



Growing Together...

Retail Financial Services

Credit Card Application Form



Buy Convenience...

Account Name

Card Number

						X	X	X	X	X	X				
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Employee ID

Branch Code

Branch Name

SL. No.

Runner Code

Sector Code

Segment Code

DATE: DD / MM / YYYY

Dear Sir, I hereby apply for a LankaBangla-

Personal Details

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other (Please Specify).....

Applicant's Full Name (English)	
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Applicant's Full Name (Bengali)

(To be elaborated in case of abbreviated name)

Date of Birth 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

e-TIN No.

Educational Qualification: ☐ Graduate ☐ Post Graduate ☐ Other (Please Specify)

Father's Name (English)		Mother's Name (English)	
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(A security feature for your protection)

Father's Name (Bengali)		Mother's Name (Bengali)	
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Your name as you would like on the Card (max 19 characters including space)

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

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 Ext. No./Direct E-mail

City Post Code Experience With Current Organization Years Months

Name of Previous Organization Total Work Experience Years Months

If you are salaried: Basic (Monthly) BDT Allowances (Monthly) BDT Total Monthly Salary BDT

If you are self employed, Gross Income BDT Expenses BDT Net Income BDT

Additional Income (if any, attach relevant documents)

Source of Other Income Income of Spouse BDT Other BDT

Primary Card Applicant Declaration

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 from 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 Card member. 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 authentic. 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 PLC., Tropical Molla Tower (level 11) Sha 15/1- Sha 15/4, Pragati Sharani, Middle Badda, Dhaka 1212, 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/ yyyy)

For LankaBangla Use Only:

Card Number

Credit Limit (In Taka)

Date:

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 Identification 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/Verification

☐ 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 applicant(s) must be at least 18 years of age.
- For Non Bangladeshi applicant(s)' documentation requirement may vary.

☐ Exceptions (if any):

For CRM Use Only

Your best friend name

Your first school name

Your favourite colour

Own banking branch name

Signature
Business Executive/CRE

Signature
TL/DTL/CRE

Signature
RO/SRO/RM/BM/CRE

Disclosure Statement

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

Fees & Charges	VISA/Mastercard Classic Card	VISA/Mastercard Gold Card	VISA Platinum/Mastercard Titanium/ Co-Branded Titanium Mastercard
Membership Fee	Free (1st Year)	Free (1st Year)	Free (1st Year) for Visa Platinum/Mastercard Titanium Free (first 2 years) for STS/BDF Co-Branded Card
Renewal Fee (Yearly)	BDT 1,000 + VAT 15%	BDT 2,000 + VAT 15%	BDT 2,500 + VAT 15%
*Renewal Fee Waiver by Transactions	18 NOs	18 NOs	15 NOs or 12 NOs (STS/BDF)
Spouse Card Fee	FREE	FREE	FREE
Supplementary Card Fee	FREE	FREE	FREE
Card Replacement Fee (Any type of replacement except renewal)	BDT 500 + VAT	BDT 500 + VAT	BDT 500 + VAT
PIN Regeneration Fee	BDT 100 + VAT	BDT 100 + VAT	BDT 100 + VAT
Required Minimum Payment	5% of total outstanding or BDT 500 whichever is higher		
Payment Due Date	As per statement		
Interest Free Period	Maximum 45 days - Minimum 15 days		
Interest Charge	2.083% Per Month	2.083% Per Month	2.083% Per Month
Cash Advance Limit	50% of Limit	50% of Limit	50% of Limit
Cash Advance Charge	2.5% or BDT 250 whichever is higher		
Cash Advance Interest	2.083% Per Month	2.083% Per Month	2.083% Per Month
Moneysend Enrollment	BDT 30 + VAT	BDT 30 + VAT	BDT 30 + VAT
Card Cheque Book Issuance Fee	BDT 200 for 1st book and onward		
Card Cheque Trnx Processing Fee	2% or BDT 250 whichever is higher		
BEFTN Trnx Processing Fee (only for Mastercard)	1.5% or BDT 200 whichever is higher		
Late Payment Fee	BDT 300 + VAT	BDT 500 + VAT	BDT 500 + VAT
Over Limit Fee	BDT 500 + VAT	BDT 750 + VAT	BDT 1,000 + VAT
Cheque Return Fee	FREE	FREE	FREE
Outstation Cheque Collection Fee	FREE	FREE	FREE
Statement Retrieval Fee	BDT 100/Statement	BDT 100/Statement	BDT 100/Statement
e-Statement	FREE	FREE	FREE
CIB Charge	BDT 100 + VAT	BDT 100 + VAT	BDT 100 + VAT
SMS Service (Yearly)	BDT 100 + VAT	BDT 100 + VAT	BDT 100 + VAT
CreditShield Coverage (Insurance Premium) Charge	BDT 0.35%	BDT 0.35%	BDT 0.35%
***CreditShield Coverage	<ul style="list-style-type: none"> • 100% outstanding coverage upto credit limits (Permanent Total Disability (PTD), Normal/Accidental Death) • 100% financial benefit for family member up to credit limit (Normal/Accidental Death) • Additional coverage under Accidental Death Insurance Policy (Subject to provide the supporting documents and fulfill the term and conditions of CreditShield Coverage) 		
***Accidental death benefit under CreditShield Coverage	BDT 100,000	BDT 300,000	BDT 500,000
Standing Instruction Service	FREE	FREE	FREE
Sales Slip Retrieval Fee	BDT 100/Slip	BDT 100/Slip	BDT 100/Slip
Legal Charge	At actual	At actual	At actual
**Reward Point	1(one) point for every BDT 50 on POS & e-Commerce transactions only (except BEFTN, Cheque Transaction, Add Money to Mobile Wallet and Transaction at Fuel Station)		
Cash Back against reward point	For Titanium Mastercard & VISA Platinum Credit Card only****		
Fund transfer processing fee (for adding money to bKash/any mobile outlet)	1.5% of total withdrawal amount + VAT		
Limit enhancement Fee	BDT 200 + VAT	BDT 200 + VAT	BDT 200 + VAT

NOTES:

*POS, e-Commerce & Card Cheque transaction only **Conditions Apply **In every 36 months interval, existing reward points will be expired

***Benefit under CreditShield coverage only for regular Cardmember

****For Every 100 points, equivalent BDT 25 will be credited to Titanium Mastercard & VISA Platinum account as per request

> "The annual fee can be waived if the customer meets the required transactions or reward points criteria. Customers must request for the waiver within one year of the fee being charged."

15% VAT applicable on all service fees

Customer Declaration

• I am aware that BEFTN shall be automatically enrolled into my bank account which is provided earlier

• 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 CreditShield insurance coverage upon issuance of Credit Card at no cost for the first two (2) months. After that I have to pay 0.35% 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. bearing Code has explained to me all the features of LankaBangla Credit Card.

Applicant's Signature

Applicant's Signature (As per NID)

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

TERMS AND CONDITIONS OF LANKABANGLA CREDIT CARD

INTRODUCTION

We request you to read and understand the below Terms and Conditions governing the use of LBF Credit Card. If you do not understand any of them, please feel free to contact us. By signing and/or, activating and/or using LBF 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 LBF 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 LBF Credit Card A conditional upon the proper completion of LBF Credit Card application form by a person under the laws of Bangladesh. LBF reserves every right to issue or reject an application for the issuance of a card without even assigning any reason, and the LBF might employ verification agencies to verify the authenticity of the stated information in the application form.

We advise you to preserve this booklet readily available for further use as it contains information and Terms and Conditions for use of LBF Credit Card.

1. DEFINITIONS

- (A) "LBF" means LankaBangla Finance PLC., its successors and its assignees.
- (B) "ATM" means an Automated Teller Machine, which accepts Card(s).
- (C) "Card" means, as appropriate, a Visa & Mastercard issued by LBF to the Cardholder and includes Primary, Supplementary 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 Credit Card Account opened & maintained by LBF 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 LBF.
- (H) "Supplementary Cardholder" means a person nominated by the Primary cardholder to whom a card is issued by LBF.
- (I) "Credit Limit" means the maximum debit balance permitted by LBF for the Card Account for the Primary and the Supplementary card, if any, and notified to the Primary Cardholder from time to time.
- (J) "Card Transaction" means the purchase of goods and/or services, benefits and/or receiving cash advances availed through the use of the Card or the Card account numbers or the PIN of a card.
- (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 LBF according to LBF records on the date the statement of account is issued.
- (L) "Deposit" means the amount in cash placed with LBF as specified by LBF as security for the performance of the Cardholder's obligation.
- (M) "Electronic Terminal" means any authorized terminal or device connected to LBF electronic system in which card and/or PIN can be used. This includes ATMs, Point of Sales Terminal through which card transactions can be performed.
- (N) "Merchant" means any corporate entity, person or other establishment, supplying goods and/or services with whom LBF has an existing arrangement relating to the use or acceptance of the card as a mode of payment by the Cardholder.
- (O) "Cash Advance" means any amount obtained by the cardholder by use of the card, the card number or the PIN or in any manner authorized by the Cardholder from LBF
- (P) "Statement of Account" means LBF monthly or other periodic statement sent to the Cardholder showing the details of transaction done by the Primary or Supplementary cardholders, which is payable to LBF.
- (Q) "Charges" means amount payable by the Cardholder arising from the use of the card or the card number or the PIN, 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.
- (R) "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 LBF if required by it.
- (S) "Over-limit Charge" is a charge levied per Statement of Account, if the Cardholder exceeds his Credit Limit.
- (T) "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 LBF.

2. THE CARD

- (A) The Card is and will be, at all times, the property of LBF and must be surrendered to LBF immediately upon request by LBF or it's duly authorized agent.
- (B) The Card may be collected by the Cardholder or sent by post or courier to the address notified to LBF by the Cardholder at the risk and responsibility of the Cardholder.
- (C) 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 Card or Supplementary Card will constitute binding and conclusive evidence of the confirmation of the Primary Cardholder and/or Supplementary Cardholder to be jointly or severally bound by these Terms & Conditions notwithstanding that LBF is not notified of the Cardholder's receipt of the Primary Card or Supplementary Card.
- (D) In the event the Cardholder does not wish to be bound by these Terms and Conditions after receipt of the Card, the Cardholder shall inform LBF in writing and cut the Card in halves and return both halves to LBF and shall pay necessary charges related thereto.
- (E) 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 may not pledge the Card for any purpose whatsoever.
- (F) 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. LBF 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.

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, LBF, court or any regulatory agency.
- (B) The Card may be used for Card Transactions:
 - (i) Within the Credit Limit notified by LBF to the Cardholder, (ii) Until the expiry date embossed on the card.
- (C) The Cardholder shall undertake to stay within the prescribed Credit Limit assigned by LBF unless prior approval in writing to exceed this limit is obtained by the Cardholder from LBF 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 the amount exceeding the Credit Limit in full, Over Limit Charge as may be determined by LBF from time to time and the Minimum Amount Due.
- (D) Notwithstanding that the Cardholder's Credit Limit has not been exhausted, LBF shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use or to refuse to authorize any Card Transaction.

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 of the Card at any ATM that accepts the prescribed Card's brand. The amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM.
- (B) LBF will provide a PIN to be used in conjunction with the Card when effecting a transaction at an ATM. The Cardholders 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 Financial Charge on the amount of cash advance as prescribed by LBF from time to time. Financial Charge shall be levied on each Cash Advance from the date of the advance until repayment in full. LBF 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 LBF 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.

- (A) The Cardholder agrees to pay LBF upon the request of LBF an annual fee as prescribed by LBF for the Card when issued or renewed and an annual fee prescribed by LBF for each Supplementary Card when issued or renewed.
- (B) The Cardholder agrees to pay the total or minimum amount of all Charges described as the Current Balance specified in the Statement, which is due in full or minimum and payable not later than the date specified on the Statement. The Cardholder shall incur no Financial Charge (excluding for Cash Advance) if the payment of the Current Balance is received by LBF on or before the Payment Due Date.
- (C) If the Cardholder fails to pay the Minimum Amount Due even by the Payment Due Date, a flat Late Payment Charge as prevailing from time to time will be levied.
- (D) If the Cardholder pays to LBF an amount less than the Current Balance by the Payment Due Date or no payment is made or payment is made but after the Payment Due Date, a Financial Charge calculated on the basis of average daily balance will be applied to the Current Balance and all new Card Transactions except for Retail POS Transactions until any payments are credited to the Card Account and thereafter on the reduced balance.
- (E) A replacement charge as prescribed by LBF is payable by the Cardholder to LBF immediately upon a request to LBF to issue a Replacement Card. Additional charges as prescribed by LBF are payable by the Cardholder to LBF immediately upon the request to LBF for the provision of copies of sales voucher/Cash Advance Slip and any further services LBF may provide from time to time.
- (F) Where any cheque or LBF draft drawn to the order of LBF by cardholder (or pursuant to cardholder's authorization) is not honored due to insufficient fund, LBF may assess a Service Charge (being cost and expenses of collection) for each cheque/draft returned unpaid.
- (G) Payments in the mode of both cash & Cheque deposit will be treated as made from the date on which the payments are actually received by LBF in the ordinary course of business and not from the posting date on the Statement. At least 3-4 days should be allowed for the payment to be credited to the Card Account.
- (H) Non-receipt of Statement of Account shall not be construed by the Cardholder to be sufficient for non-payment of dues in time. LBF cannot be held liable for non-receipt of statement due to unforeseen circumstances and circumstances beyond LBF control.
- (I) The payment by the Cardholder of any sum to LBF in respect of any Statement of Account shall constitute binding and conclusive evidence of the acceptance by the Cardholder of the entries shown on that Statement of Account.
- (J) LBF shall be entitled to offer special packages or offer for promotional sale of Cards with different rates and packages from time to time and also change the fees and charges for the Card at it's sole discretion with prior notice to the Cardholder.

6. SUPPLEMENTARY CARD

- (A) LBF may at it's 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 LBF under the Terms and Conditions.
- (B) The Credit Limit assigned to the Primary Cardholder is inclusive of the Credit Limit of the Supplementary Cardholder and the Primary Cardholder. The Supplementary Cardholder shall not permit the total of the charges incurred through their respective Cards to exceed the said Credit Limit.
- (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 Supplementary Card(s).
- (D) The undertakings, liabilities and obligations of the Primary Cardholder and the Supplementary Cardholder to LBF and LBF 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 Terms and Conditions 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 LBF for all transaction to LBF accompanied by LBF for all transactions on the Supplementary Card.
- (F) The Primary Cardholder may withdraw the authority of the Supplementary Cardholder by sending a written intimation to LBF accompanied by the Supplementary Card.
- (G) All transactions authorized by the Supplementary Cardholder prior to the date the Supplementary Card is received by LBF, are valid and treated as binding upon the Primary Cardholder and are the liability of the Primary Cardholder.

7. LOSS OF CARD AND PIN

- (A) LBF may issue a PIN for the Cardholder 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 with or without the knowledge of the Cardholder.
- (C) The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.
- (D) 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 LBF and the nearest Police Station of the country where such loss or theft or disclosure occurred.
- (E) The Cardholder shall be and remain fully liable to make payment to LBF for any debit to the Card Account arising from any Card transactions, goods or services supplied by merchants, Cash Advances or ATM transactions affected through the use of the Card by any person whether with or without knowledge of the Cardholder and irrespective of whether they were authorized by the Cardholder or not.
- (F) LBF may at it's absolute discretion issue a replacement for any lost or stolen Card or a new PIN on the Terms and Conditions that LBF may deem fit & LBF will charge for it.
- (G) In the event that the Cardholder recovers the lost or stolen Card, he/she shall immediately return the same cut in halves to LBF without using it. The Cardholder shall not use the PIN after reporting to LBF of the disclosure of the same to any other party.

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 in full upon the termination of this Agreement.
- (B) The Cardholder may at any time notify LBF 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 LBF. The Card Account shall be closed only after the receipt by LBF 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 shall continue to be jointly and severally liable to LBF for all Charges and other liabilities 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 LBF receipt of the cut Supplementary Card.

- (D) LBF may at any time recall all or any Card(s) and cancel it's/their use with or without giving prior notice to the Cardholder. The Cardholder shall immediately after such recall; return such card(s) cut in halves to LBF and make full payment of all Charges and liabilities to LBF.
- (E) LBF 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 LBF due to any cause attributable to LBF.
- (F) The Cardholder and/or "his estate will be responsible for repaying in full any outstanding balances on the Card Account and shall keep LBF indemnified for all costs (including legal fees and charges) and expenses incurred in recovering such outstanding balances.
- (G) LBF shall not be liable to refund the annual membership fee or any part thereof in case of the termination of the Card Account.
- (H) In the event that any security is held by LBF as collateral for the issuance of the Card, LBF reserves the right to retain such Security for a period of at least 45 days following the Card being cancelled and returned to LBF whether cancelled by the Cardholder or LBF or following the Agreement being terminated.

9. EXCLUSION OF LIABILITY

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

- (A) Any loss or damage whatsoever incurred or suffered by the Cardholder by reason of LBF or a Merchant or other Bank or financial institution or any ATM or other party refusing to allow a Card transaction or refusing to extend or provide Cash Advances up to the Credit Limit or all;
- (B) Refusal of any Merchant or member institution of VISA/Mastercard to honor or accept the Card or for any defect or deficiency in the goods or services supplied to the Cardholder by any Merchant or, where applicable, for any breach or nonperformance by a Merchant of a Card Transaction;
- (C) The malfunction of any ATM or disruption of communication systems or risk of using Internet or other network, protocol services;
- (D) The exercise of it's right to demand and procure surrender of the Card prior to the expiry date embossed on its face, whether such demand and surrender are made and/or procured by LBF or by any other person or ATM;
- (E) The exercise by LBF of it's right to terminate any Card or the Card Account pursuant to Clause 8;
- (F) Any injury to the credit character and reputation of the Cardholder in and about the repossession of the Card, any request for its return or the refusal of any Person to honor or accept the Card;
- (G) Any false statement, misrepresentation, error or omission in any details disclosed by LBF pursuant to Clause 10;
- (H) Any dispute between the Cardholder and any Merchant or LBF or financial institution or any other person, the Cardholder's liability to LBF shall not in any way be affected by such dispute or counter claim of right or set-off which the Cardholder may have against such Merchant or LBF or financial institution or person.

10. DISCLOSURE OF INFORMATION

- (A) The Cardholder irrevocably authorizes and permits LBF to disclose and furnish such information that it deems fit concerning the Cardholder and it's affairs including but not limited to this Agreement to LBF's associates, branches, assignees, agents or other parties.
- (B) The Cardholder also irrevocably authorizes and permits LBF to disclose information about Card Account to any credit rating/reference agency, LBF, financial institution, leasing company, any government regulatory agency or to any one else when LBF deems it is in it's interest to do so. LBF will immediately comply with disclosure of information to any authority under any law.
- (C) LBF shall have the right to check the credit standing of the applicant for the Card and/or check credit standing of the Cardholder at any time as and when LBF deems fit without reference to him.

11. INDEMNITY

The Cardholder undertakes and agrees to indemnify LBF against any loss, damage, liability, costs and expenses whether legal or otherwise which LBF may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of LBF's rights as herein provided. All costs and expenses in such regard may be debited to the Card Account and shall be payable by the Cardholder.

12. RIGHT TO SET-OFF

- (A) In addition to any general right to set-off or other rights conferred by the law to LBF, the Cardholder agrees that LBF may in its absolute discretion at any time and without notice combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with LBF of whatever description and wherever located and whether in Taka or in any other currency or set off or transfer any sum standing to the credit of any such account(s) including a joint account with Supplementary Cardholder in or towards discharge of all sums due to LBF under any account(s) of the Cardholder with LBF of whatever description or wherever located and whether in Taka or any other currency and may do so notwithstanding that the balances on such account(s) and the Cardholder hereby authorizes LBF to offset any such combination, consolidation, set off or transfer with the necessary conversion at LBF's prevailing exchange rates which shall be determined by LBF at its absolute discretion.
- (B) For the purpose of enabling LBF to preserve intact the Liability of any party including the Cardholder once a Writ or Summon has been issued or to prove the Bankruptcy or insolvency of the Cardholder or for such other reasons as LBF thinks fit, LBF may at any time place and keep for such time as LBF may think prudent any monies received, recovered or realized hereunder or under any other Security or Guarantee to the credit of the Cardholder as LBF shall think fit without any intermediate obligation on the part of LBF to apply the same or any part thereof in or towards the discharge of the sums due and owing to LBF.

13. NOTICES

- (A) The Cardholder must promptly notify LBF in writing of any change in employment or business or address (office and/or residence) or if Cardholder intends to be away from Bangladesh for more than 30 days.
- (B) Should the Cardholder be away from Bangladesh for more than a month, the Card Account should be settled 7 days prior to departure.
- (C) If the Cardholder leaves Bangladesh to take up residence elsewhere, both the Primary and Supplementary Card (S) shall be returned to LBF 14 days prior to the Cardholder's departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and clause 8 shall apply.
- (D) All cards, which do not have any payments pending for over a month or more, will be renewed automatically. In case the Cardholder does not want his/her Card to be renewed or any Supplementary card to be renewed, a written intimation should be sent to Card Services two months in advance. Intimations sent earlier than two months or less than 30 days before the expiration cannot be accepted.
- (E) Instructions sent by the Cardholder to LBF through facsimile communication shall be considered valid and binding on the Cardholder and LBF may act upon instructions conveyed through this method. LBF may use the originals of the facsimile transmissions received by the LBF and printed out on it's receiving machine as evidence in any court of law.
- (F) All Card, PIN, Statement of Account, demands or any other communication under these Terms and Conditions may be delivered personally or sent by courier or ordinary post to the last known billing or any other address of the Cardholder and such communication shall be deemed to be to have been served on the Cardholder on the day of delivery if delivered by hand and on the next business day after dispatch, if sent by courier or by post.
- (G) All communications under these Terms and Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communication sent to both Transaction Instruction by Phone (Call Centre):
- A) I authorize LBF (in its absolute discretion) to follow/act on my oral or instruction by telephone (including any instruction required by or, given by me, in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary).
- B) I shall reveal my Telephone Identification number (TIN) to anyone. My oral instruction(s) identified by my correct card account number and TIN shall be deemed to be proper. Accordingly, the LBF shall be entitled to rely on any such instructions. LBF should accept any such instruction from me, or from some other person purporting to be me, I hereby agree to indemnify LBF against any loss, damages, costs (including legal costs), or demands incurred by LBF as a result of or, in connection therewith.
- C) LBF may in it's absolute discretion require that written confirmation of my oral instruction(s) be received by it within such period as LBF may specify.

14. GENERAL

- (A) LBF shall not be liable for any act done in good faith and without negligence upon the Cardholder's instructions or receipt of any information from third party or source having prejudicial effect of the interest of LBF and/or the Cardholder.
- (B) The Cardholder authorizes LBF at its discretion to record any such instruction and to use such records as evidence in a court of law or the legal proceedings.
- (C) The Cardholder shall indemnify LBF against any consequences, claims proceedings or losses that may arise or be incurred by the reason of carrying telephonic instructions from or purported to be from the Cardholder.
- (D) LBF shall be entitled to appoint an agent to collect all sums due to LBF from the Cardholder under this Agreement.
- (E) LBF shall be entitled at any time without the consent of the Cardholder to assign the whole or any part of it's rights or obligations under this Agreement with or without notice to the Cardholder.
- (F) The Cardholder undertakes to sign such further document as may be requested by LBF from time to time.
- (G) The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- (H) The Terms and Conditions herein are binding upon the Cardholder and any rights or remedies provided by the law.
- (1) The Terms and Conditions herein are binding upon the Cardholder and he shall not assign his obligations herein to any one else.
- (2) Each of these Terms and Conditions are several and distinct from one another and if any time any one or more of such Terms and Conditions becomes invalid, illegal or unenforceable, the validity, legality of the enforceability of the remaining provisions shall not in any way be affected or impaired thereby.
- (I) LBF may at any time waive, either unconditionally or otherwise, any of these Terms and Conditions or any default or breach of the Cardholder, provided that such waiver is given in writing by LBF and save as aforesaid no conditioning or excusing of and no neglect of forbearance on the part of LBF of any default or breach of any of these Terms and Conditions shall operate as a waiver of LBF's rights and powers and no waiver shall be inferred from or implied by anything done or not done by LBF unless expressed in writing to LBF. Any waiver shall operate only as waiver of the particular matter to which it relates and shall not operate as a waiver or release of any of these Terms and Conditions.
- (J) In connection with the special discounts/offers made by the respective Merchants, LBF does not hold out any warranty or make any representation of the delivery, quality, design, specifications or otherwise set out in respect of these offers. Also, these products/services are subject to availability and will be allocated on a first come, first served basis.
- (K) In connection with the special discounts offers made by the respective Merchants, LBF will not be held responsible where any of the Merchants withdraws, cancels, alters, or amends these products/services. In addition, the LBF reserves the right to change the benefits available to Cardholders at any time without prior notice.
- (L) The Cardholder is responsible for holding/possessing the card with utmost care and not to permit anyone unauthorized to use or have possession of it.
- (M) The limit of the Cardholder for Universal Card will be set in a way so that the Dollar limit set against Travel Quota cannot exceed the total limit assigned in BDT amount against the Credit Card.
- (N) All new issued Credit Card will be entitled for REWARD Program from the date the Credit Cards are activated and become effective.
- (O) Cardholder with irregular payment history (as decided by LBF) will not be entitled for redemption.

15. VARIATION OF TERMS

- (A) LBF may from time to time change this Terms and Conditions this in its sole discretion. Subject to the requirements of statute, notification of any change shall be given to the Cardholder by LBF either in writing or by publication thereof. Such changes shall apply to all unpaid Financial Charges, Fees, Cash Advances, Costs and Card Transactions. After receipt of notification of such changes, if the Cardholder uses or activates the Card, the Cardholder shall be bound by the amended Terms & Conditions and revised fees and charges.
- (B) Retention or use of the Card after the effective date of any such change of Terms and Conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed change, the Cardholder must terminate use of the Card by giving prior written notice to the effective date and clause 8 shall henceforth be operative.

16. GOVERNING LAW

The Terms and Conditions are governed by and shall be construed in accordance with the laws of the land and the Cardholder hereby submits irrevocably to the non-exclusive jurisdiction of the courts of the country. Such submission shall however not prejudice the rights of LBF to bring proceedings against Cardholder in any other jurisdiction.

17. CHANGE REQUEST

Any change request for static data will be verified by LBF on it's sole discretion.

18. TRANSACTION ALERT & SMS SERVICES

I agree with the Terms and Conditions of the Transaction Alert & SMS Services of LBF 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 over my Mobile Phone or through e-mail (subject to the information provided in the same application form). In case of any disclosure due to any change in mobile number or lost or stolen, Cardholder has to inform LBF otherwise in any variation LBF shall not be held responsible for such disclosure. I agree to abide by the Terms and condition of LBF in this regard.

19. BALANCE TRANSFER

I agree with the Terms & Conditions of the Balance Transfer facility, which if I wish to avail, I must enclose copies of my other LBF's monthly Credit Card Statements. To be eligible for the program, a minimum amount as prescribed by LBF has to be transferred from my other LBF's Credit Card to LBF Credit Card Account. LBF shall send the Pay Order favoring the other Credit Card for the approved transfer amount to my mailing address. LBF reserves the sole right to accept or reject the application form without assigning any reason whatsoever. LBF shall not be held liable for service charges or late payment charges debited to my other Credit Card Account due to a decline or a delay in execution of my Balance Transfer request.

20. CREDIT SHIELD

I agree with the Terms & Conditions of the Credit Shield program of LBF which is a precious insurance benefit program, protecting me from the setbacks brought about by accidental death. CreditShield program of LBF Credit Card may easily protect me and allow to enjoy total peace of mind for as little as 0.35 taka for every BDT 100/- of the Credit Card outstanding balance.

Signature
Primary Applicant

Date:

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Corporate Office

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