

# JAMUNA BANK

## Credit Card Application Form

Client ID :

Branch Name :  App. No.  Date

Customer Type  New  Existing JBL A/C  Branch  DSE  Other  Specify

Existing Jamuna Bank Credit Card  Classic  Local Gold  Dual Gold  Platinum  Signature  Co-Brand  RFCD/ERQ  N/A

DSE Code     Employee ID            DSE / Employee Mobile No.

### ABOUT YOUR APPLICATION

I want to apply for Jamuna Bank  Classic  Local Gold  Daul Gold  Platinum  Signature  Co-Brand  RFCD/ERQ  Other  Visa Credit Card

How do you want to receive your JBL Credit Card ?

From JBL Branch *If from branch, please write the name of the branch*

Through courier

### ABOUT YOURSELF

Mr.  Ms.  Mrs.  Other Gender:  Male  Female

Applicant's Full Name (In English Block Letter)

Applicant's Full Name (বাংলায়)

Nickname (In English Block Letter)

Name on the Card (In English Block Letter)

National ID No.  E-TIN

Date of Birth         Place of Birth  Nationality

Name on Passport/NID (In English Block Letter)

Passport No.         Other Documentation

Passport Issue Place  Issue Date         Expiry Date

Educational Qualification  Post Graduate  Graduate  HSC  Other

Applicant's Contact No. +88         Applicant's E-mail

Applicant's Father Name (In English Block Letter)  Father Contact No. +88

Applicant's Mother Name (In English Block Letter)  Mother Contact No. +88

Marital Status  Single  Married  Divorced No. of dependent   Children

Applicant's Spouse Name (In English Block Letter)

Spouse Contact No. +88         Spouse Profession  Spouse Company Name (if employed)

Car Ownership  Owned  Parents  Office provided  Nil Number of Cars

In the event of Cardmember desires to receive the credit card in their given address, the Cardmember assumes all responsibilities & Jamuna Bank will not be liable for loss, non-delivery or any type of forgery or fraudulent activity if the Credit Card is received by anyone except the Cardmember & the Cardmember will be liable for any sort of financial loss or other damage arising out of such incident.

## ABOUT YOUR RESIDENCE

<p><b>Present Address</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>District / City _____</p> <p>Post Code _____</p> <p>Area / Police Station _____</p> <p>Residence Phone No _____</p> <p>Years of Living in Present Address _____</p> <p><b>Residential Status</b></p> <p><input type="checkbox"/> Owned   <input type="checkbox"/> Family Owned   <input type="checkbox"/> Company provided</p> <p><input type="checkbox"/> Rented   <input type="checkbox"/> Other _____</p>	<p><b>Permanent Address</b> (as in NID/Passport)</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>District / City _____</p> <p>Post Code _____</p> <p>Area / Police Station _____</p> <p>Residence Phone No. _____</p>
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## ABOUT YOUR WORK

You are  Salaried    Self-employed    Businessman/Industrialist    Land Owner

Company Name \_\_\_\_\_ Nature of Business \_\_\_\_\_

Designation \_\_\_\_\_ Department \_\_\_\_\_ Employee ID No. \_\_\_\_\_

**Office Address**

\_\_\_\_\_

\_\_\_\_\_ Area / Police Station \_\_\_\_\_

District / City \_\_\_\_\_ Post Code \_\_\_\_\_ Phone +88 \_\_\_\_\_

Name of previous organization \_\_\_\_\_ Office Phone +88 \_\_\_\_\_

**For Business Persons: Business Ownership Type**

Proprietorship    Partnership    Limited Company   **Total work experience in months** \_\_\_\_\_

Details	Year.....	Year.....	Year.....
Annual Profit			
Annual Turnover			

## ABOUT YOUR INCOME

**If you are salaried**

Basic (monthly) Tk. \_\_\_\_\_ Allowances (monthly) Tk. \_\_\_\_\_ Total (monthly) Tk. \_\_\_\_\_

**If you are self-employed**

Gross income (monthly) Tk. \_\_\_\_\_ Expenses (monthly) Tk. \_\_\_\_\_ Net income Tk. \_\_\_\_\_

**Additional monthly income**  
(if any, attach relevant documents)

Income of spouse Tk. \_\_\_\_\_ Others' income Tk. \_\_\_\_\_

**Source of other income** \_\_\_\_\_

## REFERENCE DETAILS

**1st Reference (Relative)**

Reference Name (In English Block Letter) \_\_\_\_\_

Occupation & Designation \_\_\_\_\_ Nationality \_\_\_\_\_

Relation with applicant \_\_\_\_\_

Contact Number +88 \_\_\_\_\_ E-mail \_\_\_\_\_

**Residential Status**

Owned    Family Owned    Company provided    Rented    Other

Residential Address \_\_\_\_\_

Company Name \_\_\_\_\_ Area / Police Station \_\_\_\_\_

Company Address \_\_\_\_\_

Phone No \_\_\_\_\_

**2nd Reference (Non Relative)**

Reference Name (In English Block Letter)

Occupation & Designation  Nationality

Relation with applicant

Contact Number +88  E-mail

Residential Status  Owned  Family Owned  Company provided  Rented  Other

Residential Address

Company Name  Area / Police Station

Company Address

Phone No

Signature of Primary Card Applicant

**STATEMENT MAILING ADDRESS (SELECT ANY ONE) & OFFICIAL COMMUNICATION**

- E - Statements** (E- Statements will be sent to the e-mail address mentioned in the 'About Yourself' section.)
- For hardcopy statement (select anyone)**  Office address  Residence address

**ABOUT YOUR BANK ACCOUNTS**

SL	Bank Name	A/C Name	Type of A/C	A/C No.	A/C Since
1					
2					
3					

**ABOUT YOUR BANK LOAN ACCOUNTS**

SL	Bank Name	A/C Name	Account No.	A/C Type	Disb. Amount	Installment amount	Outstanding amount
1							
2							
3							

**ABOUT YOUR OTHER CREDIT CARDS**

SL	Bank Name	Card number		Credit limit		Outstanding		Member since	Repay Status
		first 06 digits	last 04 digits	BDT	USD	BDT	USD		
1									
2									
3									

**SECURITY DETAILS (APPLICABLE ONLY SECURED CARDS AGAINST FDR/ERQ/RFC/SCHEME etc)**

SL	Security Type	Beneficiary	Rate	A/C/Instrument No.	Bank Name	Issue Date	Face Value	Present Value
1								
2								

**STANDING INSTRUCTION FACILITY (SI) THIS SECTION IS ONLY FOR JBL ACCOUNT HOLDER**

- \* Monthly payment  Yes, I would like to have my Jamuna Bank's account automatically debits each month for payment of my Credit Card dues as follows:  
 Minimum amount due  100% of current balance **Note : \* If this is left blank, your account will be debited for the minimum amount due**

Jamuna Bank Account No.1 for BDT

Account No.2 for USD

Branch name

Signature

**SUPPLEMENTARY CARD APPLICATION NO. 1**

Mr.  Ms.  Mrs.  Others **Gender :**  Male  Female

Name of Supplementary Card applicant:

Name on the Card (leave one space between names and do not use title or nickname)

Nationality  National ID No.

Relationship with the Primary  Spouse  Parent  Sibling  Children  Other  Please Specify

Passport No. (If any)  Issue Date  Expiry Date

**SUPPLEMENTARY CARD APPLICATION NO. 1 (CONTD)**

Date of Birth    Place of Birth  Occupation

Father's name  Mother's name

Resident/ Office Address

Area / Police Station

District / City  Post Code

Would you like to set up a spending limit to your Supplementary Card?  
 Yes If yes   %of local Credit limit and E-mail ID   
 No   %of USD Credit limit Mobile No. +88

**SUPPLEMENTARY CARD APPLICATION NO. 2**

Mr.  Ms.  Mrs.  Other Gender :  Male  Female

Name of Supplementary Card applicant:   
(as in NID/Passport)  
 Name on the card   
(leave one space between names and do not use title or nickname)

Nationality  National ID No.

Relationship with the Primary  Spouse  Parent  Sibling  Children  Other  Please specify

Passport No.  Issue Date    Expiry Date

Date of Birth    Place of Birth  Occupation

Father's name  Mother's name

Resident/ Office Address  Area / Police Station

District / City  Post Code

Would you like to set up a spending limit to your Supplementary Card?  
 Yes If yes   %of local Credit limit and E-mail ID   
 No   %of USD Credit limit Mobile No. +88

**PHOTO**

<p>Primary Card Applicant</p> <p>Please attach 1 recent passport size color photograph in this box, write name on the back of photographs.</p>	<p>Supplementary Card Applicant No. 1</p> <p>Please attach 1 recent passport size color photograph in this box, write name on the back of photographs.</p>	<p>Supplementary Card Applicant No. 2</p> <p>Please attach 1 recent passport size color photograph in this box, write name on the back of photographs.</p>
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**SIGNATURE**

Sign within area, use black ink only

<input type="text"/> <p>Primary Card Applicant</p>	<input type="text"/> <p>Supplementary Card Applicant No. 1</p>	<input type="text"/> <p>Supplementary Card Applicant No. 2</p>
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**SUPPLEMENTARY CARD APPLICANT DECLARATION**

I, the Supplementary Card applicant, agree to be jointly and separately liable to all transactions processed by the use of the Card applied for and issued by JBL to the Primary Card applicant and/or to myself, and to be bound by all the terms and conditions of the Bank's Credit Card Agreement.

**PRIMARY CARD APPLICANT DECLARATION**

I hereby apply for the issuance of a JBL Credit Card. I declare that the information provided in this application is true and correct and shall advise you of any changes thereto. I declare that all the information stated in this application is correct and do not have any objection if JBL or its appropriate agent(s) verify this. I accept that JBL is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me. I acknowledge and agree that the use of the Primary Card and/or Supplementary Card(s), if any, issued on my account shall be deemed as an acceptance of the Terms and Conditions of the JBL Credit Card Agreement (which may be amended from time to time). Upon approval I agree to pay the prevailing fees and charges. By signing and/or activating and/or using the Card, I agree to be bound by the Terms and Conditions (including amendments) as mentioned in the JBL Credit Card Agreement. Where requested, I authorize JBL to issue Supplementary Card(s) for use on my account to the person(s) named who I undertake is/are over 18 years of age, and is resident of Bangladesh and agree that you may provide information to him/her about the account. In case the Supplementary Card Applicant is between 18 and 21 years of age, I hereby undertake that the use of such Card shall be made under my supervision and control. Thereby agree to indemnify JBL against any loss, damage, liability or cost incurred by the Bank on account of any breach by me or the Supplementary Cardholder(s) of the aforesaid Conditions or any other Terms and Conditions contained in the Bank's Credit Card Agreement or by reason of any legal disability or incapacity of the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my Statement and it shall be my primary responsibility to honour all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholder(s) shall be dependent on the continuation of my membership.

I am also aware that JBL Shield Insurance Coverage is available for me-being the Primary Card member-with the JBL VISA CREDIT CARD have understood the Terms, Condition, Exclusions and Benefits of this valuable Protection Scheme. Being aged between 18 and 75, I agree, unless I state in writing to The Jamuna Bank limited otherwise, to get enrolled into JBL Shield Insurance program automatically upon opening of my Credit Card account and I understand that this insurance is not applicable to the consequences of a sickness or an accident incurred prior to my enrolment in the Insurance Scheme. I hereby authorize the insurance company to verify the information in relation with this insurance scheme from whatever sources it may consider appropriate.

I hereby agree that all statements whether through e-statement service or other means of transmission sent by the Bank for my JBL VISA CREDIT CARD shall be accepted and upheld by me as correct and authentic. I declare that I shall not raise any objection against the Bank on its agreeing to the same and I fully accept the risk and responsibility of statements transmitted by the Bank. The Bank does not warrant against any external factors affecting the privacy and/or security of e-mail during internet transmission. I also agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims, cases, damages, costs and expenses in relation to or arising out of so accepting my request by the Bank and transmitting statements and information through e-mail. I assure the Bank that I shall inform in writing of any change in my e-mail address or any request for discontinuation of this facility to Jamuna Bank Limited, Card Division, MHB Bhaban (3rd Floor), 94, Bir Uttam A. K. Khandaker Road, Mohakhali, Dhaka-1212. The Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and the Bank reserves the right to update every such information from time to time and at any time.

I am also aware that if I am applying for a Co Brand Card (mentioned as "Other" of the Application form section "About your Application") accepting this declaration authorizes the Bank to share my details with the Co Brand Partner (affiliated partner to introduce the card). I understand once the information is shared it shall become proprietary of the loyalty program (if any) to the extent required for the purpose of managing the program.

I/we hereby declare that I/we shall be under strict obligation to make the loan repayment immediately otherwise the Bank may take appropriate legal action against me/us. The Bank may also exercise its right of lien and set off to appropriate and adjust any or all deposits maintained by me/us with the Bank. I hereby indemnify the bank that I shall notify the bank at least one month before renewal of my card or discontinuation of the same.

\_\_\_\_\_  
Primary Card Applicant's Signature

**DEMAND PROMISSORY NOTE**

Taka                      Date                      Place

I promise to pay on demand to The Jamuna Bank Limited or order the sum of BDT ..... (Taka ..... only). For value received with interest at the rate of ..... percent per annum with monthly rates, or at such rate as may be fixed by The Jamuna Bank Limited from time to time.

\_\_\_\_\_  
Primary Card Applicant's Signature

**LETTER OF AUTHORITY**

Code # 0125  
The Manager  
Jamuna Bank Limited

.....  
.....

**Subject : Letter of Authority to debit my / our Account No ..... maintained with you.**

Dear Sir

I/We do hereby irrevocably authorise you to debit my / our above mentioned Account maintained with you to realise your margin, commission, interest and other charge for full or partial amount payable be me / us in respect of credits/ advances/loans granted in my/ our favour.

\_\_\_\_\_  
Primary Card Applicant's Signature

বরাবর

শাখা ব্যবস্থাপক

তারিখ : .....

.....

.....

বিষয় : ঋণগ্রহীতা ব্যক্তি/প্রতিষ্ঠানের মালিকানা সম্পর্কিত তথ্যাবলী দাখিল প্রসঙ্গে।

মহোদয়,

আমি ..... প্রতিষ্ঠান .....

এর মালিক/পরিচালক পিতা ..... মাতা .....

স্বামী (বিবাহিত মহিলাদের) ..... স্থায়ী ঠিকানা .....

আমার নিজ নামে/মালিকানাধীন প্রতিষ্ঠানের নামে ঋণ মঞ্জুরী/নবায়ন/পুনঃ তফসিলীকরণের জন্য আবেদন করছি।

উল্লেখিত প্রতিষ্ঠান ব্যতীত আমার নিজ নামে/আমার মালিকানাধীন/পরিচালক হিসেবে স্বার্থসংশ্লিষ্ট প্রতিষ্ঠানের তালিকা এতদসঙ্গে সংযুক্ত করলাম। নিম্নে বর্ণিত প্রতিষ্ঠান/প্রতিষ্ঠান সমূহ ব্যতীত আমার নিজ নামে/আমার মালিকানাধীন/স্বার্থ সংশ্লিষ্ট কোন প্রতিষ্ঠানের নাম পাওয়া গেলে মিথ্যা বর্ণনার দায়ে আমি আইনতঃ দণ্ডনীয় হব। সত্য গোপন করার দায়ে কর্তৃপক্ষ আমার বিরুদ্ধে যে কোন ব্যবস্থা গ্রহণ করতে পারবে এবং কর্তৃপক্ষের সিদ্ধান্ত আমি আইনানুগভাবে মেনে নিতে বাধ্য থাকব।

নং	প্রতিষ্ঠানের নাম	স্থায়ী ঠিকানা	ব্যবসায়িক ঠিকানা	বর্তমানে প্রতিষ্ঠানটি কোন ঋণ সুবিধা ভোগ করছে কি-না ?		
				হ্যাঁ		না
				ব্যাংক/আর্থিক প্রতিষ্ঠানের নাম	শাখার নাম	
১						
২						
৩						

.....

প্রত্যয়নকারী ব্যাংক কর্মকর্তার

স্বাক্ষর, নাম ও সীলমোহর

তারিখসহ

অঙ্গীকারকারীর স্বাক্ষর : .....

নাম : .....

ঋণগ্রহীতা প্রতিষ্ঠানের নাম : .....

The In-Charge

Date : .....

.....  
.....

**Subject :** To mark Lien on ..... Scheme No. .... of  
..... for Tk. .... (In Words .....  
.....) against Jamuna Bank Limited VISA Credit Card in  
favor of .....

Sir,

I/We do hereby authorize you to mark lien on my/our above subject account for Tk. .... against  
issuance of Jamuna Bank Limited VISA Credit Card in favor of ..... and request you to  
confirm Jamuna Bank Card Division that payment to be made to Jamuna Bank Card Division unconditionally on  
their first demand without fail.

On such confirmation of lien to Jamuna Bank Card Division, you are automatically bound not to release the  
above-mentioned fund to anybody under any circumstances without the written consent of Jamuna Bank Card  
Division.

Your's Faithfully

Signature verified by

Name & Signature: .....

.....  
(With date, seal & PA)

CC To : Card Division  
Jamuna Bank Ltd.  
Head Office, Dhaka

The In-Charge

Date : .....

.....  
 .....

**Subject :** Letter of Authority for Encashment of ..... Scheme.

Dear Sir,

I do hereby authorize Jamuna Bank Limited, ....., to encash my following  
 ..... Scheme towards settlement of my  
 Jamuna Bank Limited VISA Credit Card bill, if I fail to adjust the card liability in scheduled time.

Sl. No.	Instrument No. and date of issue.	Name of issuing Branch	Value

Your's Faithfully

Signature verified by

.....  
 Customer Name & Signature

.....  
 (With date, seal & PA)



## TERMS & CONDITIONS

1. a) "The Bank" means that Jamuna Bank Limited (JBL) and its successors and assigns.
- b) "The Card" means valid JBL "Credit" Card issued to a Cardholder to avail services and/or to purchase on credit and/or to draw cash by properly presenting the same at the notified Member Establishment / Banks. The Card is Seven types:- i) Classic ii) Local Gold iii) Dual Gold iv) Platinum v) Signature vi) Co-Brand vii) RFC/ERQ
- c) "Corporate Member" means the company or the firm, mentioned in the application form, which has been admitted as a Member of "Credit" scheme and under whose instruction the Card(s) will be issued to its Director(s) and or personnel as the case may be and such Corporate Member has guaranteed to honor the bills of such Cardholder(s) on presentation.
- d) "Cardholder" means an individual, mentioned in this application form, to whom and for who use the Card has been issued at his/her request or at the request of Corporate Member as the case may be.
- e) "Card Account" means an account maintained by the Bank in the name of the Cardholder and/or Corporate Member and entered made thereon.
2. a) The "Credit" is the property of the Bank at all times.
- b) JBL Credit Card is non-transferable.
- c) On receipt of the Card, the Cardholder shall sign with ballpen on the reverse of "Credit Card" in the space provided for, as per his/her signature appearing in the application form for "Credit" Membership. In case the unsigned Card is lost/stolen/ misplaced, Corporate Member and/or the Cardholder will be jointly and severally liable for all charges incurred on it.
- d) The Bank reserves the right to seize/cancel the Card so issued to any Cardholder, if found at a later date that the information submitted by such Corporate Member and/or the Cardholder is false and/or he/she is misusing the Card.
- e) Every Corporate Member and/or Cardholder shall furnish to the Bank, data concerning the up-to-date financial position of the Cardholders whenever called upon by the Bank. If the data is not furnished when called for, the Bank at its own discretion may refuse renewal of the Card or cancel the Card forthwith
- f) Upon termination of Membership of "Credit" Card for any reason whatsoever the Card shall be returned to the Card Division of the Bank within 7 days from the date of receipt of notice thereto, against a proper receipt and notwithstanding such termination the Corporate Member and/or the Cardholder shall jointly and/or severally remain liable to pay all dues to the Bank arising out of and in connection with issue and utilization of the Cards for the period from its/their issue/renewal till surrender.
- g) The Bank reserves the right to renew the Membership entirely at its own discretion and can refuse the same without assigning any reason whatsoever.
- h) If a Corporate Member ceases to be a Member of "Credit" scheme for any reason or in the event of insolvency or liquidation of the Corporate Member, the Membership of all the Cardholder(s) will stand canceled forthwith.
- i) If Corporate Member on whose request the "Credit" is/are issued to Cardholder(s), the Card(s) so issued must be surrendered by the Corporate Member and/or such Cardholder(s) to Card Division of the Bank. For this action the Corporate Member and the Cardholder(s) will be jointly and severally responsible. Corporate Member shall be responsible for payment of the bills arising out of use of the Card(s) by such Cardholder who have left the Corporate Member but till such time the Card(s) is/are surrendered/cancelled.
- j) The Bank reserves the right to withdraw the privileges attached to the "Credit" Card at any time and to call upon the Corporate Member and/or the Cardholder(s) to surrender the Card(s) to the Bank or any other representative of the Bank without assigning any reason whatsoever.
- k) Use of the Card after notice of withdrawal of the privilege will be considered a fraudulent act and may subject the Corporate Member and/or the Cardholder(s) to appropriate legal action by the Bank.
- l) The Corporate Member and/or Cardholders shall pay all costs of collection of dues/legal expense and decretal amounts with interest, should it become necessary to refer the matter to any agency or to legal recourse to enforce payment.
- m) Unless otherwise renewed, this agreement and the Card issued under this will expire on the expiry date mentioned on the Card.
3. a) If the Card is lost/stolen, the Cardholder or the Corporate Member shall immediately inform the Card Division of the Bank by phone/telex/fax/telegram/e-mail of its loss.
- b) Any charges regarding communicating the information of lost Card through Warning Bulletin or other media, should be borne by the Cardholder.
- c) For issuance of a duplicate Card, the fee fixed by the Bank from time to time shall be charged. Such issuance may be made by the Bank on payment of outstanding balance in the Card account on completion of all formalities and/or receiving lost Card report in the prescribed format form the Cardholder/ Corporate Member.
4. a) Subject to proper presentation of the Card at the Member Establishments, it will be honored.
- b) The Bank will not be liable for any action in the event Member Establishment is unable to honor the Card. Member Establishments may not honor the Card when conducting a reduction or discount sale.
- c) The Bank is not responsible for any defective merchandise purchased or services availed of by the Cardholder and any claim or dispute with the Member Establishment will be Cardholder(s) direct responsibility to deal with establishment but this does not relieve the Corporate Member/Cardholder of its/his obligation to pay all dues to the Bank in respect of utilization of the Card.
- d) The Bank will levy service charges as decided from time for special services rendered to Cardholders.
- e) The Corporate Cardholder is obliged not to use the Card for purposes other than the ones authorized by the Corporate Member. This is very important, specially in the case of international Card. However Corporate Member is fully responsible for all charges incurred by the Cardholders against his/her Card.
- f) Purchase made on the Card shall remain the property of the Bank till such time the charges/bills pertaining thereto are paid by the Cardholder/Corporate Member.
- g) Any charge slip signed by the Cardholder shall be conclusive proof of the charges recorded therein as incurred by the Cardholder himself and/or Corporate Member.
- h) The Cardholder is responsible for collecting the bills and copies of the charge slips signed by him/her from the Member establishment, the Bank will not provide any copy of the charge slips.
- i) Member Establishment may, for certain transactions, request Cardholders kind co-operation and take time they may have to seek authorization of those transactions from the Bank. This is introduced as a safeguard in the interest of the Cardholders.
5. a) All charge slips and cash advance vouchers signed by Card holder in respect of the use of Card will be charged by the Bank to the account of Cardholder or the Corporate Members account maintained at any of the branches of the Bank on any day from the date the Bank receives charges slips or debit information. The Cardholder/Corporate Member agrees to pay the amount shown due in the statement to the Bank within 15 days of the date the statement or at the date stipulated in the statement for payment- whichever is earlier, at the notified address of the Bank failing which a finance surcharge, as fixed by the Bank from time to time, will be levied. If dues remain unpaid for 60 days or more, the Card may be canceled/suspended at Bank's own discretion. As per NBR instruction VAT will be charged on transactions of selected merchants.
- b) In the event of cancellation/suspension of the Card Bank shall have the right to exercise lien on all/any account(s) of the Cardholder maintained with any of the branches of the Bank and shall further right to set off any amount or transfer any sum or sums towards adjustment of the Cardholder's outstanding liabilities with the Bank on account of the Card not limiting Bank's right to take legal action against the Cardholder, further the Cardholder irrevocably authorized the Bank with unfettered right to foreclose any existing mortgage already created by the Cardholder in favour of the Bank as security for adjustment of any outstanding liabilities on account of the Card and also gives irrevocable right and authority to exercise lien on any or all FDR/MSS etc. kept by the Cardholder with the Bank in connection with any other loan and encash the same in adjusting any liability under the Card, even if any other loan against which the security or securities is/are being kept is/are fully adjusted.
- c) All cash advances and other special services e.g. Airlines refund, communication service, purchase of petrol etc. availed by Cardholder shall attract service charge.
- d) It shall be the sole responsibility of the Cardholder/ Corporate Member to collect account statement, and advice(s) from the Bank. The Bank may provide a copy of statement free of charge or on payment of service charge fixed by the Bank from time to time.
- e) Every Cardholder is assigned a certain limit for the use of his/her Card. A Cardholder should not exceed the limit so assigned to him/her. In case the limit is exceeded frequently, the same may result in cancellation of the Card at the Bank's own discretion and/or attract a service charge fixed by the Bank.
6. a) The Membership renewal fee shall be debited from the Card account in advance in case of auto renewal.
- b) Fee and service charges shall be debited to Card account.
- c) The joining fee/annual Membership fee/renewal fee paid shall not be refunded under any circumstances.
- d) The Card is renewed for a period of five years. If Corporate Members feel that Card of particular Cardholder should not be renewed, the Corporate Member should inform the Bank within 50 days prior to such renewal date.
- e) The Bank reserves the right to add to, alter and/or these terms and conditions including fees and service charge without giving any prior notice, which shall be binding on the Corporate Member/Cardholder at its convenience.
- f) All disputes are subject to the jurisdiction of courts in Bangladesh only.
- g) Either of the parties may terminate the agreement by serving 60 day's prior notice to the other party before its expiry.
- h) Any notice made by the Bank in respect of the facility shall be informed in writing and made to the address given by the Cardholder(s) and shall be deemed to have been served on the Cardholder(s) within 03 (three) business days from the date of posting.
- i) The Cardholder(s) shall keep posted of any charges address related to him/them to Jamuna Bank Limited, Card Division, Head Office: MHB Bhaban (3rd Floor), 94, Bir Uttam A. K. Khandaker Road, Mohakhali, Dhaka-1212, Cell : 01713-067771; Hot Line : 09610472106.
- j) In case of any natural disaster, war, riots, civil disturbances, changes of Law over which the Bank has no Control and when any of such cases result in an impossibility for the Bank to perform this agreement, the Bank may terminate this agreement/before its Expiry without assigning any reasons whatsoever.

**CUSTOMER DECLARATION**

I am aware of all fees and charges applicable to JBL VISA CREDIT CARD  Yes  No

I am aware that the Bank reserves the right to revise/impose fees and charges from time to time  Yes  No

I am aware of the JBL VISA CREDIT CARD 's payment requirements  Yes  No

I am aware that the Bank may seek to verify or confirm the validity of my information  Yes  No

I have filled up the application form myself  Yes  No

I have applied for JBL VISA CREDIT CARD without any undue influence  Yes  No

I have furnished all supporting documents along with then application form  Yes  No

I am aware that The Jamuna Bank Limited has the right to reject my application without assigning any reason  Yes  No

I am aware that the assigning of credit limit is at the sole discretion of the Bank  Yes  No

I am aware of all benefits and uses of JBL VISA CREDIT CARD  Yes  No

Applicant's Signature

**DOCUMENTS SUBMITTED**

Application form duly completed, filled up and signed with date.  Yes  No

Photograph (2 Copies Lab Print) of customer attested by source.  Yes  No

Valid Photo ID (National ID/ Machine Readable Passport/Driving License)  Yes  No

Letter Of Introduction with Employment Status, Joining Date with Breakdown and Deductions - signed by Authorized Person (applicable for salaried individuals) / Trade Licence 2 Yrs (Business), MOA (Limited)  Yes  No

Latest Pay Slip for 3 Months (If the salary is paid in cash - cash voucher required for last 3 months)  Yes  No

Bank Statement - Last 3/6 Months for (i) salaried - Cash or A/C Payee; (ii) Professionals Last 1 Year for Businessman (Bank's seal for Original B/S duly attestation by source for Photocopy or i-banking B/S)  Yes  No

Business Card of the Applicant  Yes  No

Office ID Copy of the Applicant (Salaried Executive)  Yes  No

Personal E-TIN Certificate- Not more than two years old  Yes  No

At Least One Immediate Relative as reference  Yes  No

**FOR OFFICE USE ONLY**

Application Number .....

File No. ....

Primary Card Number .....

Credit Limit : BDT : ..... USD : .....

Supplementary Card Number (if any) :

1.

File No. ....

Credit Limit : BDT : ..... USD : .....

2.

File No. ....

Credit Limit : BDT : ..... USD : .....