

VIJAYA BANK

Head Office
Credit Card Division
41/2, M G Road
Bangalore – 560 001
Phone No : 091-80-5584066 (20 lines)
Telex : 0845 8842 (VBHO IN)
Fax : 091-80-5582915

**APPLICATION FOR Corporate Membership
– VISA/ Mastercard Credit Card From Vijaya Bank**

* Please complete the application in full using BLOCK LETTERS

* Tick where appropriate

Classic

Gold

For Public and Private Limited Companies only
A minimum of 3 officials are required to be sponsored

Company Name : _____

Public

Private

Address : _____

State : _____

Pincode :

Phone No (s) : _____

Cable : _____

Telex No : _____

Fax No : _____

E-Mail ID : _____

Registration No. and Date of incorporation : _____

Nature Of Business: _____

Sl No.	Name & Address of Bankers	
1.		A/c No :
2.		A/c No :
3.		A/c No :

FINANCIAL INFORMATION (As per latest Balance sheet and Profit & Loss a/c)
Copy to be enclosed

1.	Authorised Capital		7.	Issued Capital	
2.	Subscribed Capital		8.	Paid-up Capital	
3.	Reserves & Surplus		9.	Fixed Capital	
4.	Current Assets		10.	Current Liabilities	
5.	Net Profit		11.	Turnover	
6.	Carry forward loss(if any)				

I hereby agree to accept liability for all charges incurred or in any way arising for the use of any credit card issued here on including any re-issued Credit Card.

I hereby agree to surrender the Card should i discontinue my services with the Company for any reason.

	Name of the Official to be embossed on the card	Designation	Card Number & Date (Bank's Use Only)	Gross Annual Income	Specimen signature
1.					
2.					
3.					
4.					
5.					

The Company hereby applies for the issue of Vijaya Bank Credit Card/s to the above mentioned official/s and authorises them to incur charges on Company account through the use of the Credit Card/s so issued and agrees to accept liability for all charges incurred by and arising from the use of any Credit Card/s issued hereon including any re-issued Credit Card/s.

The Company authorises Vijaya Bank and/or their representative/s to contact the Company's bankers or any other source to obtain any other information Vijaya Bank may require.

We have gone through the Terms & Conditions of this application and agree to abide by the same.

We authorise you to debit our CA / CC / OD A/c No _____ with branch _____ as and when the bills are raised towards utilisation of cards issued to the above officials of the Company.

Signed for & on behalf of the above Company by the Managing Director/Authorised signatory.

Signature

Name & Designation with Company Seal

For any amount due from our executives/ officers towards payment under VIJAYA BANK Credit Card utilisation, we hereby authorise the Bank to debit out SB/CA/OR A/c No. _____ With _____ Branch.

Terms and Conditions for Mastercard from Vijaya Bank

Company shall mean any Company registered under the law relating to Companies Act and reference to "Company" shall include the above and all other bodies corporate.

1. The Credit Card is the property of Vijaya Bank. It is not transferable and will be honoured only when properly signed and presented by the authorised holders.
2. The privileges of the Credit Card may be withdrawn by Vijaya Bank at any time (in its absolute discretion and without giving notice thereof to the Company or assigning reason therefor) either temporarily or permanently. The company/authorised holder/s agrees to surrender the Credit Card/s on request to Vijaya Bank or its representation or its member establishments. Use of the Credit Card/s after notice of withdrawal of its privileges is fraudulent and subjects the user to the legal proceedings. Notice of withdrawal or request to surrender shall be deemed given when a notice posted to the last address of the company known to Vijaya Bank would have been received in the ordinary course of post.
3. If the card is lost or stolen, the card holder must immediately notify the bank provided that if this notification is given orally it must be confirmed in writing within seven days. Until the Bank receives such notification the cardholder will be liable in respect of any sales or cash advance vouchers issued against the lost or stolen card. After the Bank has been properly notified of any loss or theft the principal cardholders will give the Bank all the information in his or her possession as to the circumstances of loss and take all reasonable steps to assist the Bank to recover the missing card. A nominal fee of Rs 100/- is charge to place the lost/stolen card number in our Hot Card Bulletin. This fee is compulsory whether the card is to be replaced or not. The company is liable for transaction which take place within 30 days from the date of intimation of the loss of card.
4. The authorised holder/s can use the credit card/s to pay for charges incurred at Vijaya Bank Merchant Establishments subject to right of Vijaya Bank to refuse to approve the use of credit cards/s at an establishment for any reason whatsoever. The Company/ authorised holder/s shall become liable immediately to Vijaya Bank for payment of the amount of charges so incurred and notwithstanding that the Company/authorised holder/s may not have received a statement of the charges due the company/ authorised holder/s shall be obliged to make payment of the aforesaid. Vijaya Bank may render statement and the charges therein are payable immediately to Vijaya Bank. The authorised holder/s must collect the original bill and charge forms at the time of signing the charge. Copies of bills and charge forms will not be provided by Vijaya Bank. The authorised holder/s is advised that Merchant Establishments may not honour the Credit Card when such establishments are conducting an advertised "Reduction Sale"
5. All sales and cash advanced vouchers issued in the course (respect)of the use of the card will be charged by the Bank to the card account. The Bank will normally send fortnightly statements to the company and/or cardholders and debit companies account with our branch. Interest will be charge at the maximum lending rate with penal interest on the overdrafts created, if any, in the account. Card numbers of all the cardholders whose bills remain unpaid for more than two months and amount outstanding is twice the limit sanctioned whichever is less will be put in a Hot Card Bulletin which cancels their card. The bank will not be in a position to intimate the cardholder personally before Hot listing his or her Card number. The Company/authorised holder/s agrees to pay costs of collection of dues, legal expenses and decretal amount with interest in the event of legal action being initiated.

(... continued)

6. Any charge form received by Vijaya Bank for payment shall be conclusive proof that the charge recorded thereon was properly incurred at the merchant establishment in the amount and by the authorised holder referred to in that form by the use of the Credit Card except where the Credit Card has been lost, stolen or fraudulently misused, the burden of proof shall be on the authorised holder.
7. Vijaya Bank is not responsible for merchandise, merchandise warranty or services purchased by authorised holder/s from merchant establishments including stores, shops and mail order advertisers and any dispute or claim must be resolved by the company/authorised holder/s with the establishment. The existence of a claim or dispute shall not relieve the company/authorised holder/s obligation to pay all the charges and the company/ authorised holder/s agree to pay promptly such charges notwithstanding any dispute or claim whatever. Purchased made on the credit card/s shall remain the property of Vijaya Bank till such time the charges pertaining there to are paid by the Company/ authorised holder/s to Vijaya Bank. All liquor charges shall be subject to the laws in each state for acceptance of the Credit Card.
8. The Credit Card/s will be issued for two years, and renewed thereafter for successive periods of two years at a time.
9. The Cardholder/s is jointly and severally bound with the Company by the foregoing terms and conditions and assumes and accepts joint and several liability with the company for all charges on the Credit Cards. The Company and its authorised holder/s shall forthwith inform Vijaya Bank if the facility granted by the company is withdrawn for any reason whatsoever and surrender the Credit Card for the cancellation and the company/authorised holder/s shall be liable for all charges incurred by the use of the Credit Card till the date of surrender. Such liability continues notwithstanding the cardholder/s may have severed association with the Company.
10. Upon determination of membership of the company/authorised holder/s for any reason whatsoever the company/authorised holder/s shall remain liable for all bills or charges incurred by the use of the Credit Card till the date the credit card is returned to Vijaya Bank.
11. Without giving any prior notice Vijaya Bank shall from time to time be entitled to add and/or amend these terms and conditions with immediate effect and the same shall be binding on the Company/ authorised holder/s.
12. The company/authorised holder/s agrees to pay all costs of collections of dues, legal expenses, decretal amount with interest, should it become necessary to refer the matter to a collection agency or to legal recourse to enforce payment.
13. The Credit Card will be renewed automatically at the expiry of the card with the absolute discretion of the bank unless the card holder informs the credit card division of Vijaya Bank at its Head Office about his intention not to have renewed of the card at least one month in advance of the expiry date.
14. The Card holder has to maintain sufficient balance in his account to meet the charges incurred by him on account of credit card operations.