



VISA® BUSINESS CHECK CARD APPLICATION

The Visa Business Debit disclosure has been acknowledged and accepted (“Agreement”) between Axos Bank™

Card and _____ (“Company”).

WHEREAS, Company desires to have Bank issue check card(s) (“Cards”) in the name of the Company for the use by Company’s officers, employees or other agents (“Employees”), as more particularly designated in this Check Card Application submitted by Company to Bank; and

WHEREAS, Bank is willing to issue such Cards pursuant to the terms of the Visa Business Check Card in the Business Deposit Account and Online Banking Agreement.

Section I.

Issuance of Cards

Bank will issue Cards in the name of the Company and in the names of the Authorized Cardholder as requested below. No ATM deposits may be made using the Cards. **Combined card limits for ATM and POS/Purchase Limits cannot exceed account limits as set in Section II.** All Cards must be signed immediately upon receipt by the Cardholder, but all Cards remain the property of Bank and must be surrendered to Bank upon demand. Company acknowledges that Bank is providing such a service to Company as an accommodation only and, except as otherwise provided by law, Bank is not responsible in any way for the manner in which the Cards are utilized. Cards should be issued in the following names:

	CARDHOLDER NAME	ATM	POS/PURCHASE
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$
	GRAND TOTAL*	\$	\$

CHECKING ACCOUNT NUMBER: _____

Section II.

Account Limit

* Combined card limits per account are as follows:

ATM LIMIT	POS/PURCHASE LIMIT
\$ 1,010	\$ 5,000

All parties agree to the Terms of this Application in Sections I, II, III and the Business Deposit Account and Online Banking Agreement:

Company Name

Address

SIGNATURE

PRINTED NAME

TITLE

DATE

Axos Bank

APPROVED BY DATE

COMPANY CIF NUMBER

CARD ORDERED BY DATE

VERIFIED BY DATE

SEND YOUR COMPLETED APPLICATION REQUEST TO:

FAX: 1-858-350-0443

or

EMAIL: businessbanking@axosbank.com

888-502-2967

Section III.

Security Measures

In an effort to better protect Company and Employees from lost Cards or unauthorized use of the Cards, Bank requires that Employees each have a Personal Identification Number (PIN) and use the PIN to process a debit transaction. Company and Employees acknowledge that use of a PIN provides them a commercially reasonable degree of protection in light of their particular needs and circumstances, and represent that each PIN shall be afforded the highest level of security by Company and Employees and shall disclose or otherwise make the Card or PIN available to others. You agree not to write your PIN on your Card or keep it in the same location as your Card. You may be asked to sign a sales slip or provide identification, rather than enter your PIN. At some merchants, such as gas stations you may not be required to enter your PIN or sign your name for a purchase. The Bank assumes no duty to discover any breach of security by Company or Employees or the unauthorized disclosures or use of a PIN.

Statements and Disputed Debits

Company has access to transaction information daily and will receive an electronic account statement ("Monthly Statement") showing, among other things, all debits made by use of the Cards. Disputes regarding any Card debits shall be communicated in writing to Bank **immediately** at the address, email or phone number indicated below. Communications shall include the Cardholder and Company's names, the dollar amount of any dispute or suspected error, the reference number and description of the dispute in error. Any communication regarding a dispute or suspected error must be received by Bank within thirty (30) days of any disputed charge or error first appeared. If Bank receives timely notice of any disputed debit, it may initiate a provisional credit to the appropriate account and shall seek to resolve disputed debits requests within ninety (90) days of the date of receipt of such request.

Axos Bank
P.O. Box 911039 Diego, CA 92150-9948

businessbanking@axosbank.com
1-888-502-2967

With regard to any transactions processed through the Visa system, your liability limits will differ from those set forth herein if you report the unauthorized transaction(s) to us within the timeframes set forth above. For transactions processed through the Visa system, you understand that you will have no liability for unauthorized transactions if you report the unauthorized transactions to us. We may impose greater liability, to the extent allowed by law, if we determine that you or your users were either grossly negligent or fraudulent in the handling of your account or any card transactions processed through the Visa™ system. This may include your or your Cardholder's delay for an unreasonable time in reporting unauthorized transactions or you or your Cardholder's failure to immediately report a lost or stolen card to us. The zero liability limits do not apply to transfers processed outside of the Visa system.

Use of Cards

Company represents and warrants, on behalf of itself and its Employees, that the Cards will only be used for business purposes.

Lost or Stolen Cards

If you believe any of the Cards are lost or stolen, Company or Employee will notify Bank at **888-502-2967** or **businessbanking@axosbank.com**. Accordingly, such Employees shall be jointly and severally liable with Company for any debits effectuated under the Card issued to the respective Employee, whether authorized or unauthorized, and whether arising from lost or stolen Cards. In the event of a lost Card or of unauthorized use of a Card, Bank should be notified by either calling 888-502-2967 or notifying Bank at businessbanking@axosbank.com, immediately.

Termination

Bank shall have the right, at its sole discretion to suspend or terminate the Company's or Employee's privileges hereunder at any time with or without cause. We may terminate your use of our Card and this service immediately if you or any owner of your account breaches this or any other agreement with us; and/or we have reason to believe that there has been or may be an unauthorized use of your account, Card or PIN.

PLEASE RETAIN THIS DISCLOSURE FOR YOUR RECORDS.