## Credit Card Application Form

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Name</td>
<td></td>
</tr>
<tr>
<td>Card Number</td>
<td></td>
</tr>
<tr>
<td>Employee ID</td>
<td></td>
</tr>
<tr>
<td>Branch Name</td>
<td></td>
</tr>
<tr>
<td>Runner Code</td>
<td></td>
</tr>
<tr>
<td>Segment Code</td>
<td></td>
</tr>
<tr>
<td>Branch Code</td>
<td></td>
</tr>
<tr>
<td>SL. No.</td>
<td></td>
</tr>
<tr>
<td>Sector Code</td>
<td></td>
</tr>
</tbody>
</table>

### Buy Convenience...
Credit Card Application Form
(Please Complete in Block Letters)

Application Details
Dear Sir, I hereby apply for a LankaBangla-
Card Cheque Option ☐ Yes ☐ No

Personal Details
☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other (Please Specify)
Applicant’s Full Name (English)
Applicant’s Full Name (Bengali) (To be elaborated in case of abbreviated name)
Date of Birth d d m m y y y y Nationality ☐ Bangladeshi ☐ If Non-Bangladeshi Visa No. Expiry Date
Passport No. (If Available) Expiry Date d d m m y y y y NID No.
Marital Status ☐ Single ☐ Married ☐ Other Spouse Name (English)
Spouse Contact No. No. of Dependents Spouse Name (Bengali)
Is Spouse Employed? ☐ Yes ☐ No Spouse Organization Name & Address

Educational Qualification: ☐ Graduate ☐ Post Graduate ☐ Other (Please Specify)
Father’s Name (English) Mother’s Name (English) (A security feature for your protection)
Father’s Name (Bengali) Mother’s Name (Bengali)
Your name as you would like on the Card (max 19 characters including space)

Contact Details
Your Residential Status ☐ Owned ☐ Family Owned ☐ Rented ☐ Company Provided ☐ Other (Please Specify)
Residential Address
Road No.: House No.: Floor No.: Flat No.: Block/Lane/Section/Sector/Line/Avenue No.: Nearest Land Mark:
City Post Code Residence Phone Mobile
Duration of Stay at Current Address Years Months
Your Permanent Address

Professional Information
You are ☐ Salaried ☐ Self-Employed ☐ Student ☐ Retired ☐ Other (please specify)
Name of Organization Year of Incorporation (if self-employed)
Nature of Business Designation Department
Office Address
Road No.: House No.: Floor No.: Flat/Room No.: Block/Lane/Section/Sector/Line/Avenue No.: Nearest Land Mark:
Office Phone Fax Ext. No./Direct E-mail
City Post Code Experience With Current Organization Years Months
Name of Previous Organization Phone Total Work Experience Years Months

Information of Income
If you are salaried: Basic (Monthly) Tk. Allowances (Monthly) Tk. Total Monthly Salary Tk.
If you are self employed, Gross Income Tk. Expenses Tk. Net Income Tk.
Additional Income (if any, attach relevant documents)
Source of Other Income Income of Spouse Tk. Others Tk.

Please attach business card
**Correspondent Address (Select any one)**
- [ ] Office Address
- [ ] Residence Address

**Bill Statement Date**
- [ ] 5th
- [ ] 10th
- [ ] 15th
- [ ] 25th

**About Your Bank Accounts**

<table>
<thead>
<tr>
<th>Bank Name &amp; Branch</th>
<th>Account No.</th>
<th>A/C Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Details of Other Credit Card(s) and Loan(s) (Please use separate sheet if required)**

<table>
<thead>
<tr>
<th>Card Number</th>
<th>Issuer</th>
<th>Credit limit (Tk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Detail</th>
<th>Bank Name</th>
<th>Loan Amount Tk.</th>
<th>EMI Tk.</th>
<th>Outstanding Tk.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**References (Service holder/business person/self-employed)**

1. **Name of Your Relative (Resident in Bangladesh)**
   
   **Present Address**

   **Working Address**

   **Company Name**

   **Designation**

   **Phone No. (Res.)**

   **Office**

   **Mobile**

   **Relationship with Applicant**

2. **Name of your Colleague (Resident in Bangladesh)**
   
   **Present Address**

   **Working Address**

   **Company Name**

   **Designation**

   **Phone No. (Res.)**

   **Office**

   **Mobile**

   **Relationship with Applicant**

**Information of Supplementary Card Applicant:**

- [ ] Mr.  [ ] Ms.  [ ] Mrs.  [ ] Other (Please specify)

   **NID/Passport No.**

   **Full Name**

   **Name of Supplementary Card Applicant As You would Like it to Appear on the Card**

   **(Max 19 characters including space)**

   **Contact Number (Mobile Phone)**

   **(Land Phone)**

   **Address**

   **Relationship with the Primary Card Applicant**

   - [ ] Spouse
   - [ ] Parent
   - [ ] Brother/Sister
   - [ ] Child
   - [ ] Other (please specify)

   **Date of Birth**

   **Mother’s Name (A security feature for your protection)**

   **Father’s Name**

   **Would you like to set up a spending limit per billing cycle to your supplementary card?**

   - [ ] Yes
   - [ ] No

   **If yes, Amount Per Month (Tk.)**

   **Or % of the Card Limit (lower of the two will be applicable and will be rounded off to the nearest ’00)**

**Photograph**

**Primary Card Applicant**

*Please attach a recent color passport size Photograph in this box, write your name on the back of the photograph (Please do not staple)*

**Supplementary Card Applicant**

*Please attach a recent color passport size Photograph in this box, write your name on the back of the photograph (Please do not staple)*

**Supplementary Card Applicant Declaration**

I/We, the Supplementary Card applicant(s) agree, to be jointly and severally liable for all transactions processed and repayment against the transaction by the use of the Card(s) applied for and issued by LankaBangla Finance to the Primary Card applicant and/or myself (ourselves), and to be bound by all the Terms and Conditions of the LankaBangla Credit Card agreement which accompanies the Card.

**Signatures**

- **Primary Card Applicant’s Signature**
- **Supplementary Card Applicant’s Signature**

**Signature**

**Date**

- [ ] d
- [ ] d
- [ ] m
- [ ] m
- [ ] y
- [ ] y
- [ ] y
- [ ] y
I hereby apply for a LankaBangla Credit Card I declare that the information provided in this application is true and correct and I shall advise of any changes thereto. I hereby authorize LankaBangla Finance to verify any information from whatever sources it may consider appropriate. I accept that LankaBangla Finance 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 providing by me shall become part of LankaBangla 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 any account shall be deemed as an acceptance of the terms and conditions of the LankaBangla Credit Card policies (which may be amended form time to time) accompanying this application form.

Upon approval I agree to pay the prevailing fees. By signing and/or activating and/or using the Card, I agree to pay all the outstanding balance on my Card be bound by the terms and conditions as mentioned in LankaBangla Credit Card policies. Where requested, I authorize LankaBangla Finance to issue supplementary card(s) for use on my account to the person(s) named who I undertake is/over 18 years of age, and is a 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. I also agree to get enrolled into CreditShield insurance program automatically upon opening of my Credit Card account with a 2 months free trial period and I understand that this insurance is not applicable to the consequences of a sickness or of an accident incurred prior to my enrollment in the policy. I hereby agree to indemnify LankaBangla against any loss, damage, liability or cost incurred by LankaBangla on account of any breach by me or the Supplementary Cardmember(s) of the aforesaid conditions or any other Terms and Conditions contained in the LankaBangla Credit Card Agreement or by reason of any legal disability or incapacity of the Supplementary Cardmember. 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 Cardmember(s) shall be dependent on the continuation of my membership.

In consideration of LankaBangla agreeing to accept my request for sending my Credit Card monthly statement to my e-mail address in lieu of paper statement sent through courier service, I hereby agree that all statements whether through e-statement service or other means of transmission sent by LankaBangla for my Credit Card shall be accepted and upheld by me as correct and authenticate. I declare that I shall not raise any obligation against LankaBangla on its agreeing the same and fully accept the risk and responsibility of statements transmitted by LankaBangla. LankaBangla does not warrant against any external factors effecting the privacy and/or security of e-mails during internet transmission. I also agree to keep LankaBangla 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 LankaBangla and transmitting statements and information through e-mail. I assure LankaBangla that I shall inform it in writing of any change in my e-mail address or any request for discontinuation of this facility to Card Centre, LankaBangla Finance Limited, Assurance Nazir Tower (Level-6/B), 65/B Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh. LankaBangla shall not be liable or responsible for data corruption, delay and/or interception of the information so given and reserves the right to update and vary such information from time to time and at any time.

Primary Card Applicant’s Signature ____________________________ Date (dd/mm/yy) ____________________________

For LankaBangla Use Only:

Card No. ____________________________ Credit Limit (In Taka) ____________________________

Date d d m m y y y

Please Note

For prompt processing of your application, Please;

- USE CAPITAL LETTERS  •  Tick boxes as appropriate and write N/A where not applicable to you
- Enclose the following documents  •  Countersign all changes or corrections you make

☐ Two copies of recent studio photograph
☐ Copy of NID/Passport (1st 6 pages)
☐ Copy of e-TIN/TIN (Tax Indentification Number) certificate
☐ If salaried, recent original salary certificate/pay slip
☐ If Proprietorship Company, copy of valid Trade License
☐ If Limited Company, copy of valid trade license and MOA
☐ Authorization Letter for Bank Statement Collection/Varification
☐ Others:

- All submitted documents should be attested by the applicant.  •  Complete all sections of the application form, incomplete application may be delayed or cancelled.  •  Primary Card applicant must be over 21 years of age.  •  Supplementary Card applicants(s) must be at least 18 years of age.
- For Non-Bangladeshi applicant(s)’ documentation requirement may vary

☐ Exceptions (If any):

Signature Business Executive

Signature TL/DTL

Signature RO/SRO/RM/BM
Dear Applicant
Thank you for applying for a LankaBangla Credit Card. To ensure clarity, we request you to go through the declaration and salient points given below and sign your acceptance of the same:

Thank you.

### SCHEDULE OF FEES & CHARGES

<table>
<thead>
<tr>
<th>Membership Fee</th>
<th>VISA/Mastercard Classic Card</th>
<th>VISA/Mastercard Gold Card</th>
<th>VISA Platinum Card Mastercard Titanium Card</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
</tbody>
</table>

**Renewal Fee (Non-Refundable)**
- BOT 1,000 + VAT 15%
- BOT 2,000 + VAT 15%
- BOT 2,000 + VAT 15%

**Spouse Card Fee**
- FREE
- FREE
- FREE

**Supplementary Card Fee**
- FREE
- FREE
- FREE

**Card Replacement Fee**
- BOT 500 + VAT
- BOT 500 + VAT
- BOT 500 + VAT

**PIN Replacement Fee**
- BOT 100 + VAT
- BOT 100 + VAT
- BOT 100 + VAT

**Required Minimum Payment**
- 5% of total outstanding or BOT 500 whichever is higher

**Payment Due Date**
- As per statement

**Interest Free Period**
- Maximum 45 days - Minimum 15 days

**Interest Charge**
- 2.33% per month
- 2.33% per month
- 2.33% per month

**Cash Advance Limit**
- 50% of Limit
- 50% of Limit
- 50% of Limit

**Cash Advance Charge**
- 2% or BOT 150 whichever is higher
- 2.33% per month
- 2.33% per month

**Over Limit Fee**
- BOT 500 + VAT
- BOT 500 + VAT
- BOT 500 + VAT

**Cheque Return Fee**
- FREE
- FREE
- FREE

**Outstation Cheque Collection Fee**
- FREE
- FREE
- FREE

**Statement Retrieval Fee**
- BOT 100/Statement
- BOT 100/Statement
- BOT 100/Statement

**Credit Shield Coverage (Insurance premium) Charge**
- BOT 3.33%
- BOT 0.33%
- BOT 0.33%

**Credit Shield Coverage**
- 100% outstanding payment up to credit limit (Permanent Total Disability (PTD), Normal/Accidental Death)
- 100% financial benefit for family members up to credit limit (Normal/Accidental Death)
- Additional coverage under Accidental Death Insurance Policy (Subject to the supporting documents and fulfillment of the terms and conditions of Credit Shield Coverage)

**Accidental death benefit under Credit Shield coverage**
- BOT 100,000
- BOT 500,000
- BOT 500,000

**Standing Instruction Service**
- FREE
- FREE
- FREE

**Sales Slip Retrieval Fee**
- BOT 100/Slip
- BOT 100/Slip
- BOT 100/Slip

**Legal Charge**
- At actual
- At actual
- At actual

**Service charge on adding money to mobile wallets**
- 1.5% of withdrawal amount or BOT 150 whichever is higher

**Cash Back against reward points**
- 1% cash back against every BOT 50 on POS & e-Commerce transaction only (except add money to mobile wallet)
- For Titanium Mastercard & VISA Platinum Card only

**Notes:**
- **POS, e-Commerce & Card Cheque transaction only**
- **Conditions Apply**
- **In every 36 months interval, existing reward points will expire**
- **Benefit under Credit Shield coverage only for regular Cardmember**
- **Every 100 points, equivalent BOT25 will be credited to Titanium Mastercard & VISA Platinum account as per request**
- 15% VAT applicable on all service fees

### Customer Declaration

- I am aware of the Schedule of Charges mentioned above and monthly payment requirements
- I am confirming that currently I am not a defaulter of any bank(s) or any financial institution(s)
- I am aware that my Credit Card is subject to the existing regulatory requirements and any future regulations that might be imposed by the Government
- I am aware that LankaBangla may seek to verify or confirm the validity of my information and has the right to reject my application without assigning any reason
- I am aware that I shall be automatically enrolled into Credit Shield insurance coverage upon issuance of Credit Card at no cost for the 1st two months. After that I have to pay 0.33% of the total outstanding balance as premium, unless I inform LankaBangla in writing to cancel the service

I, ____________________________ have read and understood the above statement and the contents mentioned above. I also confirm that the declaration in this form and documents with the Application form provided by me are true and correct, further I have not given any cash or cheque to any person of LankaBangla for approval of this Credit Card Application or for any other purpose in relation to this Application

I also confirm that Mr/Ms. ____________________________ has explained to me all the features of LankaBangla Credit Card

**Applicant’s Signature**  **Date (dd/mm/yyyy)**

### Please note
- Documents submitted along with the Application Form will be part of LankaBangla’s record and will not be returned
- LankaBangla reserves the right to approve or decline any application based on its credit approval policy
- LankaBangla may communicate with you through electronic means such as phone, SMS, e-mail or facsimile
INTRODUCTION
We request you to read and understand the below Terms and Conditions governing the use of LBFL Credit Card. If you do not understand any of them, please feel free to contact us. By signing and/or activating and/or using LBFL Credit Card, you shall be bound by these Terms and Conditions.

Knowledge of your rights and obligations will ensure that you are protected in the event of any unauthorized transaction on your LBFL Credit Card Account(s) and how you can gain the maximum benefit from the services we offer apart from enabling you to fulfill your responsibilities as a Cardholder.

The issuance of a LBFL Credit Card is conditional upon the proper completion of the LBFL Credit Card application form by a person under the laws of Bangladesh. LBFL reserves every right to issue or reject an application for the issuance of a Credit Card without assigning any reason. LBFL may request any agencies to verify the authenticity of the status information in the application form.

1. DEFINITIONS

   (A) "LBFL" means Lankabangla Finance Limited, its successors and its assignees.
   (B) "ATM" means an Automated Teller Machine, which accepts Card(s).
   (C) "Card" means a Visa & Master card issued by LBFL to the Cardholder and includes Supplementary, Primary Card and Replacement Cards.
   (D) "PIN" means the Personal Identification Number issued to the Cardholder to enable the card to be used at an ATM.
   (E) "Card Account" means the account held at LBFL for the purpose of allowing the opening of an account for the card number on or for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any.
   (F) "Cardholder" means, an individual whose name is embossed/printed on a Card and who is responsible for all transactions and liabilities on the Card Account. It includes Primary and any Supplementary Cardholder.
   (G) "Primary Cardholder" means a person who has been issued a card and for whom the Card Account is first opened by LBFL.
   (H) "Supplementary cardholder" means a person nominated by the Primary cardholder to whom a card is issued by LBFL.
   (I) "Credit Limit" means the maximum credit allowed to the Cardholder for the Card Account for the primary and the Supplementary Cardholder, if any, and notified to the primary cardholder from time to time.
   (J) "Current Balance" means the aggregate of all purchases, sales, transfers of funds to or from the use of the Card Account numbers or the balances extended through the use of the Card Account numbers and any other charges or credits that may be made to such Card Account numbers.
   (K) "Current Balance" means the total debit balance (inclusive of all charges) which shall be debited to the Card Account outstanding on the Card Account payable to LBFL according to LBFL’s records on the date the statement of account is issued.
   (L) "Debit" means the withdrawal of cash placed with LBFL, as specified by LBFL as security for the performance of the Cardholder’s obligations.
   (M) "Electronic terminal" means any authorized terminal or device connected to LBFL electronic system in which card and/or PIN can be used. This includes ATMs, Point of Sales Terminal through which transactions can be performed.
   (N) "Merchant" means any corporate entity, person or other establishment, supplying goods and/or services with whom LBFL in good faith relies upon the arrangement relating to the use or acceptance of the card as a mode of payment by the Cardholder.
   (O) "Minimum Amount Due" means the balance of the Card Account not paid to LBFL, after deduction of the amount received by way of payment of the current balance of the account as per the statement of account.Furthermore, any late payment charges which is subject to changes by LBFL, if required by law.
   (P) "Over-limit Charge" is a charge levied per Statement of Account, if the Cardholder exceeds his Credit Limit.
   (Q) "Payment Due Date" means the date specified in the Statement of account by which date, payment of the current balance or any part thereof or the Minimum Amount Due is to be made to LBFL.
2. THE CARD

   (A) The Card is and will be, at all times, the property of LBFL and must be surrendered to LBFL immediately upon request by LBFL or its duly authorized agent. The Cardholder is hereby prohibited from allowing any other person to use the Card or to make any purchases with the card or cash advances extended to the Cardholder. The Cardholder’s use of the Card will immediately cease upon LBFL’s termination of the Card Account and/or the Cardholder’s death.
   (B) The use of the Card can be canceled at any time by LBFL; the card number or the PIN or in any manner authorized by the Cardholder from LBFL.
   (C) "Statement of Account" means LBFL’s monthly or periodic statement sent to the Cardholder showing the details of transaction done by the Primary or Supplementary cardholders, which is payable to LBFL.
   (D) "Cash Advance" means the amount of cash advance from the use of the card account which includes all card transactions, fees, financial charges, additional expenses, damages, legal costs and disbursements made by the cardholders or any other person with or without the cardholder’s knowledge.
   (E) "Minimum Amount Due" is 5% of the Current Balance or a minimum of BDT 500 whichever is higher, if paid by the Payment Due Date, will avoid any late payment charges which is subject to changes by LBFL, if required by law.

3. USE OF THE CARD

   (A) The use of this card is confined to Bangladesh. The Cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him, by the Bangladesh Bank, LBFL, court or any authority or agency.
   (B) The card may be used for Card Transactions:

      (i) Within the Credit Limit notified by LBFL to the Cardholder, (ii) Until the expiry date endorsed on the card.

   (C) The Cardholder shall be entitled to any purchase or withdrawal within the prescribed Credit Limit approved by LBFL, unless prior approval in writing to exceed this limit is obtained by the Cardholder from LBFL and further undertakes to effect on purchases or transactions which may cause the aggregate outstanding balance under all such purchases and transactions to exceed such Credit Limit. If the Cardholder exceeds the Credit Limit, then the Cardholder must pay LBFL the excess amount within 3 (three) business days after the payment of the current balance of the account as per the statement of account.
   (D) Upon receipt of the Primary or Supplementary Card, the Primary Cardholder & Supplementary Cardholder shall sign their respective cards immediately and such signature and/or activation and/or use of the Primary or Supplementary Card shall be used for the purpose of identifying the cardholder and/or supplements cardholder authority to be jointly or severally bound by these Terms & Conditions notwithstanding that LBFL is not notified of the Cardholder’s receipt of the Primary or Supplementary Card.
   (E) The Cardholder does not wish to be bound by these Terms and Conditions after receipt of the Card, the Cardholder shall inform LBFL in writing and cut the Card in halves and return both halves to LBFL and destroy the Card related thereto.
   (F) The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever will allow the Card and/or PIN to be used by any other individual. The Cardholder as Security on any loan or for any purpose whatsoever.
   (G) The Cardholder shall at all times ensure that the Card and PIN is kept in a safe place and is not disclosed to anyone. Any disclosure or loss of Card or PIN shall be the absolute and sole responsibility of the Cardholder.
   (H) The Cardholder shall not be liable in any manner whatsoever for any unauthorized use of the Card nor shall be liable for any loss or disclosure of Card and PIN.

4. CASH ADVANCE

   The Cardholder may obtain Cash Advances up to a maximum of 50% of the Credit Limit. Such cash advances can be taken by observing the following process:

   (A) Use the card to purchase the prescribed advance. The advance is subject to approval by the card issuer. 
   (B) LBFL will provide a PIN to be used in conjunction with the Card when effecting a transaction at an ATM. The Cardholder are requested not to disclose the PIN to any other person whatever the reason.
   (C) The use of the Card by the Cardholder to obtain a Cash Advance shall be deemed to constitute the Agreement of the Cardholder to pay a Financial Charge on the amount of cash advance as prescribed by LBFL from time to time. Financial Charge shall be levied on each Cash Advance from the date of the advance until repayment in full. LBFL may from time to time, vary the amount of financial charge payable by the Cardholder at its absolute discretion.

5. PAYMENT

   Details of all fees and charges are listed in LBFL’s Schedule of Charges which is mentioned earlier. This Schedule of Charges may be amended from time to time usually giving advance notice to the Cardholder.

6. SUPPLEMENTARY CARD

   (A) LBFL may at its absolute discretion issue a Supplementary Card to a person with an age of 18 years or over, nominated by the Primary Cardholder and approved by LBFL under the Terms and Conditions.
   (B) The Credit Limit assigned to the Primary Cardholder is inclusive of the Credit Limit assigned to the Supplementary Cardholder and the Supplementary Cardholder shall not permit the total of the charges incurred to exceed the prescribed Credit Limit assigned to the Cardholder.
   (C) The validity of a Supplementary Card is dependent on the validity of the Primary Card. The termination of the Supplementary Card shall not terminate the Primary Card. However, termination of the Primary Card will lead to the termination of the Supplementary card(s).
   (D) The rights, liabilities and obligations of the Primary Cardholder and the Supplementary Cardholder to LBFL and LBFL’s rights herein shall not be affected in any way by any dispute or counter claim which the Primary Cardholder and the Supplementary Cardholder may have against each other.
   (E) The Supplementary Cardholder is bound by all the provisions except that he or she is not liable for payment in respect of any transactions on the Card Account. The Primary Cardholder will be responsible to LBFL for all transaction to LBFL accompanied by LBFL for all transactions on the Supplementary Card.

7. LOSS OR THEFT OF THE CARD

   (A) LBFL may issue a PIN for the Card for use at any ATM, which will accept the Card and the Cardholder agrees that PIN may be sent to the Cardholder by post or courier at the risk and responsibility of the Cardholder.
   (B) The Cardholder shall be fully liable for all Card transactions made with the PIN whether or without the knowledge of the Cardholder.
   (C) All losses, and other losses incurred by the Cardholder in the event of theft or loss of the Card as a result of any other circumstances.
   (D) The Cardholder shall be and remain fully liable to make payment to LBFL for any debt to the Card Account arising from any Card transactions, goods or services supplied by merchants, Cash Advances or ATM transactions although the use of the Card by any person, whether with or without permission or by the Cardholder or by persons whose actions are such as to constitute breach of any of the conditions of this Agreement.
   (E) In the event that the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to LBFL and the nearest Police Station or LBFL’s office and/or the loss, theft or misuse of the Card or the PIN or the loss or damage of any other LBFL property shall be reported.

8. TERMINATION

   (A) Notwithstanding the payment provisions outlined under clause 5, all amounts outstanding on a Card Account (including that of all Supplementary Cards) together with the amount incurred by the use of the Card but not yet charged to the Cardholder’s Account shall be payable immediately full upon the termination of this Agreement.
   (B) The Cardholder may at any time notify LBFL of his intention to close the Card Account and terminate the use of all Cards by giving notice in writing and returning all Cards cut into halves to LBFL. The Card Account shall be closed only after the receipt by LBFL of all Cards cut in halves and full payment of all Charges and liabilities under the Card Account.
(c) In the event that Supplementary Cardholder terminating his/her Card, all Cardholders including the Supplementary Cardholder whose use of the card has been terminated shall be and continue to be jointly and severally liable to LBL for all charges and other liabilities incurred in accordance with these Terms and Conditions save that Supplementary Cardholder whose use of the Card has been terminated shall not be liable for charges and other liabilities incurred by the Cardholder and other Supplementary Cardholders (if any) after LBL’s receipt of the cut Supplementary Card.

(d) LBL may at any time recall any or all Cards and cancel/replace such Card(s) with or without giving prior notice to the Cardholder. The Cardholder shall immediately after such recall return such card(s) cut in halves to LBL and shall hold LBL harmless and harmless to any and all claims and liabilities to LBL or third parties in consequence thereof.

(e) If LBL shall terminate the use of the Card without notice upon the death, Bankruptcy or insolvency of the Cardholder or when the whereabouts of the Cardholder become unknown to LBL due to any cause attributable to him.

(f) The Cardholder/and or his estate will be responsible for repaying in full any outstanding balances on the Card Account and shall keep LBL indemnified for all costs (including legal fees and charges) and expenses incurred in recovering such outstanding balances.

9. EXCLUSION OF LIABILITY

LBL shall be under no liability whatsoever to the Cardholder in respect to any loss or damage arising directly or indirectly out of:

(a) Any act or omission or error committed by or on behalf of LBL or a Merchant or any other Bank or Financial institution or any ATM or other party refusing to allow a Card transaction or refusal to extend or provide Credit Advances up to the Credit Limit or all;

(b) Return of any transaction for any reason for any amount or reversals in respect of any transaction carried out in accordance with these Terms and Conditions; provided that the Cardholder has not fraudulently or negligently activated or used the Card.

(c) The inability of any ATM or disruption of communication systems or risk of using Internet or other network protocol services; or

(d) Any act or omission, fraudulently or negligently committed and done by or on behalf of the Cardholder himself/herself, the Cardholder’s representative, the Cardholder’s spouse, the Cardholder’s parent or any other person;

(e) The exercise by LBL of its right to terminate any Card or the Card Account pursuant to Clause 8.

Any act or omission of the Cardholder in and about the management of the Card, request for its return or the refusal or acceptance of any Person to honor or accept the Card;

(f) Any false statement, misrepresentation, error or omission in any details disclosed by LBL pursuant to Clause 10.

(g) Any dispute between the Cardholder and any Merchant or LBL or financial institution or any other person, the Cardholder’s liability to LBL shall not in any way be affected by such dispute or counter claim of right or otherwise such dispute between LBL and/or the Cardholder may have against any Merchant or LBL or financial institution or person or

10. DISCLOSURE OF INFORMATION

(a) LBL shall have the right to use cardholder’s information of the Card holder for any purpose and to use it in all the manner that may be necessary for the provision of a credit card account and services.

(b) The Cardholder also irrevocably authorises and permits LBL to disclose information about Card Account to any credit rating/reference agency, LBL financial institution, leasing company, any government regulatory agency or to any other entity other as may be necessary to LBL to the extent and as may be necessary or desirable.

(c) LBL shall have the right to share the credit card account with the Cardholder and any other credit card account with the Cardholder and may disclose information about the Card Account to the Cardholder and any other credit card account with the Cardholder and may disclose information about the Card Account to the Cardholder.

11. UNLIQUIDITY

In the event that any security is held by LBL as collateral for the issue of the Card, LBL reserves the right to retain such Security for a period of at least 45 days following the Card being cancelled and returned to LBL. Notwithstanding the above, the Cardholder or LBL, or following the Agreement being terminated.

12. RIGHT TO SET-OFF

In addition to any general right to set off or other rights conferred by the law to LBL, the Cardholder agrees that LBL may set off any of its absolute debt or any parts thereof and at its absolute discretion, in one or more of the following ways viz.

(a) In any account with a cardholder in which the cardholder has an overdraft or any other credit balance;

(b) Any other account maintained with LBL or any other bank or financial institution to which the cardholder has an overdraft or any other credit balance;

(c) By way of any payment to the cardholder or any part thereof by way of any money realised from any pledge, sale or all other manner of disposition of any security held by LBL for the benefit of the cardholder;

(d) By offset against any other debt or any other part thereof due by the cardholder to LBL.

13. NOTICES

All notices to be served on the Cardholder shall be served on the following address or such other address as the Cardholder may designate by notice in writing to LBL and to be served within or in accordance with the provisions of the laws in force in the country in which the Cardholder resides or otherwise as may be agreed between the parties in writing and served on the Cardholder.

14. GENERAL

(a) The Cardholder shall not be liable for any act done in good faith and without negligence upon the Cardholder’s instructions or receipt of any instruction from third party or source having prejudicial effect of the interest of LBL and/or the Cardholder.

(b) The Cardholder shall indemnify LBL in respect of any such instruction and use such records as evidence in a court of law or the proceedings.

(c) LBL shall be entitled to appoint an agent to collect all sums due from the Cardholder under this Agreement.

(d) LBL shall be entitled at any time without the consent of the Cardholder to assign the whole or any part of its rights or obligations under this Agreement with or without notice to the Cardholder.

(e) LBL shall be entitled at any time to change or cancel any such instructions as may be requested by LBL from time to time.

(f) The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.

15. VARIATION

The Terms and Conditions herein are binding on the Cardholder and any rights or remedies provided by law.

16. Governing Law and Jurisdiction

The Terms and Conditions of the Card Account shall be governed and construed in accordance with the laws of the country in which it was opened. The non-exclusive jurisdiction of the courts of that country. Such submission shall however not prejudice the rights of LBL to bring proceedings against Cardholder in any other jurisdiction.

17. CHANGE OF TERMS

Any change request for static data will be verified by LBL on its sole discretion.

18. TRANSACTION ALERT & SMS SERVICES

(a) The Cardholder hereby consents to the terms and conditions of the Transaction Alert & SMS Services of LBL which will enable the same, to receive customer alert message relating to My Credit Card or information/promotional mail that will be useful to me on my Mobile Phone or email through a select list of authorized merchant(s) who would provide details of the latest transactions and services offered by LBL.

(b) The transaction alert and SMS services shall be required to be applied to only those transactions which are not part of the normal charge and service charge category and the requesting merchant would be liable for any additional charges.

19. BALANCE TRANSFER

(a) The Cardholder hereby agrees that the Cardholder’s voluntary acceptance of the Balance Transfer facility, which if exercised, will enable the transfer of Card Balance from the LBL’s Credit Card to LBL’s Credit Card Account. LBL shall take the Pay Order favoring the other Credit Card for the approved transfer amount to my mailing address. Please note that the rights to accept or decline the application form without assigning any reason whatsoever. LBL shall not be liable for any charge or payment charges other than the cardholder’s agreement.

20. CREDIT SHIELD

(a) The Cardholder hereby agrees that the Terms & Conditions of the Credit Shield program of LBL which is a precious insurance benefit program, protecting the cardholder from the setbacks brought about by accidental death. Credit Shield program of LBL Credit Card may easily protect me and allow me to enjoy total peace of mind for as little as 0.33 % per day for every 100% of Credit Card outstanding balance.