VIRTUAL CARD TERMS

Last updated: July 2026

1. OVERVIEW

These Virtual Card Terms govern your use of Bitwisi Virtual Cards.

By creating or using a Virtual Card, you agree to these Terms.

2. WHAT IS A VIRTUAL CARD?

A Bitwisi Virtual Card is a digital payment card linked to your Bitwisi Account.

It can be used for eligible online purchases and other supported transactions.

3. ELIGIBILITY

To obtain a Virtual Card, you must:

- have an active Bitwisi Account;
- complete any required verification;
- comply with these Terms and applicable laws.

Card availability may vary by country.

4. CARD ISSUANCE

You may be able to create one or more Virtual Cards through the Bitwisi App.

Bitwisi may limit:

- the number of cards;
- card validity;
- spending limits;
- supported features.

5. USING YOUR CARD

You may use your Virtual Card wherever it is accepted, subject to applicable restrictions.

You must ensure sufficient available funds before making a purchase.

Some merchants may perform authorization checks before completing a transaction.

6. DIGITAL WALLETS

Where supported, your Virtual Card may be added to compatible digital wallets.

Availability depends on your device, country and supported partners.

7. SECURITY

You must:

- keep your account secure;
- never share your card details unnecessarily;
- immediately report any suspected unauthorized use.

Bitwisi may temporarily block your card to protect your account.

8. SPENDING LIMITS

Your Virtual Card may be subject to:

- daily limits;
- monthly limits;
- transaction limits;
- security restrictions.

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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Limits may change based on your account status or regulatory requirements.

9. FEES

Certain Virtual Card services may be subject to fees.

Any applicable fees will be disclosed before they are charged.

10. DECLINED TRANSACTIONS

A transaction may be declined if:

- insufficient funds are available;
- security checks fail;
- the merchant is not supported;
- regulatory restrictions apply;
- unusual activity is detected.

11. LOST OR COMPROMISED CARD

If you believe your Virtual Card has been compromised, you should immediately:

- freeze the card if this feature is available;
- contact Bitwisi Support;
- request a replacement if necessary.

12. CARD REPLACEMENT

You may replace, delete or regenerate your Virtual Card through the Bitwisi App where this functionality is available.

Bitwisi may also replace your card for security or operational reasons.

13. SUSPENSION AND TERMINATION

Bitwisi may suspend or terminate your Virtual Card if:

- these Terms are violated;
- fraud is suspected;
- required by law;
- necessary to protect our customers or services.

14. LIABILITY

You are responsible for protecting your account credentials and reviewing your transactions.

Bitwisi is not responsible for losses resulting from your failure to keep your account or device secure.

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

15. 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 have questions about your Virtual Card, please contact Bitwisi Customer Support through our official website or mobile application.

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