

## APPENDIX 1

### APPLICATION FOR AN INCREASED DEBIT/CREDIT CARD DAILY POS PURCHASE LIMIT

To: its successors or assigns

**WHEREAS** the Customer:

|  | FULL NAME OF CUSTOMER | REGISTRATION/ ID NUMBER |
|--|-----------------------|-------------------------|
|  |                       |                         |
|  |                       |                         |

Is desirous of changing the transactional limit on its debit/credit card to a limit of ZWL\$..... per day in respect of following Debit/Credit card(s) held with CABS:

| CARD NUMBER | ACCOUNT NUMBER | DAILY PURCHASE LIMIT AMOUNT |
|-------------|----------------|-----------------------------|
|             |                |                             |
|             |                |                             |
|             |                |                             |

**AND WHEREAS** the customer has agreed and confirms that the Society shall not accept any responsibility or liability for any losses arising from card transactions.

#### NOW THEREFORE, hereby agree to be bound by the following terms and conditions;

1. I/We hereby authorize the Society to increase its debit/credit card transaction limit on the above accounts to per day.
2. I/We understands that the cap on the card limit is to minimize the risk from fraud and that the request for an increased limit could result in further exposure to fraud. The Customer understands that the Society shall not be responsible for any fraud or unauthorized use of his/ her card or card details and the customer shall be responsible and liable for any such fraud.
3. I\We undertakes that all transactions in respect of this card shall not be contrary to any laws or regulations in force in Zimbabwe, including but not limited to the Money Laundering and Proceeds of Crime Act.
4. I/we shall defend, indemnify and keep the Society indemnified against any expenses, costs, liabilities, damages or losses ((including without limitation legal costs on a legal Practitioner and client scale), incurred by the society as a result of any actions, claims, or proceedings arising from the limit increase on the above card(s) or the misuse or abuse of the Debit/Credit card(s) by the Customer or its authorised representative.
5. Unless otherwise proved on a balance of probabilities, any disclosure or discovery of the debit/credit card by the third party shall be deemed to have been voluntarily made or made with the consent of the account-holder and the onus of proof to the contrary shall be on the accountholder.
6. The customer further indemnifies the Society from any loss or damage, direct or indirect, actual or contingent arising out of the failure or malfunction of any machine, including any ATM, MFT, LFT or EFT-POS terminal whether or not such machine was on-line or offline.
7. This Agreement shall be governed and construed in accordance with the laws of Zimbabwe.

#### Signatories

.....  
Name (in full)

.....  
Signature

.....  
Date

.....  
Name (in full)

.....  
Signature

.....  
Date

#### For Branch Office Use Only

Processed by

.....  
Name (in full)

.....  
Signature

.....  
Date

Approved by

.....  
Name (in full)

.....  
Signature

.....  
Date