COMMERCIAL BANK OF CEYLON PLC

No 21, Sir Razik Fareed Mawatha, Colombo 01, Sri Lanka
Phone 0112 353 353

COMMERCIAL BANK

PERSONAL LOAN APPLICATION
(SRI LANKAN RUPEE)

Application type Individual ☐ Joint ☐

Applicant	Joint Applicant

Relationship with the bank

Applicant

Existing customer with borrowings ☐
Existing customer without borrowings ☐
New Customer ☐

Account Number
Branch

Joint Applicant

Existing customer with borrowings ☐
Existing customer without borrowings ☐
New Customer ☐

Account Number
Branch

Personal Details

Applicant

Title Mr ☐ Mrs ☐ Ms ☐ Other
Name in Full
Date of Birth D D / M M / Y Y Y Y
Nationality ☐ Sri Lankan ☐ Non Sri Lankan *
* For Non Sri Lankan
Availability of residence visa Yes ☐ No ☐
Date of expiry of residence visa D D / M M / Y Y Y Y
Civil Status
Permanent Address (Local / Overseas)
Residential Address (if differs from the permanent address, only)
Mobile Residence
Office
E-mail
NIC No.
Passport No.
If applicant is residing overseas contact person in Sri Lanka
Name Mobile
Relationship

Joint Applicant

Title Mr ☐ Mrs ☐ Ms ☐ Other
Name in Full
Date of Birth D D / M M / Y Y Y Y
Nationality ☐ Sri Lankan ☐ Non Sri Lankan *
* For Non Sri Lankan
Availability of residence visa Yes ☐ No ☐
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Civil Status
Permanent Address (Local / Overseas)
Residential Address (if differs from the permanent address, only)
Mobile Residence
Office
E-mail
NIC No.
Passport No.
If applicant is residing overseas contact person in Sri Lanka
Name Mobile
Relationship

Employment / Professional Details

Applicant

Employment Type
Salaried ☐ Salaried Professional ☐
Self Employed Professional ☐

Profession
Present Position (Designation)
Name of Employer
Address of Employer

Employment Status
☐ Permanent over 02 years ☐ Probation
☐ Permanent below 02 years ☐ Contract
Length of service in previous employment ☐☐ Years ☐☐ Months

Joint Applicant

Employment Type
Salaried ☐ Salaried Professional ☐
Self Employed Professional ☐

Profession
Present Position (Designation)
Name of Employer
Address of Employer

Employment Status
☐ Permanent over 02 years ☐ Probation
☐ Permanent below 02 years ☐ Contract
Length of service in previous employment ☐☐ Years ☐☐ Months

Loan Details

Loan Amount Rs. ☐☐☐☐☐☐☐☐ ☐☐ Repayment Period ☐☐ Months

Purpose of the loan ☐

Repayment Option ☐ Fixed Installments ☐ Reducing Installments

Interest type ☐ Fixed Rate ☐ Floating Rate

Monthly Financial Details

Income

Primary Applicant		Joint Applicant	
Basic Salary	Rs. ☐☐☐☐☐☐☐☐☐	Basic Salary	Rs. ☐☐☐☐☐☐☐☐☐
Fixed Allowances	Rs. ☐☐☐☐☐☐☐☐☐	Fixed Allowances	Rs. ☐☐☐☐☐☐☐☐☐
Professional Income	Rs. ☐☐☐☐☐☐☐☐☐	Professional Income	Rs. ☐☐☐☐☐☐☐☐☐
Variable Income	Rs. ☐☐☐☐☐☐☐☐☐	Variable Income	Rs. ☐☐☐☐☐☐☐☐☐
Income Source (Variable income)	☐	Income Source (Variable income)	☐

Expenses

Primary Applicant		Joint Applicant	
Payee Tax	Rs. ☐☐☐☐☐☐☐☐☐	Payee Tax	Rs. ☐☐☐☐☐☐☐☐☐
Existing loan repayments with ComBank and other Banks	Rs. ☐☐☐☐☐☐☐☐☐	Existing loan repayments with ComBank and other Banks	Rs. ☐☐☐☐☐☐☐☐☐

Credit Cards with ComBank and other Banks

Bank	Limit (Rs)

Salary credited to ComBank (Applicable only for existing customers) Yes ☐ No ☐

Availability of Guarantors Yes ☐ No ☐

Credit Cards with ComBank and other Banks

Bank	Limit (Rs)

Salary credited to ComBank (Applicable only for existing customers) Yes ☐ No ☐

Declaration

1. The information given above is true and accurate to the best of my / our knowledge and belief and I / we agree that the bank may from time to time, after receipt of this application make inquiries about my / our affairs as it may think fit.
2. I / We do not have any overdue advances with any Bank or Financial Institution.

☐ Signature (Primary Applicant) D D / M M / Y Y Y Y Date

☐ Signature (Joint Applicant) D D / M M / Y Y Y Y Date

CREDIT CARD APPLICATION
(PLEASE FILL THE FOLLOWING FOR A FREE CREDIT CARD)

COMMERCIAL BANK

The Manager
Commercial Bank of Ceylon PLC
(Branch Name)

Card Type

☐ Mastercard ☐ UnionPay ☐ VISA

Personal Details

Name on Card (Please include surname - 19 characters including spaces):

NIC No

Date of Birth D D / M M / Y Y Y Y

Mother's maiden name

Mobile

*** I wish to obtain free SMS alerts to my above mobile** ☐ Yes ☐ No

Residence

*Note : All correspondence and the PIN will be mailed to the above address.

If you wish to receive a printed statement too via post please mark ☐ **(As a standard practice you will receive your statement as a secured e-statement)**

E-mail

Supplementary Card

Please issue a Supplementary Card to the person named hereunder, must be an immediate family member above 18 years.

Title Mr ☐ Mrs ☐ Miss ☐ Dr ☐ Others (Specify)

Name in Full (as in NIC)

Name on Card (Please include surname - 19 characters including spaces):

Date of Birth D D / M M / Y Y Y Y

Supplementary Limit ☐ 25% ☐ 50% ☐ 75% ☐ 100 % Others

NIC No

Relationship

Card Delivery and Payment Date

Please deliver my/our card(s) to branch/collection from Card Centre.

Select **one** convenient monthly **payment date.** ☐ 5th ☐ 10th ☐ 15th ☐ 20th ☐ 25th ☐ 31st

Special Benefits for Commercial Bank Account Holders

Do you wish to settle card bills on the due date automatically by debiting your account at Commercial Bank? ☐ Yes ☐ No

Settlement Account No **(Important) Settlement of** ☐ **5%** * ☐ **100%** **Others (Specify)** **%**

*Interest will not be charged to your card account on 100% settlement on or before the due date (In case of joint accounts the consent of all parties to be given in writing.)

Declaration

This declaration is made to Commercial Bank.

By signing below I/we ask that an account be opened for me/us and Credit Card(s) be issued. I/We further request that you renew and replace it/them until I/we surrender my/our right to use the Card(s) by cutting the Card(s) in 4 pieces and returning all pieces to you. I/We authorise my/our bankers or any other sources to release any information to you or your representatives that you may require from time to time without reference to me/us. I agree to accept and be bound by the terms and conditions of the ComBank International Cardholder Agreement issued by Commercial Bank of Ceylon PLC and further agree that my card may only be used subject to the terms and conditions of the said agreement, a copy of which will be sent to me/us with my/our Credit Card(s) on approval of this application. I/We hereby agree to accept any changed, amended, revised and/or newly introduced terms and conditions by the Commercial Bank of Ceylon PLC from time to time in future, relating to Credit Card(s) and/or Supplementary Credit Cards. I/We am/are aware that deposits or transfers to my credit card account or temporary limit increases will not increase my cash advance limit. I/We am/are aware that certain ATM machine/bank/counter restrictions may apply to usage of my credit card in Sri Lanka and overseas. I/We am/are aware that the Bank may change my corresponding address if delivery cannot be made to my preference. I/We accept that Credit Cards will be issued at the sole discretion of the bank. I/We accept that the Bank is entitled to communicate to customers by way of Post cards, fax transmission, e-mails and telegrams. I/We agree not to use the Credit Card overseas to purchase goods in commercial quantities and for transfer of capital out of Sri Lanka. I/We affirm that I/we shall surrender the Credit Card to the bank and settle all dues in full in the event I/we migrate or leave Sri Lanka for overseas employment. I/We agree to be liable jointly and severally for all charges to the principal and Supplementary Card(s) issued on my/our request. I/We hereby warrant that the above information given is true and accurate.

To: Director - Department of Foreign Exchange
(To be filled by the Applicant/s to obtain foreign exchange against Credit/ Debit or any other Electronic Fund Transfer Card)

I/ We (Primary/Supplementary Cardholder), (Primary/Supplementary Cardholder) declare that all details given above by me/ us on this form are true and correct.
I/ We hereby confirm that I/ We am/ are aware of the terms and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the **Directions No. 03 of 2021 dated 18 March 2021** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the FEA) subject to which the card may be used for transactions in foreign exchange and I/ We hereby undertake to abide by the said conditions.
I/ We further agree to provide any information on transactions carried out by me/ us in foreign exchange on the card issued to me/us as Commercial Bank PLC may require for the purpose of the FEA.
I/ We am/ are aware that the bank is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of the Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange.
I/ We also affirm that I/ We undertake to surrender the EFTCs to the bank, if I/ We migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. **Further, I/ we also agreed to notify my/ our change in residential status to the bank, if any, accordingly.**

I/We confirm that the above declarations have been read and understood. | ඉහත සඳහන් ප්‍රකාශය හා ක්‍රෙඩිට් කාඩ්පතුධාරී නියමයන් සහ කොන්දේසි මා/අප හොඳින් කියවා තේරුම් ගන්නා ලදී.
மேலே தெரிவிக்கப்பட்டுள்ள விபரங்களையும் கிரெடிட் கார்ட் தொடர்பான விதிகள், நிபந்தனைகளையும் நான்/நாம் நன்கு வாசித்து விளங்கிக்கொண்டேன்/ விளங்கிக்கொண்டோம்.

Signature (Primary Applicant) D D / M M / Y Y Y Y Date

Signature (Supplementary applicant) D D / M M / Y Y Y Y Date

For Bank Use Only

Introduced By Emp. No

Department / Branch Emp. No

Lien Confirmation Audit Checked

Authorised Officer's Declaration

To: Director - Department of Foreign Exchange

I, as the Authorized Officer of the bank have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. Further, I as the Authorized Officer of the bank undertake at all times, to exercise due diligence on the transactions carried out by the cardholder on his/ her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of **Directions No. 03 of 2021 dated 18 March 2021** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** are being carried out on the EFTC, in violation of the undertaking given by the card holders and to **bring the matter to the attention of the Director - Department of Foreign Exchange.**

Signature

Date

Approved Limit Rs

Officer Code

Branch Mgr

LOS Ref

Other Remarks

Scan for ComBank Card Offers & Rewards

Card Center Use Only

Details of a Relative

(Please note: Relative mentioned below should not be living with you and he/she will be contacted by the Card Centre during the verification process.)

Name

Relationship

Home Address

Mobile/ Residence

Office name and address

Office

DOCUMENTS TO BE SUBMITTED (WHERE APPLICABLE)

√ Loan Application
√ Letter from the employer confirming Employment, Salary & Deductions with the undertaking to the account at Commercial Bank. (Specimen please refer below)
√ Bank statements of other banks for the past 06 months, where salary is being credited at present.
√ Salary slips for past 03 months.
√ Copy of National Identity Card / Valid Passport/ Valid Driving License
√ Copy of utility bill (Water / Telephone / Electricity) indicating applicant's name and address. (If current address differs from address given in NIC)
√ Guarantor Statements (if applicable only).

Specimen - Salary Confirmation Letter for Personal Loans

(Must be on a company letter head)

The Senior Manager / Manager,
Commercial Bank of Ceylon PLC.

Date

Dear Sir/Madam,

PERSONAL LOAN TO MR / MRS /MS

At the request of the above named employee we agree to forward his / her monthly salary / allowances commencing from to Commercial Bank of Ceylon Plc for credit of his / her account no and shall not change this arrangement without the prior consent of the Bank.

We confirm the following particulars of our employee.

1) Present Position
2) Date Joined
3) Date confirmed in service
4) a) Basic Salary Rs.
   Deductions Rs.
   Net Salary Rs.
   b) Allowances i) Fixed Allowances Rs.
   ii) Variable Allowances Rs.

We also note to promptly inform the Bank, in the event the borrower submits a notice of resignation, retires from the organization or his / her employment terminated by us.

Yours Faithfully,

Authorized Signature

Name
Designation
Contact No