

CREDIT CARD APPLICATION FORM



The Manager
Commercial Bank of Ceylon PLC

YOUR CHOICE

Mastercard Mastercard Chip & Pin UnionPay VISA

YOUR PERSONAL INFORMATION

Mr. Mrs. Miss. Dr. Others (Specify):

Full name (as in NIC):

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

Male Female

Date of birth:

NIC No:

Passport No: (Please attach copies)

Educational/Professional qualifications:

Marital status: Single Married Others (Specify): Nationality:

Mother's maiden name (For identification and security reasons):

DETAILS OF RESIDENCE

Home address:

Phone No. (Home):

Phone No. (Mobile):

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

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)

Duration at above address: Years: Months:

Mailing address*:

Phone No.:

E-mail:

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

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:

Phone No. (Home):

Office name and address:

Phone No. (Office):

YOUR EMPLOYMENT

Employment status Salaried Self-employed Monthly net salary / profit:

Employer / Name of Business:

Employer / Business address:

Designation:

Phone No. (Office):

No. of years the company has been in business: Years: Months: Length of service: Years: Months:

Nature of Business:

If your current job is less than six months

Name of previous employer:

Length of service: Years: Months:

Phone No. (Office):

Nature of business:

For self-employed applicants only

Annual turnover: Capital invested:

YOUR SPOUSE

Full name:

Employer/ business address:

NIC No:

Employer Name & Address:

Phone No.:

Designation: Annual income:

Nature of business:

SUPPLEMENTARY CARD

Please issue a Supplementary Card to the person named hereunder. Supplementary Card applicant must be an immediate family member and be at least 18 years old.

Mr. Mrs. Miss. Dr. Others (Specify) :

Full name (as in NIC):

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

Male Female Date of birth: DD / MM / YY Supplementary limit : 25% 50% 75% 100 % Others:

NIC No: Passport No: (Please attach copies)

Nationality: Relationship: Mother's maiden name:

Home address: Phone No. (Home):

 Phone No. (Mobile):

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 ACCOUNTHOLDERS

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.)

OTHER BANK CREDIT CARD BALANCE TRANSFER

Do you wish to transfer your other bank credit card balances to your ComBank Credit Card Yes No

Account Name: (Name on Card)

Amount to transfer: Other Bank Name:

Other Bank Credit Card Number: Expiry Date: DD / MM / YY

Period 03/06/09/12/18/24 months Amount Rs: (approx.)

Please attach a copy of the latest Credit Card statement or a balance confirmation letter

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.

This declaration is made to the Controller of Exchange, Sri Lanka.

I/We (Basic/Supplementary Cardholder), (Basic/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 conditions imposed under the Exchange Control Act in the notice published in the Extraordinary Gazette No: 1411/5 of 19th September 2005 subject to which the card may be used for transaction 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,

I/We confirm that the above declarations have been read and understood. | ඉහත සඳහන් ප්‍රකාශන හා ලේඛනික තොරතුරු නිවැරදිව සහ කොන්දේසි මා/අප හොඳින් හිතවාදී ලෙසින් දැන ගත් බවට ප්‍රකාශ කරමු. මෙහිදී දෙනු ලැබූ විස්තර සහ කොන්දේසි මා/අප හොඳින් හිතවාදී ලෙසින් දැන ගත් බවට ප්‍රකාශ කරමු. මෙහිදී දෙනු ලැබූ විස්තර සහ කොන්දේසි මා/අප හොඳින් හිතවාදී ලෙසින් දැන ගත් බවට ප්‍රකාශ කරමු.

Primary applicant's signature Date Supplementary applicant's signature Date

IMPORTANT

Please note that all information provided by you will be verified by Card Centre prior to credit approval. Please complete the application in full. Insufficient information may cause delay in processing your application. Attach the following documentary evidence

If salaried : Copy of NIC/Passport, three latest salary slips and letter from employer confirming salary and employment and last three months' bank statements (if not Commercial Bank accounts)

If self-employed : Copy of NIC/Passport, letter from auditors confirming annual income for the last 2 years, business registration certificate and last three months' bank statements (Personal and Company)

Please note : Annual and joining fees will be debited to your Credit Card account

FOR BANK USE ONLY

Introduced by: Emp. No:

Department / Branch: Emp. No:

Lien confirmation: Audit Checked:

AUTHORISED OFFICER'S DECLARATION

I have carefully examined the information together with relevant documents submitted by and satisfied myself that the said information and documents are in conformity with Exchange Control requirements and the internal policies of the Bank. The Bank undertakes 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 unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking given by the Cardholder and to bring the matter to the notice of the Controller of Exchange.

Signature Date

Recommended limit : Rs. Officer code:

Recommended/Approved/Declined Branch Mgr:

Approved/Declined

FREQUENTLY ASKED QUESTIONS

1. **Why should I get a ComBank Credit Card?**

It's the prestige of having a Credit Card from the Best Bank in Sri Lanka. We differentiate ourselves from other card issuers by giving you lower interest rates, choice of most convenient payment dates from 6 options, fast processing and payments at over 250 branches islandwide.

2. **How do I qualify for a ComBank Credit Card?**

You will have to be at least 18 years of age and have a minimum income of Rs. 30,000/-(net) per month.

3. **Do I have to open a bank account with Commercial Bank to obtain a ComBank Credit Card?**

Having an account would certainly be an advantage. It will also make the servicing of the Credit Card a lot easier. But this is not a pre-requisite to obtaining our Credit Card. If you meet the age and income criteria, you are welcome to make an application.

4. **I have my own business. Can I get a Credit Card?**

Yes. If you do not have an account with Commercial Bank you will need to submit a letter from auditors confirming your annual income for the last 2 years, copy of the business registration certificate and the last three months' bank statements (personal and company) together with a copy of your NIC/Passport. However if you have the business account with us you only need to hand over this application with the copy of your NIC/Passport.

5. **Will I have to pay interest?**

The advantage of a Credit Card is that you are able to put into practice the 'buy now and pay later' concept, without paying interest. You have the flexibility of enjoying a maximum of 51 days and a minimum of 21 days interest-free credit depending on your purchase date. Interest will not be charged, only if you settle the full outstanding on or before the due date.

6. **Can I choose a statement date?**

Yes. You have the flexibility of choosing a 30 day billing period starting from any of the following statement dates. They are 5th, 10th, 15th, 20th, 25th and 31st.

7. **When should I make the payment?**

At the end of the billing period you are given a maximum of 21 days to make the payment. If you make the full settlement on or before 21 days, interest will not be charged. This date is indicated in your statement.

Eg: If you choose the billing period to be from 30th of every month to the 30th of the following month, all purchases done during this period will appear in the statement and you will have to make the payment on or before 21 days from the statement date which is the "Due Date".

8. **How do I know what I have spent on the card?**

Your statement is available in print and e-statement and we'll give details of all the purchases you have done during the month. We will highlight the total outstanding, the minimum payment, all payments made into the card account during the month, due date etc. We also provide SMS alerts on transactions carried out by customers.

9. **Do I have to settle my Credit Card bill in full at the end of the month?**

We give you the choice of paying anything between 5% to 100% of your total card outstanding each month. The choice is yours. However, the minimum payment, which is 5% of the total card outstanding, will have to be made to avoid any penalties and keep the card active and regular. However, if this 5% is less than Rs.500/- you have to make a minimum payment of Rs.500/- to experience the same benefits.

When you pay 100% you will not be charged any interest.

10. **Can the Bank recover the dues on the card from my Commercial Bank account?**

Yes, you can sign-up for a direct debit facility with us from your savings, current or foreign currency account. We will then debit your account on the due date and settle the Credit Card. This is a facility provided free of charge to our constituents.

However, you must make sure that there are enough funds in your account.

11. **How much does it cost to obtain the card?**

A Silver/Classic Card has a one-off joining fee of Rs.1,000/- and annual fee of Rs.1,500/-. A Gold Card has a one-off joining fee of Rs.1,250/- and annual fee of Rs.2,500/- and a Platinum Card has a one-off joining fee of Rs.1,500/- and annual fee of Rs.3,500/-.

12. **Can a family member use my Credit Card?**

No, but you can give a Supplementary Card to any of your family members, who is 18 years of age. This is issued for an annual fee of Rs.1,000/- per card for Silver/Classic Cards and Rs.1,000/- per card for Gold Cards and Rs.1,500/- per card for Platinum Cards. You can share your permanent limit or have a reduced sub-limit for the Supplementary Cardholder.

13. **Can I take cash from the card?**

Yes, you can take cash from the Credit Card. You can obtain a 'Cash Advance' from your Credit Card by withdrawing from any of our ATMs and other Banks' ATMs, that display "Cirrus" or "PLUS" logos in Sri Lanka or overseas. Cash advance is subject to a cash advance fee of 4.5% or minimum of Rs. 300/- and limited to a maximum of 75% of your permanent credit limit for Silver/Classic/Gold/Platinum Credit Cards.

14. **Do I get any other benefits?**

We have many discounts available to you as a ComBank Cardholder. There are discounts from leading hotels islandwide, leading retailers in electrical goods, furniture, household goods, books, jewellery etc. These discounts are available to you throughout the year and therefore you can take advantage of them whenever you want. We will send you the discount brochures periodically.

15. **How long does it take to have the card after I hand over the application?**

If you have submitted all the necessary documents together with your duly-filled application, we would get in touch with you within the next 5 working days.

Please note : All rates and fees are subject to changed. Please visit www.combank.lk for prevailing rates and fees.