



## GNB Bank Picture Perfect Debit Card Terms and Conditions

GNB Bank's Picture Perfect personalized debit card service is subject to these Terms and Conditions. Additional general terms and conditions apply to your Debit Card as outlined in the Account Agreement Disclosure. The image submitted by you is herein referred to as the "Image".

1. You certify that you have read and understood the Image Guidelines and that the Image you submitted to GNB Bank complies with the Image guidelines.
2. **Fee(s):** Unless waived as part of a promotion, your card-linked account will be debited \$20 when your Image is approved. A monthly fee of \$1 plus tax is waived if you are a club checking account holder or if you have Estatements. A \$20 fee will apply for a replacement Picture Perfect Debit Card.
3. You warrant to GNB Bank that: (i) you are the owner of the Image (i.e. the Image was taken by you) or you have obtained express consent from the Image's owner to use the Image on your Picture Perfect Debit Card; (ii) you have obtained express consent from any person whose Image you use on your Picture Perfect Debit Card; and (iii) use of the Image by GNB Bank will not infringe any other person's rights, including intellectual property rights, in the Image.
4. GNB Bank may, in its discretion, require evidence of the Image owner's consent or of your ownership of the Image.
5. You (or you have obtained consent from the Image's owner) grant to GNB Bank a perpetual, non-transferable, non-exclusive, royalty-free, world-wide, irrevocable license to use the Image and the data you provide to GNB Bank for the purpose of providing your Picture Perfect Debit Card.
6. You consent (or have obtained consent from the image's owner) to GNB Bank storing, modifying, copying or using the Image.
7. You shall indemnify and hold harmless GNB Bank, its successors and assigns, against any claims arising or loss suffered by GNB Bank resulting from your use of this service or as a result of the Image being used on and reproduced on your Picture Perfect Debit Card, or arising out of or as a result of GNB Bank storing, modifying, copying or using the Image.
8. GNB Bank's liability hereunder is limited to refunding the fee associated with the issuance of the Picture Perfect Debit Card, and GNB Bank is not liable to you for any loss, damage, claim or expense whatsoever in relation to any action by GNB Bank permitted under these Terms and Conditions. GNB Bank is not responsible for poor quality Images or Images poorly positioned on the Picture Perfect Debit Card template.
9. Your Picture Perfect Debit Card remains the property of GNB Bank and you agree to immediately return it or destroy it if asked by GNB Bank for any reason, or if the card or accounts that your Picture Perfect Debit Card is linked to is closed.
10. If approved, the Image will be stored by GNB Bank or its agents and contractors for a period of at least three (3) years. The Image will be printed on any subsequent reissued Picture Perfect Debit Cards within a three-year period unless you have uploaded another Image within that period.
11. GNB Bank reserves the right not to accept or use any Image you submit, or to refuse to issue a Picture Perfect Debit Card.

### **I agree to these Terms and Conditions**

You must agree to the Terms and Conditions to continue. You will receive an email confirming that your Image has been received and approved.