No.: Employee ID (in case of staff only) Light 1 से आपके लिए ''केंद्रिन'' "CENTRAL" TO YOU SINCE 1911
Branch No. 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 Image: Specify any other FD No. FD No. Image: Specify any other FD No. FD No. Image: USD 500 USD 1000 USD 1500 Specify any other
PERSONAL DETAILS*
(First Name) (Middle Name) Name (Last Name) (Last Name)
Name as desired on the Card (Maximum of 20 characters) Age Gender Male Female
Mothers Maiden Name Image: Construction of the state of the sta
Number of Dependents 0 1 2 3 4 >4 Married Yes No Others (Excluding Spouse) 0 1 2 3 4 >4 Married Yes No Others
RESIDENTIAL ADDRESS*
Image: State Image: Stat
Std Code Image: Tel. Image: No.

EMPLOYMENT DETAILS*

Salaried Self Employed Retired	
Name of the company	
Fax No.	
	Self Employed Executive Junior/Clerical Others Numbers of yrs. <1 <3 <5 <7 <10
of Experience	n current job
other sources s,000 upto 1,50,000 upto 2,50,000 abov</th <th>re 2,50,000</th>	re 2,50,000
% Loan servicing of Gross Income None 5% 10% 15% 20% >20)%
	inance/ Textile/ FMCG/ Others nsurance Leather Retail Others
IT Return Provided Not-Provided	
Credit Card/s held with other Banks/Institutions	
S.No. Card No Issued by Bank 1.	Credit Limit
2.	
3.	
ID PROOF	
1) Passport No.:	
2) Voter ID:	
4) Driving Licence:	
5) Any Other:	
BUSINESS	
Dusinasa	Length of Not, Units Excerts Units 10 years
type Corporate rophetorshiprathership Not Applicable	Length of Not Business applicable upto 5 years upto 10 years
> 10 years Sales Tax Return Provided Not-Provided	
ALERTS	
	E-mail, no physical statement will be sent. However a physical
E-mail "Save Paper and Save Trees	on request through customer care. This is our Banks Green Initiative to "Please join us in this initiative)
I understand that under the alert facility, Central Bank of India will enable me, to receive Custo information that will be useful to me over my Mobile Phone or through e-mail (subject to the info	
MANDATE FORM FOR DEBIT FACIL	ITY
I/We hereby authorise the Bank to debit my/our bank account no	
Debit Clearing for making payment towards credit card dues.	
Account Type: Savings Current Cash Credit/OD	Total AmountDue Minimum AmountDue
responsible. I/We also authorize the bank to debit my account for charges towards mandate verification and a and agree to discharge the responsibility expected of me as a participant under the scheme.	
Certified that the particulars furnished above are correct as per our records.	
Signature of the Authorized official from the Bank	_ Date Signature of Account Holder

* Mandatory Fields

RELATIONSHIP WITH BANK

	Are you existing customer of Central Ba	nk of India 🔲 Yes 🔄 No	
	Banking with Central Bank of India Sinc	e	
	(Please provide your, existing Central Bank of India acc	count number)	
PHOTOGRAPH	SB/CA Ac. No.		
	Do you have any other relationship with Central Bank Home Loans Bonds Consumer Loans	of India: .oans 🗌 Personal Loans 🔲 Credit Card 🗌 Debit Card 🔲 Other:	
	Preferred: 🗌 Non-Photocard 🗌 Photocard 🛛 CIF No. 🗌 🗌		
ADD ON O	CARD		
(Liability of Add-on Card will be on Primary/Principal Cardholder) (Please fill up this section for applying for Add-on Card. Add-on Card can be issued to Date of Birth DDDMMMYY Gender Date Gender Date Carde			:
	/ears of age} of the Primary Card member).		
l would like an Add-On	Card of my:	Mob. No.:	
🗌 Spouse 🗌 Father 🗌] Mother 🗌 Son 🔲 Daughter	PAN No.:	
	Name of the Add-on Card Holder:		
PHOTOGRAPH		Place:Signature of Add-on member	-
		Signature of Aud-off member	

Please note that it is mandatory for the Add - On card holder to comply with the KYC norms. The Add - On card will be processed only after the norms are satisfied.

ENCLOSURE CHECKLIST

- 1) ID Proof (Passport / Voter ID / Driving Licence / PAN / UID, etc.)
- 2) Address Proof (Ration Card / Passport /Driving Licence / Copy of electricity bill or telephone bill showing residential address / Any documents or communication issued by any authority of the Central Government, State Government or local bodies showing residential address / Any other documentary evidence in support of his address given in the declaration)
- 3) Pan Card 4) Income Proof IT Return/Form No.16/Pay slip etc. (Optional in case of Aspire Credit Card)
- 5) Statement of Bank A/c. for 3 months. 6) Copy of term deposit(s) with lien mark in case of Aspire Credit Card.

MOST IMPORTANT TERMS AND CONDITIONS

In these terms and conditions "The Bank" means Central Bank of India and its affiliates and their successors and assignees. "The Card" means the Central card currently issued to card holder; Card holder means the member of the Central card scheme to whom or who uses a card issued by the bank; "Account means that current or savings deposit account to which all the dues payable by the Card holder to be debited and "Concerned Branch" means branch office of the bank at which the Account is maintained either in the name of card holder or in the name of the Company/Firm.

- 1) Applicants and Add-on member (if any) must be Indian resident preferably over eighteen (18) years of age.
- 2) The bank may at its sole discretion refuse this application without assigning any reason whatsoever.
- 3) The Card holder shall sign the Central card as per the specimen signature given on the application form.
- 4) The Card shall remain the property of the bank at all times and the bank shall be entitled at its absolute discretion at any time to withdraw or cancel or terminate the card any any services thereby offered without giving any prior notice or reson thereof. The card holder shall unconditionally and immediately upon demand Surrender Card to the bank. The card holder shall not change his name/signature during the currency of the card.
- 5) The bank shall be entitled from time to time to impose any limit whether in amount or otherwise on the use of the card.
- 6) The bank's record of all transactions effected by the use of card shall be conclusive and binding on the card holder for all purposes.
- 7) The bank reserves the right to combine or consolidate the outstanding balance on the card holder's card account with any other account of the card holder maintains or which may be opened afterwards with the bank and the card holder agrees to transfer any credit balance in these accounts to set off the outstanding debit balance on the card holder's card account.
- 8) All payments made by the card holders shall be applied by the bank first towards satisfaction of all the fees Interest and finance charge payable and secondly of the outstanding purchase money, cash advances and all other debits involving the use of the card(s).
- 9) The card holders will collect from the Member Establishments the card holder's copy of every chargeslip that he signs and will preserve the same carefully for his record. The card holder agrees to pay handling charge, for the supply of photocopy of any particular chargeslip, he signed that is specially requested by the card holder from the bank at such rate as the bank shall determine from time to time. The bank will not supply photocopy of chargeslip older than one year from the date thereof.
- 10) The Centralcard shall be used by the card holder only by himself and he shall not allow any other person to use it on his behalf or shall he lend or transfer the card to anyone else.
- 11) The bank may issue add-on cards in the name of those person nominated by the card holder. Both the card holders and the add-on card holder shall be jointly and severally liable for the use of the add-on card.
- 12) These terms and conditions shall apply to the use of all add-on cards and be binding on the add-on cardholders.
- 13) The cardholders must promptly notify the bank in writing of any charge in address (office or home) or any other material information already supplied by him.
- 14) The fee charged for Central card is not refundable under any circumstances. Bank has right to change the fees with intimation to card holder.
- 15) In case of non-renewal of card, the cardholder has to give 3 months notice before the card falling due for renewal; failing which the cardholder will be liable for the charges. The renewal of card is automatic subject to satisfactory card utilization, however, bank shall have sole discretion and liberty to renew/refuse to renew any card without assigning any reason whatsoever.
- 16) The bank reserves the right to charge handling charges to the Account for the supply of replacement card.
- 17) The bank has the right to withdraw the privileges attached to the Centralcard and to call upon the cardholder to surrender the card and/or pick it up through the member establishments, or their representatives or any other representative of the bank without assigning any reason whatsoever.
- 18) The use of the Centralcard after the expiry date or after the notice of withdrawal of the privileges, is fraudulent and subject the cardholder to legal proceedings.
- 19) Use of the card shall be terminated without notice upon the death, bankruptcy or insolvency of the cardholder shall notify the bank immediately of its loss or theft by telephone, telegram or telex and also confirm the same by Registered AD Letter. Any transaction taken place before reporting, the same is to be paid by the cardholder. Necessary fee will be charged.
- 20) If the centralcard is lost or stolen, submit to us at the earliest a copy of the FIR lodged with the police. The cardholder shall notify the bank immediately of its loss or theft by telephone, telegram or telex and also confirm the same by Registered Ad Letter. Any transaction taken place before reporting, the same is to be paid by the cardholder. Necessary fee will be charged.
- 21) Whenever the card is used at one of the Member Establishments of the bank, the cardholder must affix his signature on the chargeslips presented by the Member Establishments showing the amount payable by him. Even if this is not done for some reason, the cardholder shall remain liable to pay the bank such amounts which become due on the use of his Centralcard.

- 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.
- 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 24) 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.
- 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 25) Establishment to the cardholder.
- 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 26) to enforce payment.
- 27) The bank reserve the right to claim from the cardhyolder 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.
- Non-payment of card usuage 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 28) further service charges until the outstanding amount is fully paid off.
- 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 29) 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. xxxxxxxxxxxxxx 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.
- The bank would be at its sole discretion to approve/reject any card transaction. 35)
- 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 Silver, Gold, Platinum, Titanium : NIL World: ₹ 500 Cobrand IDA : NIL Aspire: NIL Big Cinema: NIL **Issuing Charges** Other Cards : Please refer to the Most Important Terms and Conditions Brochure. Silver, Gold, Platinum, Titanium : NIL Aspire: ₹500 Big Cinemas: ₹998 Annual Fees Annual fee will be waved if spend is more than 3 lakhs p.a. 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 2% over and above the sanctioned credit limit or minimum Rs.100/-. Exceeding credit limit De-blocking charges ₹100/- per De-blocking Charge slip Retrieval Charges ₹100/- per charge slip World Card/IDA/ Other Super Premium Card: Late Payment Fee 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 ₹100/- per request Duplicate statement request (beyond 3 months) ₹100/- plus service charges from date of transaction Cash withdrawal Service charge on the amount remaining unpaid, Silver @ 2.50% per month or part thereof Gold @ 2.75% per month or part thereof beyond due date. 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 @2.99% per month or part thereof Big Cinema : @1.2% per month or part thereoff (rollover amount, after payment of Aspire minimum balance due) Big Cinema/World Card/IDA:- Waived for all transaction between ₹ 400 to Rs.4000/-Petrol transaction charge 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 Recommondation: Sanction by R/o R/o Name: R/o Code: Recommended Limit: _ Sanction Limit: **Branch Manager** Sanctioning Authority Date: ____ Date: (Sealed and Sign) (Sealed and Sign)

CentralCard

	सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India
1911 से आपके	े लिए''केंद्रित'' "CENTRAL" TO YOU SINCE 1911

Δ

For Central Card Department: ____

Place:

Date: _

Signature: _

15/16, Bajaj Bhavan, Barrister Rajani Patel Road, Nariman Point, Mumbai - 400 021. Tel: +91 22 - 66387737 / 66387743 • Fax No.: +91 22 22024004 • Toll Free 1800 222 368