



PLATINUM

Before you sign this application form, please read our credit card terms and other terms indicated in the declaration section of this form and which are available on our website www.dtbafrica.com. You can request for a physical copy of these terms and conditions by calling us on (+256) 314 387 194 / 198 or (+256) 776 799 321 or emailing cardcentre@dtbuganda.co.ug



**DIAMOND
TRUST
BANK**

**PLATINUM CREDIT CARD
APPLICATION FORM**

Date:

Personal Details

Title: Mr./Mrs./Miss/Dr/Eng/Hon First Middle Last

Gender Male Female Date of Birth

Name on Card

ID/Passport No ID/Passport Expiry Date: Financial Card No:

Nationality Marital status Married Single URA TIN No

Office Postal Address Code City

Primary Mobile No. Secondary Mobile No.

Physical Address

(Floor/Building/Street/Road)

Own Rented Staying with Parent Housed by Employer Other

Email Address: Personal

Email Address: Office

Which email address do you wish us to use for statements? Personal Office

Name of Spouse (if married)

Dependents Next of Kin

P.O.Box: Postal Code City/Town

Mobile No. Email Address

Mother's Maiden Name (Applicant)

Source of Income/Business Details

Employed Self Employed Student Unemployed Retired

Terms of Service Permanent Contract

Business/Employer's Name

Nature of Business (if Self Employed)

Physical Address

(Floor/Building/Street/Road)

Office Postal Address Code City

Office Telephone No.

Position Held Length of Service

Current Annual Net Pay Additional Annual Income Source

Banking/Loan History

Bank details

	Bank Name	Branch	Account No.	No. of years
1				
2				
3				

Credit card(s) held

	Type	Bank Name	Card No.	Date Issued	Limit
1					
2					
3					

Other repayment to financial institution(s)

	Bank Name	Description of Loan	Monthly Repayment	Balance
1				
2				
3				

Payment Option

Auto debit facility (for DTB customers only) Yes No If yes, % (min 15% of outstanding balance)

A/c to be debited

Branch

NB: Subject to availability of funds on specified date **Customer should check the amount due, in case of non-receipt of bill.**

Additional Card Holder Application

Title: Mr./Mrs./Miss/Other First Middle Last

Gender Male Female Date of Birth

Name on Card

ID/Passport No. Passport Expiry Date URA TIN No.

Nationality Relationship to Principal Card Holder

P.O.Box Postal Code City/Town

Primary Mobile No. Secondary Mobile No.

Email Address: Personal

Email Address: Office

Mother's Maiden Name

Credit Limit

*Please state the total credit card limit required Is this a shared limit? Yes No

*If not, please indicate limit of additional card

*Subject to DTB's decision.

Card Delivery Details

State which branch you would like to collect the card

Referee Details

	Referee 1	Referee 2
Full Name		
Telephone (Office)		
Telephone (Mobile)		
Email Address		
DTB Account No.		

Signature Mandate

Declaration:

Please issue a card to me/us/the Company (the applicant) and any additional card holder indicated above. The applicant warrants that the above information given is true and complete. Further, the applicant declares that no credit facilities availed to the applicant (including, if a body corporate or its related companies) from any bank have been recalled and/or no legal action has been initiated by any bank against the applicant for non- payment of any such credit facilities availed thereof.

The Bank is irrevocably authorized at its absolute discretion and without prior notification to the applicant to carry out credit checks and obtain positive and/or negative financial or other information pertaining to the applicant from any credit reference bureaus and/or credit scoring agencies and/or other competent authority or body for purposes of evaluating the applicant's credit application.

The applicant accepts and agrees to be bound by the DTB General Terms and Credit Card Terms and Conditions of use (amended from time to time). The applicant and any authorized user(s) agree that (s)he/it/they are jointly and severally liable for all the charges incurred through the use of each card.

DTB reserves the right to decline any application(s) without giving reasons.

Signature of Principal Card Holder		Signature of Additional Card Holder	
Full Name		Full Name	
ID/Passport No.		ID/Passport No.	
Signature		Signature	
<div style="border: 1px solid black; width: 150px; height: 50px;"></div>	Attach passport size photo	<div style="border: 1px solid black; width: 150px; height: 50px;"></div>	Attach passport size photo

Application Requirements

EMPLOYED

- Copy of Payslip (latest 3 months)
- Copy of National ID or Passport
- Copy of TIN Certificate
- Certified Bank Statement (last 6 months) if not banking with DTB
- Passport size photo

NB: All original Documents (certification at the branch)

SELF EMPLOYED

- Certificate of Incorporation/Registration
- Copy of National ID or Passport
- Copy of TIN Certificate; Personal and Business
- Company Certified Bank Statement (last 6 months)
- Passport size photo
- Latest Trading License (if applicable)

NB: All original Documents (certification at the branch)

For Bank use only

Canvassed By:	Sign / Date
Branch Manager Approval / Comment:	Sign / Date
Relationship Manager:	Sign / Date
Approved / Decline:	Approved Limit (UGX):

Management Credit Committee

Signature	Signature	Signature
Name	Name	Name
Date	Date	Date
Card Opened By:	Sign / Date	
Authorized by:	Sign / Date	

The DTB MASTERCARD PLATINUM CREDIT CARD Terms & Conditions

1. DEFINITIONS

In these Conditions:

- a) 'Card' means the DTB MasterCard Platinum Credit Card Issued by the Bank and includes the Supplementary Card.
- b) 'The Principal Cardholder' means any person in whose name a card account is maintained.
- c) 'Cardholder' means any person to whom a card is issued and signs the agreement.
- d) 'Supplementary Card holder' means a person nominated under condition 7 of this Agreement to whom the Bank shall have issued a Card on the instructions of the Principal Cardholder.
- e) 'The Bank' means Diamond Trust Bank Uganda limited which expression shall include its successors and assigns.
- f) 'This Agreement' means the agreement between the Bank and the Principal Cardholder the terms of which are these Conditions as may be varied from time to time at the sole discretion of the Bank.
- g) 'Card Account' means an account maintained by the Bank in the name of the Principal Cardholder in relation to Card Transactions.
- h) 'PIN' means any Personal Identification Number issued to a cardholder to be used for making a Card Transaction at an ATM, Point of Sale (POS) and other channels
- i) 'Card Transaction(s)' means any payment made or cash advance obtained by the use of the Card, the Card number or in any other manner authorized by a Cardholder for debit to the Card Account.
- j) 'Credit limit' means the maximum debit balance permitted on the Card Account as determined by the Bank in its sole discretion and notification to the Principal Cardholder.
- k) 'ATM' means an Automated Teller Machine.
- l) 'Due Date' means the payment date mentioned on each statement of account referred to in Condition 3(b) hereof or such other date as shall be determined by the Bank for the Cardholder(s) to settle the debit balance of the Card Account.
- m) 'Supplementary Card' means the card issued pursuant to Condition 7 of this Agreement.
- n) The headings of the Conditions are for ease of reference only and shall be ignored in interpreting the provisions hereof

2. USE OF THE CARD

- a) The Cardholder must sign the Card Immediately upon receipt. Upon sign-off the card will be activated for transacting by the Card Centre Team..
- b) The Card may only be used by the Cardholder in accordance with and subject to the terms of this Agreement current at the time of use.
- c) The Card may only be used to purchase goods or to obtain services and facilities at establishments accepting the Card.
- d) The Card is not transferable and is valid for use only by the person whose name is embossed on the Card and only during the validity period embossed thereon.
- e) The Card may only be used within the Credit limit approved by the Bank. In determining whether the Credit limit has been exceeded, the Bank may take into consideration the total amount of Card Transactions not yet debited to the Card Account and any authorizations given by the Bank in respect of prospective Card Transactions.
- f) The use of the Card is subject to the right of the Bank in its absolute discretion and without prior notice, at any time to withdraw the right to use the card for, or to refuse authorization of, any particular Card Transaction and to publish such withdrawal or refusal in such manner as the Bank shall determine.
- g) The Card may be used to obtain cash advances from any ATM with a MasterCard logo within a cash advance limit as shall be determined by the Bank and notified to the Principal Cardholder from time to time which shall form part of the Credit Limit.
- h) All Card Transactions, which take place in a currency other than Uganda Shillings whether in or outside Uganda, will be converted from the currency in which the Card Transactions took place into Uganda Shillings and shall be debited to the Card Account Such conversion will be done at such exchange rate as may be determined by MasterCard from time to time in its sole discretion.

3. THE CARD ACCOUNT, STATEMENT OF ACCOUNTS AND PAYMENTS

- a) The Bank will debit the Card account with the amounts of all Card transactions, charges and any other liabilities of the Cardholder or losses incurred by the Bank arising from the use of the Card.
- b) The Principal Cardholder will pay to the Bank all amounts so debited whether or not a sale or cash advance voucher is signed by the cardholder.
- c) The Bank will prepare and send a monthly statement of account in respect of the Card Account to the Principal Cardholder, who shall have the option of paying a minimum amount of the total amount due (hereinafter referred to as 'the Minimum Amount Due') on the said statement or such higher amount as the Principal Cardholder determines. Any inquiry relating to such statement of account must be directed to the Bank immediately upon receipt thereof. If no such inquiry is made within fifteen (15) days from the date of the statement of account, the statement of account shall be deemed to be the accurate and conclusive record of the Card Account. In the event that the Bank is unable to send or produce such statement of account, the Cardholder's liability to pay the late payment fee shall remain unaffected.
- d) All amounts charged to the Card Account are immediately payable in full to the Bank by the Principal Cardholder in event of:
 - i. Commission of an act of bankruptcy by the Cardholder.
 - ii. Liquidation, receivership or insolvency of a Corporate Principal Cardholder or if it appears that for all intents and purposes the Principal Cardholder has effectively ceased to operate.
 - iii. The death of Principal Cardholder
- e) The amount of any excess over the Credit Limit, any arrears and any Card Transactions made in breach of this Agreement will be immediately payable in full whether or not demanded by the Bank.
- f) Payment on any account will take effect when received by the Bank in cleared funds and credited to the Principal Cardholder's account.
- g) A handling fee, the amount of which will be determined by the Bank in its discretion, will be charged if a cheque or other remittance is not honored upon presentation. Non-receipt of the statements of account by the Principal Cardholder shall not discharge the Principal Cardholder's obligations to pay all and any amounts due on the Card Account.
- h) If the Bank accepts late or partial payment from the Principal Cardholder, this shall not affect any of the Bank's rights under this agreement or at law, even if the payment is described as being full or partial settlement of any sum due.
- i) The Principal Cardholder shall not be entitled to interest on any credit balance there may be on the Card Account

4. THE CARD ACCOUNT STATEMENT OF ACCOUNTS AND PAYMENTS

- a) Any of the billed amounts rolled over after the Due Date will attract interest at such rate per month as determined by the Bank in its sole discretion from time to time on the outstanding daily balance on the Card Account during the billing cycle. The Bank reserves the right to revise such interest rates at any time without prior notice. Interest will continue to accrue from the Due Date until payment in full is made into the Card Account to clear the outstanding balance.
- b) A late payment fee will be charged on any part of the Minimum Payment Amount that remains unsettled / outstanding after the Due Date
- c) An Excess Over Limit Fee will be levied on the balance over the Credit limit. This fee will be determined by the bank from time to time.
- d) A fee of the amount of any cash advance shall be debited on the Card Account.
- e) A subscription fee will be debited annually to the Card Account in respect of each Card. The amount of such subscription shall be determined by the Bank in its discretion.
- f) A one-off joining fee will be debited to your account on opening of your Card Account.
- g) The aforesaid charges payable in respect of the use of the card will be determined by the Bank in its discretion and may be revised from time to time and the Bank will inform the Cardholder of such revision.
- h) You must pay us immediately (and in full):
 - any late minimum payments
 - any amount you have spent
 - the amount of any transaction which breaks this agreement
- i) Depending upon legal requirements the bank has to follow, the bank can ask for all amounts unpaid under this:
 - break this agreement regularly or seriously
 - a judgment is taken against you, whether by default or otherwise
- j) if you have not made the minimum payments by the due date, a late payment charge shall be levied. At the same time interest on the balance carried forward will still apply.

5. WITHDRAWAL OF USE OF THE CARD

- a) The Bank may at any time without notice and without giving reasons thereto suspend, cancel or otherwise withdraw entirely or in respect of specific facilities, the Cardholder's rights to use the card.
- b) Such withdrawal shall not in any manner affect the Cardholder's liability for all amounts, charges and interest debited on the Card Account until the same is settled in full.
- c) The card remains the property of the Bank at all times and must be returned immediately to the Bank upon cancellation or withdrawal.

6. SAFEGUARDING THE CARD AND THE PIN

- a) The Cardholder shall exercise all care necessary to ensure the safety of the Card and the secrecy of the PIN at all times. A Cardholder should never write the PIN on the Card or anything usually kept with the card. The cardholder shall exercise prudence in disguising any written record of the PIN.
- b) A Cardholder shall not allow any other person to use the card with or without the knowledge of the PIN.
- c) If the Card is lost, stolen or is for any reason liable to misuse or the PIN has been disclosed to anyone, the Cardholder must notify the Bank's Card Centre immediately by calling +256-414387000, to be then followed by a written confirmation within 7 days either by fax, e-mail or by post. Until the Bank receives such a written notification, the Principal Cardholder will be liable in respect of any use of the Card.
- d) The Cardholder will give the Bank all the information in the Cardholder's possession as to the Circumstances of loss, theft, or misuse of the card or disclosure of the PIN and take all steps deemed necessary by the Bank to assist in the recovery of the missing Card. If a Card is reported as stolen, lost or liable for misuse, that Card must not subsequently be used but must be cut in half and returned to the Bank's Card Centre.
- e) The Cardholder upon successful activation will receive a PIN thru SMS on the registered mobile number.

7. SUPPLEMENTARY CARD

- a) Upon the completion of an application form by a Principal Cardholder, the Bank may issue an additional Card to any person nominated as a 'Supplementary Cardholder'. This Agreement shall apply to the use of the Supplementary Card and Principal Cardholder shall be bound by and be liable for the use of the supplementary card in the same manner as if he/she had used it personally. In addition, the Bank shall cancel any Supplementary Card at any time at the written request of the Principal Cardholder and return of such Card to the Bank. It shall remain the responsibility of the Principal Cardholder to return or procure the return of the Supplementary Card.
- b) The Principal Cardholder and Supplementary Cardholder(s) shall be liable jointly and severally for all amounts due in respect of and charges incurred by use of the Supplementary Card

8. TERMINATION OF AGREEMENT

- a) The Principal Cardholder may terminate this Agreement by giving thirty (30) days written notice to the Bank and such notice will take effect only when accompanied by the return of all the cards issued for use on the Card Account and the payment of all liabilities of the Principal Cardholder under this Agreement.
- b) The Bank may terminate this Agreement at any time without notice or reason and upon such termination, the Principal Cardholder must return to the Bank all Cards issued for the use on the Card Account. Such termination shall not affect any liability of the Principal Cardholder for payment in respect of the Card Account.
- c) In the event that there shall be an amount in the Card Account at the time of termination by either party as aforementioned, the interest and charges payable shall continue to accrue and debited on the amount outstanding on the Card Account until the same is settled in full.
- d) Unless the Agreement is terminated or unless instructed otherwise by the Cardholder, the Bank may automatically renew each Card in accordance with this Agreement. The Bank is not bound to issue any Card.
- e) If the card transaction is authorized after the card's expiry date, this should not be construed as an extension of the card's validity period.

9. VARIATION OF THIS AGREEMENT

The Bank may without prior notice vary this Agreement at any time or times and notification of such variation shall be given to the Principal Cardholder either in writing or publication thereof by such means as the Bank may select. A variation so notified shall be deemed binding on the Cardholder

10. DISCLOSURE OF INFORMATION

- a) The Cardholder agrees and confirms that the Bank may disclose any information in the possession of the Bank relating to the Cardholder and the Cardholder's Card Account to any and all agents used by the Bank in the course of the operation of the Card Including but not limited to agents appointed by the Bank to manage the Card
- b) The Cardholder agrees and confirms that the Bank may disclose any information in the possession of the Bank relating to the Cardholder and the Cardholder's Card Account to any third party (including other institutions licensed under the Banking Act and credit reference agencies) if in the Bank's opinion such disclosure is necessary for the purpose of evaluating any application made to the Bank by the Cardholder, maintaining the Cardholder's account with the Bank or other purpose as the Bank may deem appropriate.
- c) The Cardholder agrees and confirms that the Bank may disclose any information in the possession of the Bank relating to the Cardholder and the Cardholder's Card Account including details of the Cardholder's default in servicing the Card account to any third party (including other institutions licensed under the banking Act and credit reference agencies) for the purpose of evaluating the Cardholder's credit worthiness or for any other lawful purpose

11. RIGHT TO SET OFF

- a) The Bank may, without notice, set off against any account or indebtedness of the Customer.
 - i. any other account whether current, loan, savings or any other type
 - ii. any call or other deposit.
- b) The Bank may, upon notice to the customer, set off his account against any other account or indebtedness in respect of which the Customer is liable, notwithstanding that some other person may also be liable in respect thereof

12. ONLINE TRANSACTIONS

- a) During registration in "3D Secure" service, you may be required to select or may be provided a password and Security Question/Answer (Hint-and-Response).
- b) During an online transaction or other transaction for which "3D Secure" service is used, you may be asked for your "3D Secure" password before the merchant accepts your Card in payment for the transaction. If you are unable to provide your "3D Secure" password or if the authentication through "3D Secure" otherwise fails, the merchant may not accept your Credit MasterCard Card for payment in that transaction. The Bank will not be held liable for any Merchant's refusal to accept your cards for the said payment.
- c) By registering for "3D Secure" service, you authorize the Bank to authenticate/evidence your identity, your cards and/or the use of your cards, including the authorization of the transactions that were authorized in advance to recur at substantially regular intervals and/or to make payment for the transactions concerned.
- d) Authentication: Certain websites may provide for any additional authentication in addition to what has been requested for. The member agrees to validate such requirements at a future date. Debit or Credit Card members shall be given Password for the purposes of authentication of the Debit/Card member or such other modes and methods as the Bank may, in its sole discretion, prescribe from time to time.

IMPORTANT: The Bank has done all that is required to secure the customer as well as the card for online transaction using 3D Secure Service. It is important to note that the secure service will work on websites that have this feature enabled. In the event that an accessed site does not prompt you for "3D Secure" the Bank will not be liable for any loss.

13. GENERAL

- a) The Bank shall not be liable if it is unable to perform its obligations under this Agreement due (directly or indirectly) to failure of any machine, data processing system, transmission link, public or private telecommunication system, electricity supply or to any industrial dispute, lockouts, wars, riots, insurrections, civil disturbances, terrorism acts, earthquakes, fires, storms, floods, local and central government regulation or any other circumstances whatsoever outside the control of the Bank, its servants and/ or agents.
- b) The Bank shall not be liable, responsible or accountable in any way whatsoever for any loss, injury, or damage howsoever arising from the use of any ATM and subject to the joint and several liability of all the Cardholders under Condition 7(b) the Principal Cardholder agrees to fully and effectually indemnify the Bank against all losses, costs, charges and expenses which the Bank may suffer or incur directly or indirectly arising from the use by the Cardholder of an ATM or any Breach of this Agreement by any Cardholder.
- c) From the use by the Cardholder of an ATM or any Breach of this Agreement by any Cardholder.
- d) The Bank may demand, at its discretion, any amounts due on the Card Account if there is any breach of the Agreement herein by the principal Cardholder.
- e) The Principal Cardholder and any Supplementary Cardholder shall indemnify the Bank against all costs, charges and expenses inclusive of any legal costs and disbursements incurred by the Bank in obtaining or attempting to obtain payment of any monies due and owing on the Card Account to the intent that the Bank shall suffer no loss by reason of its affording or continuing to afford the facilities offered by the use of the Card. Any legal costs and disbursements incurred by the Bank shall be deemed to include every sum which would be allowed to the advocates of the Bank.
- f) The Bank's Card Centre must be notified in writing of any change in the Cardholder's address. Any notice or correspondence sent by the Bank or its advocates to the Cardholder at the address last notified to the Bank by the Cardholder shall be deemed duly served.
- g) The Bank may assign its rights, benefits and obligations under this Agreement at any time.
- h) The Bank will not be liable in any manner whatsoever in the event of a refusal by any establishment worldwide to accept or honor the Card. The Bank will also not be liable for the quality, effectiveness or merchantability of any goods supplied or services rendered by any establishment.
- i) No claim by the Cardholder against an establishment will be the subject of a set-off or counterclaim against the Bank in respect of any amount due from the Cardholder to the Bank.
- j) Any facilities or benefits made available to the Cardholder as such and not forming part of this Agreement may be withdrawn at any time without notice.
- k) The Principal Cardholder warrants that the information given by the Principal Cardholder in the application form for establishing the Card Account and any subsequent communication to the Bank in respect of the Card are true and accurate.
- l) This Agreement and all matters arising out of the issue of the use of the Card are subject to and shall be governed by the laws of the Republic of Uganda.
- m) The Card must be used by the Cardholder in contravention of any law, regulation of rule in force, nor as an aid to such contravention or circumvention of the law, regulation of rule.

Card Centre Contact Details

Tel: (+256) 314 387 194 / 198 or (+256) 776 799 321 or
Email: cardcentre@dtbuganda.co.ug,
Physical Address: 1st Floor, DTB Centre
Kampala Road,
Kampala,
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