

PERSONAL DEBIT CARD APPLICATION FORM

PLEASE POST YOUR COMPLETED FORM TO
CARD SERVICES, PO BOX 67202, LONDON, SE1P 5UW

FIRST APPLICANT

SURNAME

FIRST NAMES

BRANCH WHERE YOUR ACCOUNT IS HELD

ACCOUNT NUMBER

MOTHERS MAIDEN NAME (for security purposes)

TELEPHONE NUMBER (HOME/WORK/MOBILE)

SECOND APPLICANT (Only complete if you have a joint account)

SURNAME

FIRST NAMES

MOTHERS MAIDEN NAME (for security purposes)

TELEPHONE NUMBER (HOME/WORK/MOBILE)

I/we understand that I/We have requested a VISA debit card and have read and understood the terms and conditions. I/We understand that the Debit card issued to me may not be used for the purpose of cheque guarantee or cheque encashment. I/we understand that I/We will be issued with a confidential Personal Identification Number (PIN) to use on this account, which will allow me/us to use my/our card(s) to withdraw cash from cash machines and to authorise payments at retail outlets.

First applicant signature

Date

Second applicant signature (if applicable)

Date

For bank use only

Authorised by

Signature

Date

TERMS AND CONDITIONS

1. Introduction

1.1 Your agreement with us is contained in:

- These card conditions:
- The application form signed by you the customer

1.2 In this agreement 'we' 'us' 'our' means Turkish Bank UK and 'you' and 'your' mean the customer.

2. Using the card

2.1 We will give you a card to use either just to get cash from cash machines or to get cash and make payments. (In these conditions we use 'transactions' to mean both making payments and getting cash.) You must sign your card as soon as you receive it and follow any reasonable instructions that we give about using cards and keeping them safe.

2.2 You can use the card or the card number for transactions if you have enough money on the account whose number is included on the card.

2.3 All transactions will be shown on your statement. Cash withdrawals will normally take effect immediately.

2.4 We will convert all foreign currency transactions into sterling using the prevailing exchange rate. The exchange rate we use may not be the same as the rate when the transaction was made as rates can change.

2.5 The card remains the property of Turkish Bank UK and shall be returned unconditionally and immediately to us, upon our request, without any reason being required to be given by us.

3. Payments

3.1 You must ensure that there are available funds in your account to meet any transactions that you make.

3.2 We do not charge for cash withdrawals in the UK but withdrawals outside the UK may incur a charge.

3.3 Debit card transactions will normally be debited to your account within three working days.

4. Limiting your right to use the card

4.1 If we have good reason, we may:

- refuse to approve a transaction
- cancel or suspend your right to use the card for any or all purposes;
- refuse to replace any card

without first telling you.

This agreement will continue even if we do these things.

4.2 We will not be liable:

- If we do not approve a transaction;
- If you cannot use the card for a transaction, or
- For any loss or damage you suffer as a result of the way you are told this.

5. Security and PIN

5.1 You must do all that you reasonably can to keep the card safe and your Personal Identification Number (PIN) secret at all times.

5.2 You must never allow anyone else to use your card, PIN or other security information.

5.3 You must never write down or record your PIN or other security information.

5.4 You must only reveal the card number to make a transaction, to report the loss or theft of the card or if we allow you to do so.

6. What you must tell us

6.1 You must tell us as soon as reasonably possible if;

- The card is lost or stolen or you think the card is being misused, or that someone may know the PIN;
- Your statement includes an item which you think is wrong; or
- You change your name and address.

You can contact us at Turkish Bank UK, PO Box 67202, London SE1P 5UW or by telephone on 0844 384 3012 or from overseas +44 (0) 203 301 5275.

We may ask you to confirm in writing any information that you have not already given us in writing.

6.2 You must give us all the information you have about the loss, theft or misuse of a card or the PIN, and any other information we ask for to help us. We may give the Police any information that we think will be useful.

6.3 If you later find cards that you have reported as lost or stolen or at risk of misuse, you must not use them. You must cut them in half and return them immediately to us at the address shown in condition 6.1.

7. Limits of liability

7.1 Until you notify us under condition 6.1 that your card is lost or stolen or may be misused you may be liable for any transactions.

7.2 If someone uses a card and they obtained it with your permission, you will be liable for all the transactions that take place before you inform us that it is being misused.

7.3 If we are unable to debit your account because the account has been closed or as a result of anything that we cannot reasonably control you will still be liable to pay us for all transactions.

7.4 We will not be liable to you if we cannot carry out our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes:

- Any machine failing to work: and
- Industrial disputes.

8. Refunds and claims

We will credit your account with a refund for a transaction if the retailer asks us to or if we inform you that a transaction with a retailer has been incorrectly debited to your account. You cannot use a claim you may have with against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.

9. Changing the terms of this agreement

9.1 We may change the terms of this agreement by telling you about the change.

Changes will normally be caused by market conditions, changes in the cost of providing this service to you, changes in legal or other requirements affecting us, or any other good reason.

9.2 We may introduce a charge for any service provided under or in connection with this agreement.

9.3 We will tell you about any changes by:

- putting messages in your statements; or
- sending you a separate written notice by post or computer.

We will normally give you at least 30 days' notice of any changes. However we may introduce changes as soon as you give notice. If we consider that they are necessary to take account of any legal or regulatory requirement or if we consider we can improve the service(s) by introducing technical or procedural amendments.

10. Ending this agreement

This agreement will end if you or we have given written notice to the other and you have returned all cards and made all payments due under this agreement. We may give you replacement cards from time to time until this agreement ends.

11. General

We may charge you for any losses or costs we have to pay if you break this agreement

This agreement is governed by English law.