পুবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

# APPLICATION FORM FOR DEBIT CARD

## CARD DETAILS

Please choose your desired brand ☐ VISA ☐ mastercard

Please choose your desired type ☐ *Local Card* ☐ *International Card*

## APPLICANT INFORMATION

☐ *Mr.* ☐ *Mrs.* ☐ *Ms.* ☐ *Others*

Full Name (as in Passport/NID)

Date of Birth | Marital Status ☐ *Single* ☐ *Married* ☐ *Others*

Nationality ☐ *Bangladeshi* ☐ *Non Bangladeshi* | Religion

Passport No. | Passport Expiry

National ID No | Profession

Father's Name

Mother's Name

Spouse Name

***Your name as you would like to be appeared on the Card***

(*leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed*)

**Present Address**

Thana | City | Postal Code

**Permanent Address**

Thana | City | Postal Code

**Office Address**

Thana | City | Postal Code

Tel (*Office*) | Tel (*Home*)

Mobile | Email

**Correspondence Address** ☐ *Present Address* ☐ *Permanent Address* ☐ *Office Address*

## ACCOUNT INFORMATION

Please tick one *(Account to be used for retail transactions)*

| BRANCH | ACCOUNT NO. | ACCOUNT TYPE | DEFAULT A/C | |
|---|---|---|---|---|
| | | | | ☐ |
| | | | | ☐ |

Recent passport size color photograph with name and signature on the back duly attested by the branch official.

**(Please do not staple)**

***I do hereby declare that the above information is correct***

Signature of the Applicant

Card Number *(for bank's use only)*

## FOR BRANCH USE ONLY

Branch Name | Branch Code | Date

Requisition ID | Card Type ☐ *General* ☐ *Staff* ☐ *Corporate*

***The above information has been verified and found correct. The attach photograph and the signature of the applicant have also been verified.***

Authorized Signature

*Branch Seal*

Branch Manager

# TERMS & CONDITIONS OF PUBALI BANK PLC. DEBIT CARD

1. Account holders of Pubali Bank PLC. can apply for MasterCard / VISA Debit Card only.

2. In these Terms and Conditions:
   a) "Bank" means Pubali Bank PLC.
   b) "Agreement" means the "Terms and Conditions" along with the Pubali Bank PLC MasterCard / VISA Debit Card Application Form.
   c) "Account" means an account maintained by the Bank in the name of the cardholder.
   d) "Card" means valid Pubali Bank PLC. MasterCard / VISA Debit Card issued by the Bank to an account holder to avail of services and/or to purchase and/or to draw cash facilities by properly presenting the same at the Bank or other MasterCard / VISA authorized acquirers ATM and/or POS.
   e) "Cardholder" means the applicant mentioned in this application Form, to whom and for whose uses the Card has been issued at his/her request.
   f) "Customer means the Cardholder stated above.
   g) "MASTERCARD/VISA Acquirers" means, any Bank or financial institution which is licensed by MasterCard / VISA International to conclude agreements with merchants to accept MasterCard / VISA Cards
   h) "Merchant" means any person or entity/establishment with whom Pubali Bank PLC. or any member of MasterCard / VISA has an agreement relating to use and/or acceptance of the Card in payment to such person/entity/establishment for sale of goods and/or service to the cardholders
   I) "PIN" means Personal Identification Number used for accessing ATM for withdrawal of cash.

3. a) All transactions initiated by the Cardholder, whether electronically or otherwise, using the Card will be debited to the Designated Account.
   b) The Bank shall debit the designated account for the amount withdrawn from any of the MasterCard / VISA authorized Automated Teller Machine (ATM) or Point of Sales (POS) transaction for goods and services from MasterCard / VISA Authorized merchants in Bangladesh by the use of the Card. The Bank's records generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transactions notwithstanding the fact that there exists no debit voucher signed by the Cardholder to support transactions through the ATM
   c) If the Designated Account becomes overdrawn by the use of the Card, the Cardholder shall be charged with interest and/or other charges and fees fixed by the Bank. Any such overdrawing is repayable on demand.
   d) In consideration of issuing of the Card, the Cardholder undertakes to indemnify the Bank against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising out of or in connection with the issuance or use of the Card, provided only that the Bank acts in good faith.
   e) The Bank shall have the right to charge the Cardholder any fees for issuance and use of the Card on yearly basis or otherwise.

4. The Bank reserves the right to limit the total cash withdrawal or goods and services purchased at MasterCard / VISA authorized merchants by the Cardholder during a 24 hour period.

5. The Card shall at all times, remains the property of the Bank and the Bank may in its unfettered discretion and without giving any reason to withdraw the Card or the services thereby offered or any part of such services at anytime without any prior notice whereby the Cardholder will be responsible for returning the Card as per request from the Bank.

6. The Card and PIN are issued to the Cardholder entirely at the Card holder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise, or damage whatsoever caused from this issue. The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as a result of any transaction made with the Card and shall be indemnified by the Cardholder, against any such losses or damage.

7. The Cardholder shall not disclose the PIN to any one. The Cardholder will be liable to the Bank for any and all transactions made by the use of the Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorized use of Card or PIN, unless the Bank has received notice in writing of any losses, damage or theft of the Card or disclosure of the PIN prior to any unauthorized use of the Card or PIN for thispurpose, use of the Card by a person who obtained possession of the Card with the consent of the Cardholder constitutes authorized use of the Card.

8. The Bank shall debit the Designated Account for all related charges with respect to the card and the use thereof and the charges as may the announced from time to time by the Bank or other MasterCard / VISA authorized acquires as the case may be, including charges for any replacement of the Card.

9. The Bank reserves the right to refuse an application of the issuance of a Card and to withdraw at any time and at its sole discretion all rights and privilegespertaining to the Card. The Bank shall not be responsible for any losses or damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the MasterCard / VISA authorized ATM, the insufficiency of funds in such a machine or otherwise.

10. The Bank reserves the right not to honor any transaction due to insufficient funds and/or not maintaining minimum balance in the designated account.

11. The Bank reserves the right to introduce various restrictions as deemed appropriate by the Bank and/or as per market practices.

12. The Bank does not warrant and will not be responsible for the Card not being honored for any reason whatsoever.

13. In the event of replacement of the Card due to whatever reasons as requested by the account holder, the card holder's account may be charged as per rate fixed by the Bank.

14. In the event of resetting PIN, the Card holder's account may be charged as per rate fixed by the Bank.

15. The new Card and PIN will be issued by the Bank on or before the date of expiry unless received notice from the cardholder 60 days prior to the expiry.

16. Cardholder will not use this card for any illegal transaction or anything unlawful, under the laws of Bangladesh.

17. The Card shall cease to be valid and Bank shall be entitled to the immediate return of the card in the event of:
   a) Closure of the Designated Account;
   b) Death of the Cardholder;
   c) The Card holder's authority to operate the Designated Account is terminated.
   d) The Cardholder ceases to be a customer of the Bank.
   e) The Bank requests for its return.

18. Fees and charges will be fixed/ revised by the Bank or other authorized acquirers from time to time.

19. The Bank may disclose any information relating to any cardholder and/or any transaction to any member of MasterCard / VISA or any other person/authority if the Bank considers it in its interest to do so or required by law.

20. The cardholder may terminate this agreement by serving 60 days prior notice to Bank.

21. In case of any act of God, war, riots, civil, disturbances, changes of law over which the Bank has no control and when any 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.

22. All disputes are subject to the, jurisdiction of courts in Bangladesh only.

23. All notifications and/or questions concerning the use of the Card should be directed to the Relationship Manager of the Card holder's branch or the Card Operation Division of the Bank.

24. All rules and regulations governing the operations of the designated accounts will be applicable to the Card transactions relating to such accounts.

25. The Bank may at any time change the Terms and Conditions without prior notice to the Cardholder.

26. These Terms and Conditions will stand amended if such amendments are necessitated by law, government regulations or instructions issued by the Bangladesh Bank.

*I do hereby acknowledge that I have read and understood the above terms and conditions and agree to comply with them.*

Signature of the Applicant

Date D D M M Y Y Y Y