

No.: _____

Employee ID (in case of staff only)

Branch No.



1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911



CREDIT CARD APPLICATION FORM

(All variants)

Date

CREDIT CARD CHOICE

Please indicate your Central Bank of India Credit Card choice:

DOMESTIC CARD INTERNATIONAL CARD **Aspire**

FD No. _____
FD No. _____
FD No. _____
FD No. _____
FD No. _____



World Titanium IDA Card Reliance Big Cinema



Platinum Gold

International Use: USD 500 USD 1000 USD 1500 Specify any other _____

PERSONAL DETAILS*

(First Name)

(Middle Name)

Name

(Last Name)

Name as desired on the Card (Maximum of 20 characters)

Age Gender Male Female

Mothers Maiden Name Date of Birth

Nationality PAN No.

(This information may be used to verify your identity when you want your card account details over the phone)

Vehicle Owned Car Two wheeler Organization Provided None Educational Qualification PG Graduate SSC/HSC Others

Number of Dependents (Excluding Spouse) 0 1 2 3 4 >4 Married Yes No Others

RESIDENTIAL ADDRESS*

Landmark City Pin

State Preferred Mailing Address: Residence Office

Std Code Tel. No. Mobile No.

Email

Permanent Address same as above Yes No

(If no then Please fill in the details below)

Landmark City Pin

State Std Code Tel. No.

- 22) The Member Establishments may not honour the Centralcard when conducting an advertised reduction sale.
- 23) All liquor charges will be subject to local and state laws.
- 24) The bank is not responsible for the refusal by any Member Establishments to accept or honour the card nor shall it be responsible in any way for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claim or dispute directly with such Member Establishments and no claim by the cardholder against the member Establishments may be the subject to set-off or counter claim against the bank. The bank will credit the cardholders card account with the amount of any refund only upon receipt of a properly issued credit slip or cheque or demand draft.
- 25) The original bills of the Member Establishment will be collected by the cardholder at the time of signing the charge slips. The bank will not be responsible to furnish such original bills of the Member Establishment to the cardholder.
- 26) The cardholder shall pay all costs of collection of dues, legal expenses and decretal amounts with interest should it become necessary to refer the matter to a collection agency or to a legal recourse to enforce payment.
- 27) The bank reserve the right to claim from the cardholder any amount due to the bank which may not have appeared in the last statement within six (6) months after the termination or cancellation of the card.
- 28) Non-payment of card usage within the due date shall attract service charges as applicable per month (compounded). Any outstanding amount payable by the cardholder is liable to be levied further service charges until the outstanding amount is fully paid off.
- 29) Credit Card payment can be made at any of our Branches. If you wish to avail auto-debit facility, please exercise the option by providing your account number of Central Bank of India to Centralcard Department. Sufficient balance shall be maintained in the Account to effect auto-debit of the dues payable in respect of the Centralcard. Bill will be sent to you only for intimation. Cheque/DDs should be drawn favouring CBI A/c. Centralcard No. xxxxxxxxxxxxxxxxxxxx payable at Mumbai. Credit to card account will be offered only on realization of Cheque/DD of other Bank. Outstation cheques will not be accepted.
- 30) Service tax is levied on all fees as per rates specified by the Govt. from time to time.
- 31) Non-receipt of Bills will not be accepted as a valid reason for non-payment or delayed payment of bills. As per the billing cycle, cardholder can make payment on due date by contacting our customer care on toll free No. 1800 222 368 or 022/66387743/66387737 to know the outstanding due. Payment can also be made on the basis of copies of chargeslips held by you.
- 32) If you have opted for Minimum Amount Due of 5% every month, then the service charges/service tax will be applied on the balance amount under revolving credit.
- 33) You have to bring any dispute in billing to our notice within 21 days from the date of the statement. We would require a Dispute Declaration Form (DDF) or a signed letter from you and any documents we may require, to enable us to process your dispute. The procedure for resolution differs on a case to case basis.
- 34) In case of disputes and legal proceedings that may be initiated, only the Courts in India shall have jurisdiction.
- 35) The bank would be at its sole discretion to approve/reject any card transaction.
- 36) The bank is entitled to add, alter or amend these terms and conditions at its absolute discretion and without assigning any reason whatsoever. Any such change will become effective and binding on the cardholder irrespective of whether the cardholder has or lacks actual notice or knowledge thereof. The terms and conditions as specified at any time will be binding on the cardholder.
- 37) Fee Structure

CREDIT CARDS	CHARGES
Issuing Charges	Silver, Gold, Platinum, Titanium : NIL World: ₹ 500 Cobrand IDA : NIL Aspire: NIL Big Cinema: NIL Other Cards : Please refer to the Most Important Terms and Conditions Brochure.
Annual Fees Annual fee will be waived if spend is more than 3 lakhs p.a.	Silver, Gold, Platinum, Titanium : NIL Aspire: ₹500 Big Cinemas: ₹998 World: ₹500 Cobrand IDA : NIL Other Cards: Please refer to the Most Important Terms and Conditions Brochure.
Add-on card	NIL
Renewal	₹100/-
Card Reinstated/Replacement of lost card	₹100/- per card
Emergency card replacement(when abroad)	₹150/- per card
Exceeding credit limit	2% over and above the sanctioned credit limit or minimum Rs.100/-.
De-blocking charges	₹100/- per De-blocking
Charge slip Retrieval Charges	₹100/- per charge slip
Late Payment Fee	World Card/IDA/ Other Super Premium Card: Less than ₹ 100 (NIL) ₹ 100 to Rs. 500 (₹ 100) ₹ 501 to Rs. 10,000 (₹ 100) ₹ 10,001 to Rs. 20,000 (₹ 100) Above ₹ 20,000 (₹ 100) Aspire Card:-Minimum ₹100/- upto ₹10,000/- and thereafter 1% of outstanding amount.
Cheque Return Charges	₹150/- per Instrument
Dishonour of ECS/Auto Debit	₹ 150/- per Auto Debit return
Duplicate statement request (beyond 3 months)	₹100/- per request
Cash withdrawal	₹100/- plus service charges from date of transaction
Service charge on the amount remaining unpaid, beyond due date.	Silver : @ 2.50% per month or part thereof Gold : @ 2.75% per month or part thereof Platinum/IDA : @ 2.99% per month or part thereof Titanium : @ 2.99% per month or part thereof World : @3.5% per month or part thereof Big Cinema : @2.99% per month or part thereof Aspire : @1.2% per month or part thereof (rollover amount, after payment of minimum balance due)
Petrol transaction charge	Big Cinema/World Card/IDA:- Waived for all transaction between ₹ 400 to Rs.4000/- Other Cards :- 2.5%
Railway Ticket Purchase or cancellation fee	2.5% (plus ₹ 30/-)
Foreign currency transactions	Association conversion Mark up fee – 3.5%

Branch Recommendation: _____ _____ Recommended Limit: _____ Branch Manager _____ Date: _____ (Sealed and Sign)	Sanction by R/o R/o Name: _____ R/o Code: _____ Sanction Limit: _____ Sanctioning Authority _____ Date: _____ (Sealed and Sign)
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For Central Card Department: _____

Place: _____ Date: _____ Signature: _____

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