይ ያደርጋል፤
 - ከደንበኛው ሂሳብ ወደ ሦስተኛ ወገን ገንዘብ ያዘዋውራል፤
 - በተጨማሪም ባንኩ በጊዜ ሂደት የሚሰጣቸውን አዳዲስ አገልግሎቶች ያካትታል፤

The Bank shall be entitled to give immediate effect to the following transaction instructions in Ethiopia from ATM machines that accept Zemen's ATM card:

 - To effect a debit transaction to a Customer Account, where the ATM machine does not provide selection to the Customer Account(s) for withdrawal, the Bank shall be entitled to debit the Cardholder's primary account.
 - To display the current balance on any Customer Account on the ATM machine;
 - To effect transfer of funds from the Customer Accounts in the name of third parties;
 - Such other transaction instructions given through use of the debit card facilities from time to time made available by the Bank to the Cardholder;
- የካርዱ ባለቤት ባንኩ ከሚያስቀምጠው የወጪ ገደብ በላይ ማውጣት የለበትም፤ ይህንን ክፍፀመ ልዩነቱን እንዲሁም ማንኛውንም አብሮ ሊከተል የሚችል ወጪ ለመሸፈን ተስማምቷል፤
 The Cardholder is not allowed to withdraw beyond the limit set by the Bank; in case where the Cardholder withdraws a sum in excess of the limit, he/she/it has agreed to reimburse such sum and to compensate the Bank for any costs and expenses incurred.

6. የኤ.ቲ.ኤም ካርዱ ከጠፋ፣ ከተሰረቀ ወይም የሚስጥር ቁጥሩ በሌላ ወገን ከታወቀ ባለካርዱ ወዲያውኑ ይህንንም በጽሑፍ ማሳወቅ አለበት። የካርዱ ባለቤት በጽሑፍ ከማሳወቁ በፊት ለሚመጣ ማንኛውም ችግር ባንኩ ተጠያቂ አይደለም።
If a Card is lost or stolen or if a PIN is disclosed to any unauthorized person, the Cardholder must immediately notify the Bank of such loss, theft or disclosure in writing. The Cardholder will be liable in respect to any transaction effected prior to the notification (in writing) to the Bank of such loss, theft or disclosure
7. የኤ.ቲ.ኤም ካርዱ ከጠፋ ወይም የማይሰራ ከሆነ በምትኩ ብር 50.00 /ሃምሳ ብር/ ከፍሎ አዲስ ካርድ ማግኘት ይችላል።
If the ATM/DEBIT CARD is lost or Damaged, there is a 50.00 birr charge per card for reissue.
8. ደንበኛው ከዚህ በፊት ለነበረው ካርድ አዲስ የሚስጥር ቁጥር ከጠየቀ ብር 15.00 /አስራ አምስት ብር/ ከፍሎ ማግኘት ይችላል።
If the customer needs a new PIN for the existing ATM/DEBIT CARD, there is a 15.00 birr charge per PIN for reissue.
9. ደንበኛው ኤ.ቲ.ኤም ካርዱ ላይ ተጨማሪ የሂሳብ ቁጥር እንዲጣመርለት መጠየቅ ይችላል።
The customer can request additional account numbers to be encoded or linked to his/her/its existing ATM card.
10. በባለካርዱ የአጠቃቀም ጉድለት ምክንያት ለሚመጣ ማንኛውም ችግር ባንኩ ተጠያቂ አይሆንም።
The Bank shall not be under any liability to a Cardholder in respect to any loss arising directly or indirectly from lack of proper use of the card.
11. ደንበኛው የገንዘብ ዝውውር በሚያደርግበት ጊዜ ለተጠቃሚው የማሳወቅ ኃላፊነት አለበት፤ ይህንን ሳያደርግ ቢቀር ባንኩ ተጠያቂ አይደለም።
It is the responsibility of the Cardholder to notify any beneficiary of transfer of funds in his/her/its favor. The Bank is not obliged to advise to such beneficiary and accepts no liability for not doing so.
12. በባንኩ በኩል ስህተት መኖሩ እስካልተረጋገጠ ድረስ ደንበኛው ባንኩ የሚያቀርብለትን የገቢና የወጪ መግለጫ ሰነድ ይቀበላል።
Unless the Bank accepts the existence of error on its part, the Cardholder hereby agrees to the amount in his/her/its account and the debit and credit made to his/her/its account and also accepts the Bank's records and evidences pertaining to the financial transaction made with the Bank.
13. ባንኩ የማጭበርበር ምልክት ካየ ለደንበኛው ሳያሳውቅ እንዲሁም ተጠያቂ ሳይሆን ካርዱን የመሰረዝ መብት አለው።
When the Bank has suspicion of fraud the Bank may at any time cancel a Card without notice and without incurring any liability to the Cardholder.
14. ደንበኛው የሂሳብ እንቅስቃሴ በሚያከናውን ጊዜ የኤ.ቲ.ኤም. ማሽን የሚያሳየውን ሚስጥራዊ መረጃ በምንም አይነት ለሦስተኛ ወገን ማሳየት የለበትም፤ ነገር ግን ካሳየ ባንኩ ተጠያቂ አይሆንም።
Transaction instructions must be given in such a way that any confidential information, which is displayed by an ATM machine, is not disclosed to a third party. The Bank shall not be liable in any way for any disclosure to any third party arising out of a transaction instruction.
15. ሂሳብ በጋራ የሚንቀሳቀስ ከሆነ የሂሳብ አንቀሳቃሾች በሙሉ ለሕግና ለደንብ ተገዢ ይሆናሉ። ይህ ማለት ከመካከል አንዱ ወገን ስምምነቱን ቢያቋርጥ /በጥንት ቢለይ፣ ቢከሰር፣ በጡረታ ቢገለል፣ ሂሳቡን ለማንቀሳቀስ የማያስችል ሁኔታ ቢገጥመው/ እንዲሁም፣ ሌላ ተጨማሪ ወገን ማካተት ቢያስፈልግ ይህ ደንብ የፀና ይሆናል።
If the Cardholder is a partnership the obligations of the partners shall be joint and several and these terms and conditions shall continue to bind the partnership notwithstanding any change in the by laws, name or membership of the partnership by reason of death, bankruptcy, retirement, disability or admission of new partners or the occurrence of any other event which may dissolve the partnership or otherwise affect its obligations under this agreement.
16. ይህ ሕግና ደንብ የደንበኛው ሂሳብ ከሚመራበት የባንኩ መመሪያ ጋር አይገረርም።
Except to the extent that these terms and conditions require otherwise, they shall not affect any other terms and conditions (expressed or implied) governing Customer Accounts.
17. ይህ ሕግና ደንብ የኢትዮጵያ ሕግ ተከትሎ የተዘጋጀ ነው።
These terms and conditions shall be construed and the provision of Zemen Bank debit card facilities shall be regulated in accordance with the relevant laws of Ethiopia.
18. ባንኩ ይህን ሕግና ደንብ በማንኛውም ጊዜ ሊቀይረው ወይም ሊያሻሽለው ይችላል። ደንበኛውም በተሻሻሉት ህጎች ይመራል።
These terms and conditions may be amended at any time and from time to time by the Bank. Any such amendment shall be deemed to be effective and binding on the Cardholder.

ከዚህ በላይ የተጻፈውን ሕግና ደንብ ሙሉ በሙሉ አንብቤና ተረድኼ ውሉን መዋዋሌን በፊርማዬ አረጋግጣለሁ።
I the undersigned have fully read and understood the Terms and Conditions and agreed to be bound by the consequences in case of non-observance of it.

የባለ ካርዱ ስም Card Holder's Name	ፊርማ Signature	ቀን Date
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