PHYSICAL CARD TERMS

Last updated: July 2026

1. OVERVIEW

These Physical Card Terms govern your use of the Bitwisi Physical Card.

By requesting, activating or using a Physical Card, you agree to these Terms.

2. ELIGIBILITY

To obtain a Physical Card, you must:

- have an active Bitwisi Account;
- complete any required verification;
- meet any applicable eligibility requirements.

Card availability may vary by country.

3. ORDERING YOUR CARD

You may request a Physical Card through the Bitwisi App or other approved channels.

We may verify your identity and delivery information before issuing your card.

4. DELIVERY

Delivery times depend on your location and our delivery partners.

Bitwisi is not responsible for delays caused by customs, courier services or circumstances beyond our reasonable control.

Please ensure that your delivery address is accurate.

5. CARD ACTIVATION

Your Physical Card must be activated before it can be used.

Activation instructions will be provided through the Bitwisi App or other approved channels.

6. USING YOUR CARD

You may use your Physical Card to:

- pay at supported merchants;
- withdraw cash at compatible ATMs;
- make online purchases where accepted;
- complete contactless payments where available.

Some transactions may require additional security verification.

7. PIN

You are responsible for protecting your Personal Identification Number (PIN).

Never share your PIN with anyone or write it on your card.

You may be able to change your PIN using supported Bitwisi services.

8. CONTACTLESS PAYMENTS

Where supported, your card may be used for contactless payments.

For security reasons, certain transactions may require PIN verification.

POURQUOI CHOISIR BITWISI ?

Écosystème intégré
Expertise locale
Approche innovante
Sécurité renforcée

POURQUOI CHOISIR BITWISI ?

Le Groupe BIWISI SarL s'engage à fournir des solutions technologiques fiables, sécurisées et innovantes afin d'accompagner durablement les entreprises et institutions dans leur transformation digitale.
Nous croyons en une Afrique connectée, moderne et prospère grâce à l'innovation.

PERSPECTIVES & AMBITIONS

- Développer nos solutions a l'échelle africaine
- Développer des solutions fintech innovantes
- Renforcer l'inclusion financière
- Accompagner la fintech locale et régionale
- Devenir une référence technologique en afrique centrale

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9. CASH WITHDRAWALS

You may withdraw cash from supported ATMs, subject to:

- available account balance;
- withdrawal limits;
- applicable fees;
- local ATM operator rules.

Third-party ATM providers may charge additional fees.

10. SPENDING LIMITS

Your card may be subject to:

- purchase limits;
- ATM withdrawal limits;
- daily transaction limits;
- security limits.

Limits may change to comply with regulatory or security requirements.

11. LOST OR STOLEN CARDS

If your card is lost, stolen or used without your authorization, you should immediately:

- freeze the card through the Bitwisi App, where available;
- contact Bitwisi Customer Support;
- request a replacement card.

Prompt reporting helps reduce the risk of unauthorized use.

12. CARD REPLACEMENT

You may request a replacement card if your card is:

- lost;
- stolen;
- damaged;
- expired;
- compromised.

Replacement fees may apply.

13. EXPIRATION AND RENEWAL

Your card remains valid until the expiration date shown on the card.

Where applicable, Bitwisi may automatically issue a replacement card before expiry.

14. SUSPENSION AND CANCELLATION

Bitwisi may temporarily suspend or permanently cancel your card if:

- fraud is suspected;
- security concerns arise;
- these Terms are violated;
- required by law;
- your Bitwisi Account is closed.

Where permitted, we will notify you of the reason.

15. FEES

Certain card services may include fees, including:

- card issuance;
- replacement;
- ATM withdrawals;
- expedited delivery;
- foreign transactions.

Applicable fees will be disclosed before they are charged.

16. LIABILITY

You are responsible for:

- safeguarding your card;
- protecting your PIN;
- reviewing your transactions regularly;
- reporting unauthorized activity without delay.

Bitwisi is not responsible for losses resulting from your failure to protect your card or account credentials.

Nothing in these Terms limits rights that cannot legally be excluded.

17. CHANGES TO THESE TERMS

We may update these Terms from time to time.

Where required, we will notify you before material changes take effect.

CONTACT US

If you need assistance with your Physical Card, please contact Bitwisi Customer Support through our official website or mobile application.

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