

Credit Card Application Form



Application No:

Account Name:

Card Number :

Source : ☐ DST ☐ Branch Source ID :

Source Name :

Source Mobile :

Branch Name :



Credit Card Application Form

(Please Complete in Block Letters)

 Date: DD / MM / YYYY

Applicant Details

Dear Sir,

I hereby apply for a NRB Bank

☐ VISA Classic

☐ VISA Gold

☐ VISA Platinum

Card Cheque Option

☐ Yes

☐ No

Personal Details

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other (Please Specify)

 Applicant's Name:

 Applicant's Full Name:

(To be elaborated in case of abbreviated name)

 Date of Birth: DD MM YY YY Nationality: ☐ Bangladeshi ☐ If not Bangladeshi Visa No..... Expiry Date:

 Passport No (if Available): Expiry Date: DD MM YY YY NID:

 Marital Status ☐ Single ☐ Married ☐ Other Spouse Name:

Spouse Contact No: No. of Dependents:

 Is Spouse employed? ☐ Yes ☐ No Spouse Organization Name & Address:

 E-TIN No:

 Educational Qualification: ☐ Graduate ☐ Post Graduate ☐ Other (Please Specify)

 Father's Name:

 Mother's Name:

(A security Feature for your protection)

 Your name as you would like on the Card (maximum 19 characters including space)

Contact Details

 Your Residential Status: ☐ Owned ☐ Family Owned ☐ Rented ☐ Company Provided ☐ Other (Please Specify)

Residential Address:

 City Post Code Residence Phone Mobile

Duration of Stay at Current Address Years Months

Your Permanent Address

Professional Information

You are ☐ Salaried ☐ Self Employed ☐ Student ☐ Retired ☐ Other (Please Specify) _____

Name of Organization: _____ Year of Incorporation (if self employed) _____ Nature of Business: _____

Designation: _____ Department: _____ Office Address: _____

Office Phone: _____ Fax: _____ Ext. No./Direct _____ Email: _____

City: _____ Post Code: _____ Experience with current organization: _____ Years..... Months

Name of the Previous Organization: _____ Phone: _____ Total Work Experience: _____ YearsMonths

Information of Income

If you are salaried: Basic (Monthly) Tk. Allowances (Monthly) Tk. Total Monthly Salary Tk.

If you are self employed, Gross Income Tk. Expenses Tk. Net Income Tk.

Additional Income (If any, attach relevant documents)

Source of Other Income Income of Spouse Tk. Others Tk.

Mailing Instruction

A) For Primary and Supplementary Card delivery

Your Card will be delivered to your ☐ Current Residence Address ☐ Office address ☐ NRB Branch (Please Specify the Branch Name) _____

B) For Statement delivery & other correspondence please tick '✓'

☐ e- Statement : 1. _____ 2. _____
(Provide e-mail address in BLOCK Letters, maximum 2 e-mail addresses)

Or

☐ Paper Statement (the address would be the same as selected for card delivery) : _____
(address as mentioned in this application form)

About your bank accounts

Bank Name & Branch	Account No.	A/C Type	Current Balance
1. _____	_____	_____	_____
2. _____	_____	_____	_____

Details of other credit card(s) and Loan(s) (Please use separate sheet if required)

1. Card Number _____ Issuer Credit limit (Tk.)
_____ Issuer Credit limit (Tk.)

2. Loan Detail Bank Name _____ Loan Amount Tk. _____ EMI Tk. _____ Outstanding Tk. _____
Bank Name _____ Loan Amount Tk. _____ EMI Tk. _____ Outstanding Tk. _____

Standing Instruction

☐ Yes, I would like to have my NRB Bank account automatically debited each month for payment of my credit card as follows:

Debit Monthly Payments ☐ Minimum Amount ☐ Total Balance ☐ ____ % of Bill

My NRB Bank A/C No. _____

Signature (1)

Signature (2)
for Joint
Account

Credit Assurance Program

Name of Nominee _____ Relationship with Nominee _____

a) I agree that in the event of my death, the Nominee shall receive Insurance benefits under the Credit Assurance Program.

a) That in the event that the Nominee who is so authorized above remains a minor at the time of my death, the person below is authorized to receive the Credit Assurance Program benefits.

Mr./ Ms. _____ Signature _____

Customer Signature



Secured Card

If you are applying for a Secured Card, fill in the following

Type of Security ☐ Account Number ☐ Current & Saving Account ☐ ERQ ☐ RFCD ☐ Other

FDR Number A/C/ FDR/ ERQ Value

FDR Maturity FDR Renewal Date

Balance Transfer

Other Bank's Credit Card: 01

Bank Name:

Credit Card Number: Expiry Date:

Credit Limit: BDT: USD: Amount to be transferred : BDT:

Other Bank's Credit Card: 02

Bank Name:

Credit Card Number: Expiry Date:

Credit Limit: BDT: USD: Amount to be transferred : BDT:

I would like to receive the PAY ORDER from NRB Bank Branch.

Please attach:

1. Copy of the front side of other bank's Credit Card ☐
2. Copies of the last 6 months of statements of the other bank's Credit Card(s) ☐

Declaration of Balance Transfer: I hereby apply for NRB Bank Balance Transfer program which states that, I can transfer any outstanding amount (more than BDT 10,000 and a maximum of BDT 4,80,000 or less than 90% of my total credit limit) from any of my existing other bank's credit card(s) to my NRB BANK VISA CREDIT CARD. I acknowledge and agree that upon approval of the Balance Transfer as requested by me, the processing fee shall be charged and shall be billed in my statement issued for NRB BANK VISA CREDIT CARD and I am well aware of other fees & charges and acknowledge and agree that the same shall be billed in my statement. I irrevocably authorized and permit the bank irrevocably authorized and permit the bank to disclose and furnish such information that it deems fit concerning my Balance Transfer including but not limited to this agreement to the Bank's associates, branches, assignees agents or other parties. I also irrevocably authorize and permit the Bank to disclose information about my credit card account (if any) to any credit rating/reference agency, bank financial institute, any Government regulatory agency or to anyone else if the Bank deems it is in its interest to do so. Yes, I would like to take the facility of NRB BANK VISA CREDIT CARD Balance Transfer Program. The terms & conditions of this program are fully understood by me.

Customer Signature.

References (Service holder/business person/self-employed)

1. Name of Your Relative (Resident in Bangladesh)

Present Address:

Working Address:

Company Name: Designation:

Phone No. (Res.) Office: Mobile: Relationship with Applicant:

2. Name of Your Colleague (Resident in Bangladesh)

Present Address:

Working Address:

Company Name: Designation:

Phone No. (Res.) Office: Mobile: Relationship with Applicant:

Information of Supplementary card applicant

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other (Please Specify)

Full Name:

Name of Supplementary Card Applicant As You Would Like it to Appear on the Card

Contact Number (Mobile/Land Phone):

Address:

Information of Supplementary card applicant (Continue)

Relationship with the primary Card applicant ☐ Spouse ☐ Parent ☐ Brother/Sister ☐ Child ☐ Other (Please Specify)

Date of Birth: Occupation:

Mother's Name (A security feature for your protection):

Father's Name:

Would you like to set up a spending limit per billing cycle to your supplementary Card? ☐ Yes ☐ No

If yes, Amount Per month (Tk.) or % Of the Card Limit (lower of the two will be applicable and will be rounded off to the nearest '00)

Supplementary Card Applicant Declaration

I/We, the supplementary Card applicant(s) agree, to be jointly and severally liable for all transactions processed and repayment against the against the transaction by the use of the Card(s) applied for and issued by NRB Bank Limited to the Primary Card applicant and/or myself (ourselves), and to be bound by all the Terms and Conditions of the NRB Bank Credit Card agreement which accompanies the Card.

Signature
Supplementary Applicant

Date :

Photographs

Photograph
Primary Card Applicant

Please attach a recent color Passport size Photograph in the box, write your name on the back of the photograph
(Please do not staple)

Photograph
Supplementary Card Applicant

Please attach a recent color Passport size Photograph in the box, write your name on the back of the photograph
(Please do not staple)

Signatures

Primary Card Applicant

Supplementary Card Applicant



Primary Card Application Declaration

I hereby apply for the issue of a NRB Bank Credit Card. I declare that the information provided by me in this application and in the documents is true and correct and I shall advise you of any changes thereto. I hereby authorize NRB Bank to verify any information from whatever sources it may consider appropriate. I accept that NRB Bank is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents providing by me shall become part of NRB Bank records and shall not be returned to me. I acknowledge and agree that the use of the primary card and/or supplementary card(s), if any, issued on any account shall be demand as an acceptance of the terms and conditions of the NRB Bank credit card policies (which may be amended from time to time) accompanying this application form.

Upon approval I agree to pay the prevailing fees. By signing and/or activating and/or using the card, I agree to pay all the outstanding balance on my card be bound by the terms and conditions as mentioned in NRB Bank Credit Card policies. Where requested, I authorize NRB Bank to issue supplementary card(s) for use on my account to the person(s) named who I undertake is/over-18-years of age, and is a resident of Bangladesh and agree that you may provide information to him/her about the account. In case the supplementary card applicant is between 18 and 21 years of age, I hereby undertake that the use of such card shall be made under my supervision and control. I also agree to get enrolled into Credit Assurance Program automatically upon opening of my Credit card account and I understand that this insurance is not applicable to the consequences of a sickness or of an accident incurred prior to my enrollment in the policy. I hereby agree to indemnify NRB Bank against any loss, damage, liability or cost incurred by NRB Bank on account of any breach by me or the Supplementary Cardmember(s) of the aforesaid conditions or any other Terms and Conditions contained in the NRB Bank Credit Card Terms & Conditions or by reason of any legal disability or incapacity of the Supplementary Cardmember. I also understand that the supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honour all charges incurred on the supplementary card. The continuation of the membership of the supplementary Cardmember(s) shall be dependent on the continuation of my membership.

In consideration of NRB Bank agreeing to accept my request for sending my Credit Card monthly statement to my e-mail address in lieu of paper statement sent through courier service, I hereby agree that all statements whether through e-statement service or other means of transmission sent by NRB Bank for my credit card shall be accepted and upheld by me as correct and authentic. I declare that I shall not raise any obligation against NRB Bank on its agreeing the same and fully accept the risk and responsibility of statements transmitted by NRB Bank. NRB Bank does not warrant against any external factors effecting the privacy and/or security of e-mails during internet transmission. I also agree to keep NRB Bank indemnified against all actions, proceedings, liabilities and claims, cases, damages, costs and expenses in relation to or arising out of so accepting my request by NRB Bank and transmitting statements and information through e-mail. I assure NRB Bank that I shall inform it in writing of any change in my e-mail address or any request for discontinuation of this facility to Card Division, NRB Bank Limited, Simpletree Anarkali (1st Floor), 89 Gulshan Avenue, Gulshan-1, Dhaka-1212. NRB Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and reserves the right to update and vary such information from time to time and at any time.

Primary Card applicant's signature

Date (dd/mm/yy)

For Bank Use Only

Card No.

Credit Limit (In Taka)

Date

Please Note

For prompt processing of your application, Please:

- USE CAPITAL LETTERS • Tick boxes as appropriate and write N/A where not applicable to you • Countersign all changes or corrections you make
- Enclose the following documents
 - ☐ Two copies of recent studio photograph
 - ☐ Copy of NID/Passport (1st 6 pages)
 - ☐ Copy of e-TIN/TIN (Tax Identification Number) certificates
 - ☐ If salaried, recent original salary certificate/pay slip
 - ☐ If Proprietorship Company, copy of valid Trade License
 - ☐ If Limited Company, copy of valid trade license and MOA
 - ☐ Authorized letter of Bank Statement Collection/Varification
 - ☐ Others:
 - All submitted documents should be attested by the applicant • Complete all sections of the applicant form. Incomplete application may be delayed or cancelled • Primary Card applicant must be over 23 years of age. Supplementary Card applicant(s) must be at least 18 years of age • For Non- Bangladeshi applicant(s), documentation requirement may vary
- ☐ Exceptions (If any)

Signature
Business Executive
EID:

Signature
TL/DTL
EID:

Signature
RO/SRO/RM
EID:



Schedule of Charges

Dear Applicant,

Thank you for applying for a NRB Bank Credit Card . To ensure clarity, we request you to go through the declarance and salient points given below and sign your acceptance of the same:

Particulars	Platinum	Gold	Classic
Membership Fee	Free	Free	Free
Renewal Fee ¹	BDT 3,000	BDT 1,500	BDT 1,000
Supplementary Card Annual Fee	Free	Free	Free
Card Replacement Fee	BDT 500	BDT 500	BDT 350
Pin Replacement Fee	BDT 350	BDT 350	BDT 350
Late Payment Fee	BDT 400 or USD 10	BDT 300 or USD 8	BDT 200 or USD 5
Cash Advance Fee NRB Bank ATMs	2%	2%	2%
Cash Advance Fee (Local) ²	2% + Txn fee	2% + Txn fee	2% + Txn fee
Cash Advance Fee (International)	\$2.5 or 2.50% Whichever is Higher + Markup fee		
Over Limit Charge	BDT 400 or USD10	BDT 400 or US10	BDT 400 or US 10
Interest for purchase ⁵	25%	25%	25%
Interest for Cash Advanced ⁵	25%	25%	25%
Interest (EMI)	13% (Flat)	13% (Flat)	13% (Flat)
Statement Retrieval Fee Per Statement	BDT 100		
Payment Due Date from Statement	15+2 Days		
Out of Town Cheque Collection Fee	BDT 100		
Cheque Return Fee	BDT 100 or USD 5		
Card Cheque return fee(Insufficient fund)	BDT 500 + Vat		
Markup	3%		
Balance transfer fee (BT)	2% or BDT 150 whichever is higher (+ VAT)		
Balance transfer Interest	22%		
Certificate Fee	BDT 100		
Minimum Payment ³	BDT 500 or USD 10 or 5% whichever is higher		
Transaction Alert/ SMS Service	Free		
Credit Assurance Premium	BDT 0.35% of monthly outstanding amount		
Cash Advance Limit	50% of Credit Limit		
Voucher Retrieval Fee	BDT 200 & USD 5		
Card Cheque Book Fee ⁴	150 for 10 leaves & 300 for 20 leaves		
Card Cheque Processing Fee	1.25 % or BDT 100.00 whichever is higher		
Statement Fee (Paper/eStatement)	Free		
Double statement Fee	BDT 50		

1. 100% waiver on renewal fee by making 14 transactions (POS & Card Cheque) in a year.
2. NRB Bank VISA Credit Card at local ATMs (VISA & Q-Cash) per transaction BDT 100 or 2% whichever is higher
3. On closing balance
4. First Cheque Book will be free.
5. Interest calculate on reducing balance method

15% VAT Applicable on all service fees

Customer Declaration

- I am aware of the Schedule of Charges mentioned above and monthly payment requirments
- I am confirming that currently I am not a defaulter of any bank(s) or any financial institution(s)
- I am aware that my Credit Card is subject to the existing regulatory requirments and any future regulations that might be imposed by the Government
- I am aware that NRB Bank may seek to verify or confirm the validity of my information and has the right to reject my application without assigning any reason
- I am aware that I shall be automatically enrolled into Credit Shield insurance coverage upon issuance of Credit Card at no cost for the 1st two months. After that I have to pay 0.35% of the total outstanding balance premium, unless I inform NRB Bank in writing to cancel the service

I, have read and understood the above statement and the contents mentioned above. I also confirm that the declaration in this form and documents with the Application form provided by me are true and correct, further I have not given any cash or cheque to any person of NRB Bank for approval of this Credit Card Application form provided by me are true and correct, further I have not given any cash or cheque to any person of NRB Bank for approval of this Credit Card Application or for any other purpose in relation to this Application

I also confirm that Mr./Mrsbearing Code has explained to me all the features of NRB Bank Credit Card.

Applicant's Signature

Date (dd/mm/yyyy)

Please Note:

- Document submitted along with the Application Form will be part of NRB Bank's record and will not be returned.
- NRB Bank reserves the right to approve or decline any application based on its credit approval policy.
- NRB Bank may communicate with you through electronic menas such as phone, SMS, e-mail or facsimile.



Terms & Conditions of NRB Bank VISA Credit Card

INTRODUCTION

We request you to read and understand the below Terms and Conditions governing the use of NRB Bank Credit Card. If you do not understand any of them, please feel free to contact us. By signing and/or, activating and/or using NRB Bank VISA Credit Card, you shall be bound by these Terms and Conditions. Knowledge of your rights and obligations will ensure that you are protected in the event of any unauthorized transaction on your NRB Bank Credit Card Account(s) and how you can gain the maximum benefit from the services we offer apart from enabling you to fulfill your responsibilities as a Cardholder.

The issuance of a NRB Bank Credit Card is conditional upon the proper completion of Bank's Credit Card application form by a person under the laws of Bangladesh. The Bank reserves every right to issue or reject an application for the issuance of a card without even assigning any reason, and the Bank might employ verification agencies to verify the authenticity of the stated information in the application form. We advise you to preserve this booklet readily available for further use as it contains information and Terms and Conditions for use of NRB Bank Credit Card.

1. DEFINITIONS

- (A) "Bank" means NRB Bank Limited, its successors and its assignees.
- (B) "ATM" means an Automated Teller Machine, which accepts Card(s).
- (C) "Card" means, as appropriate, a Visa card issued by the Bank to the Cardholder and includes Primary, Supplementary and Replacement Cards.
- (D) "PIN" means the Personal Identification Number issued to the Cardholder to enable the card to be used at an ATM.
- (E) "Card Account" means the Credit Card Account opened & maintained by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any.
- (F) "Cardholder" means, an individual whose name is embossed/printed on a Card and who is responsible for all transactions and liabilities on the Card Account. It includes primary and any Supplementary Cardholder.
- (G) "Primary Cardholder" means a person who has been issued a card and for whom the Card Account is first opened by the Bank.
- (H) "Supplementary Cardholder" means a person nominated by the primary cardholder to whom a card is issued by the Bank.
- (I) "Credit Limit" means the maximum debit balance permitted by the Bank for the Card Account for the Primary and the Supplementary card, if any, and notified to the primary Cardholder from time to time.
- (J) "Card Transaction" means the purchase of goods and/or services, benefits and/or receiving cash advances availed through the use of the Card or the Card account numbers or the PIN of a card.
- (K) "Current Balance" means the total debit balance (inclusive of all charges) which shall be debited to the Card Account outstanding on the Card Account payable to the Bank according to the Bank's records on the date the statement of account is issued.
- (L) "Deposit" means the amount in cash placed with the Bank as specified by the Bank as security for the performance of the Cardholder's obligation.
- (M) "Electronic Banking Terminal" means any authorized terminal or device connected to the NRB Bank Limited electronic banking system in which card and/or PIN can be used. This includes ATMs, point of Sales Terminal through which card transactions can be performed.
- (N) "Merchant" means any corporate entity, person or other establishment, supplying goods and/or services with whom NRB Bank Ltd. has an existing agreement relating to the use or acceptance of the card as a mode of payment by the Cardholder.
- (O) "Cash Advance" means any amount obtained by the cardholder by use of the card, the card number or the PIN or in any manner authorized by the Cardholder from the Bank.
- (P) "Statement of Account" means the Bank's monthly or other periodic statement sent to the Cardholder showing the details of transaction done by the primary or Supplementary cardholders, which is payable to the Bank.
- (Q) "Charges" means amount payable by the Cardholder arising from the use of the card or the card number or the PIN, which includes all card transactions, fees, financial charges, additional expenses, damages, legal costs and disbursements made by the cardholders or any other person with or without the cardholder's knowledge.
- (R) "Minimum Amount Due" is 5% of the Current Balance or a minimum of BDT 500 or USD 10 whichever is higher, if paid by the Payment Due Date, will avoid any late payment charges.
- (S) "Over-limit Charge" is a charge levied once per Statement of Account, if the Cardholder exceeds his Credit Limit.
- (T) "Payment Due Date" means the date specified in the Statement of account by which date, payment of the Current Balance or any part thereof or the Minimum Amount Due is to be made to the Bank.

2. THE CARD

- (A) The Card is and will be, at all times, the property of the Bank and must be surrendered to the Bank immediately upon request by the Bank or its duly authorized agent.
- (B) The Card may be collected by the Cardholder or sent by post or courier to the address notified to the Bank by the Cardholder at the risk and responsibility of the Cardholder.
- (C) Upon receipt of the Primary or Supplementary Card, the Primary Cardholder & Supplementary Cardholder shall sign their respective cards immediately and such signature and/or activation and/or use of the Primary Card or Supplementary Card will constitute binding and conclusive evidence of the confirmation of the Primary Cardholder and/or Supplementary Cardholder to be jointly or severally bound by these terms & Conditions notwithstanding that the Bank is not notified of the Cardholder's receipt of the Primary Card or Supplementary Card.
- (D) In the event the Cardholder does not wish to be bound by these Terms and Conditions after receipt of the Card, the Cardholder shall inform the Bank in writing and cut the Card in halves and return both halves to the Bank and shall pay necessary charges related thereto.
- (E) The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever will allow the Card and/or PIN to be used by any other individual. The Cardholder as Security may not pledge the Card for any purpose whatsoever.
- (F) The Cardholder shall at all times ensure that the Card and PIN is kept in a safe place and is not disclosed to anyone. Any disclosure or loss of Card or PIN shall be the absolute and sole responsibility of the Cardholder. Bank shall not be liable in any manner whatsoever for any unauthorized use of the Card nor shall be liable for any loss or disclosure of Card and PIN.

3. USE OF THE CARD

- (A) The use of this Card is confined to Bangladesh & outside Bangladesh (in the Universal Credit Card). The Cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him, by the Bangladesh Bank, the Bank, court or any regulatory agency.
- (B) The card may be used for Card Transactions: (i) Within the Credit Limit notified by the Bank to the Cardholder. (ii) Until the expiry date embossed on the card.
- (C) The Cardholder shall undertake to stay within the prescribed Credit Limit assigned by the Bank unless prior approval in writing to exceed this limit is obtained by the Cardholder from the Bank and further undertakes to effect on purchases or transactions which may cause the aggregate outstanding balance under all such purchases and transactions to exceed such Credit Limit. If the Cardholder exceeds the Credit Limit, then the Cardholder must pay the amount exceeding the Credit Limit in full, Over Limit Charge as may be determined by the Bank from time to time and the Minimum Amount Due.

4. CASH ADVANCE

The Cardholder may obtain Cash Advances up to a maximum of 50% of the Credit Limit. Such cash advances can be taken by observing the following process:

- (A) Presenting the Card at any of the branches of the Bank or at any member institution of Visa Card together with evidence of his identity and signing the necessary transaction record.
- (B) Use of the Card at any ATM of the Bank or of any other Bank or institution that accepts the prescribed Card's brand. The amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM.
- (C) The Bank will provide a PIN to be used in conjunction with the Card when effecting a transaction at an ATM. The Cardholders are requested not to disclose the PIN to any other person whatever the reason.
- (D) The use of the Card by the Cardholder to obtain a Cash Advance shall be deemed to constitute the Agreement of the Cardholder to pay a Financial Charge on the amount of cash advance as prescribed by the Bank from time to time. Financial Charge shall be levied on each Cash Advance from the date of the advance until repayment in full. The Bank may from time to time, vary the amount of financial charge payable by the Cardholder.

5. PAYMENT

Details of all fees and charges are listed in the Bank's Schedule of Charges. This Schedule of Charges may be amended from time to time usually giving advance notice to the Cardholder:

- (A) The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued or renewed and an annual fee prescribed by the Bank for each Supplementary Card when issued or renewed.
- (B) The Cardholder agrees to pay the total or minimum amount of all Charges described as the Current Balance specified in the Statement, which is due in full or minimum and payable not later than the date specified on the Statement. The Cardholder shall incur no Financial Charge (excluding for Cash Advance) if the payment of the Current Balance is received by the Bank on or before the Payment Due Date.
- (C) If the Cardholder fails to pay the Minimum Amount Due even by the Payment Due Date, a flat Late Payment Charge as prevailing from time to time will be levied.
- (D) If the Cardholder pays to the Bank an amount less than the Current Balance by the Payment Due Date or no payment is made or payment is made but after the Payment Due Date, a Financial Charge calculated on the basis of average daily balance will be applied to the Current Balance and all new Card Transactions except for Retail POS Transactions until any payments are credited to the Card Account and thereafter on the reduced balance.
- (E) A replacement charge as prescribed by the Bank is payable by the Cardholder to the Bank immediately upon a request to the Bank to issue a Replacement Card. Additional charges as prescribed by the Bank are payable by the Cardholder to the Bank immediately upon the request to the Bank for the provision of copies of sales voucher/Cash Advance Slip and any further services the Bank may provide from time to time.
- (F) Where any cheque or banker's draft drawn to the order of NRB Bank Limited by cardholder (or pursuant to cardholder's authorization) is not honored due to insufficient fund NRB Bank Limited may assess a Service Charge (being cost and expenses of collection) for each cheque/draft returned unpaid.
- (G) Payments (in the mode of both Cash & Cheque deposit) will be treated as made from the date on which the payments are actually received by the Bank in the ordinary course of business and not from the posting date on the Statement. At least 3-4 days should be allowed for the payment to be credited to the Card Account.
- (H) Non-receipt of Statement of Account shall not be construed by the Cardholder to be sufficient for non payment of dues in time. The Bank cannot be held liable for non-receipt of statement due to unforeseen circumstances and circumstances beyond the Bank's control.
- (I) The payment by the Cardholder of any sum to the Bank in respect of any Statement of Account shall constitute binding and conclusive evidence of the acceptance by the Cardholder of the entries shown on that Statement of Account.
- (J) The Bank shall be entitled to offer special packages or offer for promotional sale of Cards with different rates and packages from time to time and also change the fees and charges for the Card at its sole discretion with prior notice to the Cardholder.

6. RECOVERY OF DEFAULT PAYMENTS

- (A) The Bank will make telephone calls to the Cardholder, issue letter (s) to any/all available addresses of the defaulted Cardholders for making payment.
- (B) In case of non-payment, the Bank will communicate with the family members, references of friends for recovery purpose.
- (C) If no positive response is found, the Bank will issue Legal Notice to the Cardholder and Guarantor (if any) allowing a certain period of time for making payment.
- (D) If the Cardholder fails to make payment within the prescribed time of Legal Notice, the Bank will file suit/case against the Cardholder and Guarantor (if any).
- (E) The Bank may initiate any other proceedings against the defaulted customer for recovery purpose.

7. SUPPLEMENTARY CARD

- (A) The Bank may at its absolute discretion issue a Supplementary Card to a person with an age of 18 years or over, nominated by the Primary Cardholder and approved by the Bank under the Terms and Conditions.
- (B) The Credit Limit assigned to the Primary Cardholder is inclusive of the Credit Limit of the Supplementary Cardholder and the Primary Cardholder and the Supplementary Cardholder shall not permit the total of the charges incurred through their respective Cards to exceed the said Credit Limit.
- (C) The validity of a Supplementary Card is dependent on the validity of the Primary Card. The termination of the Supplementary card shall not terminate the Primary Card. However, termination of the Primary Card will lead to the termination of Supplementary card(s).
- (D) The undertakings, liabilities and obligations of the Primary Cardholder and the Supplementary Cardholder to the Bank and the Bank's rights herein shall not be affected in any way by any dispute or counter claim which the Primary Cardholder and the Supplementary Cardholder may have against each other.
- (E) The Supplementary Cardholder is bound by all Terms and Conditions except that he or she is not liable for payment in respect of any transactions on the Card Account. The Primary Cardholder will be responsible to the Bank for all transaction to the Bank accompanied by the Bank for all transactions on the Supplementary Card.
- (F) The Primary Cardholder may withdraw the authority of the Supplementary Cardholder by sending a written intimation to the Bank accompanied by the Supplementary Card.
- (G) All transactions authorized by the Supplementary Cardholder prior to the date the Supplementary card is received by the Bank, are valid and treated as binding upon the Primary Cardholder and are the liability of the Primary Cardholder.

8. LOSS OF CARD AND PIN

- (A) The Bank may issue a PIN for the Cardholder for use at any ATM, which will accept the Card and the Cardholder agrees that PIN may be sent to the Cardholder by post or courier at the risk and responsibility of the Cardholder.
- (B) The Cardholder shall be fully liable for all Card transactions made with the PIN whether with or without the knowledge of the Cardholder.
- (C) The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.
- (D) In the event that the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to the Bank and the nearest Police Station of the country where such loss or theft or disclosure occurred.
- (E) The Cardholder shall be and remain fully liable to make payment to the Bank for any debit to the Card Account arising from any Card transactions, goods or services supplied by merchants, Cash Advances or ATM transactions affected through the use of the Card by any person whether with or without knowledge of the Cardholder and irrespective of whether they were authorized by the Cardholder or not.
- (F) The Bank may at its absolute discretion issue a replacement for any lost or stolen Card or a new PIN on the Terms and Conditions that the Bank may deem fit & the Bank will charge for it.
- (G) In the event that the Cardholder recovers the lost or stolen Card, he/she shall immediately return the same cut in halves to the Bank without using it. The Cardholder shall not use the PIN after reporting to the Bank of the disclosure of the same to any other party.

9. TERMINATION

- (A) Notwithstanding the payment provisions outlined under clause 5, all amounts outstanding on a Card Account (including that of all Supplementary Cards) together with the amount incurred by the use of the Card but not yet charged to the Cardholder's Account shall be payable immediately in full upon termination of this Agreement.
- (B) The Cardholder may at any time notify the Bank of his intention to close the Card Account and terminate the use of all Cards by giving notice in writing and returning all Cards cut into halves to the Bank. The Card Account shall be closed only after the receipt by the Bank of all Cards cut in halves and full payment of all Charges and liabilities under the Card Account.
- (C) In the event that Supplementary Cardholder terminating his/her Card, all Cardholders including the Supplementary Cardholder whose use of the Card has been terminated shall be and shall continue to be jointly and severally liable to the Bank for all Charges and other liabilities in accordance with these Terms and Conditions save that Supplementary Cardholder whose use of the Card has been terminated shall not be liable for Charges and other liabilities incurred by the Cardholder and other Supplementary Cardholders (if any) after the Bank's receipt of the cut Supplementary Card.



- (D) The Bank may at any time recall all or any Card(s) and cancel its/their use with or without giving prior notice to the Cardholder. The Cardholder shall immediately after such recall, return such card(s) cut in halves to the Bank and make full payment of all Charges and liabilities to the Bank.
- (E) The Bank shall terminate the use of the Card without notice upon the death, Bankruptcy or insolvency of the Cardholder or when the whereabouts of the Cardholder become unknown to the Bank due to any cause attributable to the Bank.
- (F) The Cardholder and/or his estate will be responsible for repaying in full any outstanding balances on the Card Account and shall keep the Bank indemnified for all costs (including legal fees and charges) and expenses incurred in recovering such outstanding balances.
- (G) The Bank shall not be liable to refund the annual membership fee or any part thereof in case of the termination of the Card Account.
- (H) In the event that any security is held by the Bank as collateral for the issuance of the Card, the Bank reserves the right to retain such Security for a period of at least 45 days following the Card being cancelled and returned to the Bank whether cancelled by the Cardholder or the Bank or following the Agreement being terminated.

10. EXCLUSION OF LIABILITY

The Bank shall be under no liability whatsoever to the Cardholder in respect to any loss or damage arising directly or Indirectly out of:

- (A) Any loss or damage howsoever incurred or suffered by the Cardholder by reason of the Bank or a Merchant or other Bank or financial institution or any ATM or other party refusing to allow a Card transaction or refusing to extend or provide Cash Advances up to the Credit Limit or all;
- (B) Refusal of any Merchant or member institution of Visa Card to honor or accept the Card or for any defect or deficiency in the goods or services supplied to the Cardholder by any Merchant or, where applicable, for any breach or nonperformance by a merchant of a Card Transaction;
- (C) The malfunction of any ATM or disruption of communication systems or risk of using Internet or other network, protocol services;
- (D) The exercise of its right to demand and procure surrender of the Card prior to the expiry date embossed on its face, whether such demand and surrender are made and/or procured by the Bank or by any other person or ATM;
- (E) The exercise by the Bank of its right to terminate any Card or the Card Account pursuant to Clause 8
- (F) Any injury to the credit character and reputation of the Cardholder in and about the repossession of the Card, any request for its return or the refusal of any Person to honor or accept the Card;
- (G) Any false statement, misrepresentation, error or omission in any details disclosed by the Bank pursuant to Clause 10;
- (H) Any dispute between the Cardholder and any Merchant or Bank or financial institution or any other person, the Cardholder's liability to the Bank shall not in any way be affected by such dispute or counter claim of right or set-off which the Cardholder may have against such Merchant or Bank or financial institution or person.

11. DISCLOSURE OF INFORMATION

- (A) The Cardholder irrevocably authorizes and permits the Bank to disclose and furnish such information that it deems fit concerning the Cardholder and its affairs including but not limited to this Agreement to the Bank's associates, branches, assignees, agents or other parties.
- (B) The Cardholder also irrevocably authorizes and permits the Bank to disclose information about Card Account to any credit rating/reference agency, Bank, financial institution, leasing company, any government regulatory agency or to anyone else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law.
- (C) The Bank shall have the right to check the credit standing of the applicant for the Card and/or check credit standing of the Cardholder at any time as and when the Bank deems fit without reference to him.
- (D) The Cardholder must have to place card replacement request immediately after returning from specified countries like Thailand, Indonesia, Malaysia, Singapore, Hong Kong, Sri Lanka, Philippines, Japan, Australia, India, Myanmar, Italy, Greece, Germany, Great Britain, South & North Korea and China. If any failure in this regards create any disputes the Cardholder will be held responsible for that. NRB Bank Ltd. will not be held responsible for such non-disclosure of information.

12. INDEMNITY

The Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and expenses in such regard may be debited to the Card Account and shall be payable by the Cardholder.

13. RIGHT TO SET-OFF

- (A) In addition to any general right to set off or Other rights conferred by the law to the Bank, the Cardholder agrees that the Bank may in its absolute discretion at any time and without notice combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with the Bank of whatever description and wherever located and whether in Taka or in any other currency or set off or transfer any sum standing to the credit of any such account(s) including a joint account with Supplementary Cardholder in or towards discharge of all sums due to the Bank under any account(s) of the Cardholder with the Bank of whatever description or wherever located and whether in Taka or any other currency and may do so notwithstanding that the balances on such account(s) and the Cardholder hereby authorizes the Bank to offset any such combination, consolidation, set off or transfer with the necessary conversion at the Bank's prevailing exchange rates which shall be determined by the Bank at its absolute discretion.
- (B) For the purpose of enabling the Bank to preserve intact the Liability of any party including the Cardholder once a Writ or Summon has been issued or to prove the Bankruptcy or insolvency of the Cardholder or for such other reasons as the Bank thinks fit, the Bank may at any time place and keep for such time as the Bank may think prudent any monies received, recovered or realized hereunder or under any other Security or Guarantee to the credit of the Cardholder as the Bank shall think fit without any intermediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.

14. NOTICES

- (A) The Cardholder must promptly notify the Bank in writing of any change in employment or business or address (office and/or residence) or if Cardholder intends to be away from Bangladesh for more than 30 days.
- (B) Should the Cardholder be away from Bangladesh for more than a month, the Card Account should be settled 7 days prior to departure.
- (C) If the Cardholder leaves Bangladesh to take up residence elsewhere, both the Primary and Supplementary Card(S) shall be returned to the Bank 14 days prior to the Cardholder's departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and clause 8 shall apply.
- (D) All cards, which do not have any payments pending for over a month or more, will be renewed automatically. In case the Cardholder does not want his/her Card to be renewed or any supplementary card to be renewed, a written intimation should be sent to Card Services two months in advance. Intimations sent earlier than two months or less than 30 days before the expiration cannot be accepted.
- (E) Instructions sent by the Cardholder to the Bank through facsimile communication shall be considered valid and binding on the Cardholder and the Bank may act upon instructions conveyed through this method. The Bank may use the originals of the facsimile transmissions received by the Bank and printed out on its receiving machine as evidence in any court of law.
- (F) All Card, PIN, Statement of Account, demands or any other communication under these Terms and Conditions may be delivered personally or sent by courier or ordinary post to the last known billing or any other address of the Cardholder and such communication shall be deemed to be to have been served on the Cardholder on the day of delivery if delivered by hand and on the next business day after dispatch, if sent by courier or by post.
- (G) All communications under these Terms and Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communication sent to both.

Transaction Instruction by Phone (Call Center)

- (a) I authorize NRB Bank (in its absolute direction) to follow/act on my oral or instruction by telephone (including any instruction required by or, given by me, in relation to these terms and conditions otherwise expressly state to the contrary)
- (b) I shall reveal my Telephone identification number (TIN) to anyone. My oral instruction(s) identified by my correct card account number and TIN shall be deemed to be proper. Accordingly NRB Bank shall be entitled to rely on any such instructions. Should NRB Bank accept any such instruction from me, I hereby agree to identify NRB Bank against any loss, damages, costs (including legal costs), or demands incurred by NRB Bank as a result of or, in connection therewith.
- (c) NRB Bank may in its absolute direction require that written confirmation of my oral instruction(s) be received by it within such period as NRB Bank may specify.

15. GENERAL

- (A) The Bank shall not be liable for any act done in good faith and without negligence upon the Cardholder's instructions or receipt of any information from third party or source having prejudicial effect of the interest of the Bank and/or the Cardholder.
- (B) The Cardholder authorizes the Bank at its discretion to record any such instruction and to use such records as evidence in a court of law or the legal proceedings.
- (C) The Cardholder shall indemnify the Bank against any consequences, claims proceedings or losses that may arise or be incurred by the reason of carrying telephonic instructions from or purported to be from the Cardholder.
- (D) The Bank shall be entitled to appoint an agent to collect all sums due to the Bank from the Cardholder under this Agreement.
- (E) The Bank shall be entitled at any time without the consent of the Cardholder to assign the whole or any part of its rights or obligations under this Agreement with or without notice to the Cardholder.
- (F) The Cardholder undertakes to sign such further document as may be requested by the Bank from time to time.
- (G) The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- (H) The Terms and Conditions herein are binding upon the Cardholder and any rights or remedies provided by the law.
- (I) The Terms and Conditions herein are binding upon the Cardholder and he shall not assign his obligations herein to any one else.
- (J) Each of these Terms and Conditions are several and distinct from one another and if any time any one or more of such terms and Conditions becomes invalid, illegal or unenforceable, the validity, legality of the enforceability of the remaining provisions shall not in any way be affected or impaired thereby.
- (K) The Bank may at any time waive, either unconditionally or otherwise, any of these Terms and Conditions or any default or breach of the Cardholder, provided that such waiver is given in writing by the Bank and save as aforesaid no conditioning or excusing of and no neglect of forbearance on the part of the Bank of any default or breach of any of these Terms and Conditions shall operate as a waiver of the Bank's rights and powers and no waiver shall be inferred from or implied by anything done or not done by the Bank unless expressed in writing to the Bank. Any waiver shall operate only as waiver of the particular matter to which it relates and shall not operate as a waiver or release of any of these Terms and Conditions.
- (L) In connection with the special discounts/offers made by the respective Merchants, the Bank does not hold out any warranty or make any representation of the delivery, quality, design, specifications or otherwise set out in respect of these offers. Also, these products/services are subject to availability and will be allocated on a first come, first served basis.
- (M) In connection with the special discounts/offers made by the respective Merchants, the Bank will not be held responsible where any of the Merchants withdraws, cancels, alters, or amends these products/services. In addition, the Bank reserves the right to change the benefits available to Cardholders at any time without prior notice.
- (N) The Cardholder is responsible for holding/possessing the card with utmost care and not to permit anyone unauthorized to use or have possession of it.
- (O) The Foreign Currency limit will be set as per Bangladesh Bank's guidelines for Travel Quota.
- (P) The limit of the Cardholder for Universal Card will be set in a way so that the Dollar limit set against Travel Quota cannot exceed the total limit assigned in BDT amount against the Credit Card.
- (Q) All new issued Credit Card will be entitled for REWARD Program from the date the Credit Cards are activated and become effective.
- (R) Cardholder with irregular payment history (as decided by the Bank) will not be entitled for redemption.

16. VARIATION OF TERMS

- (A) The Bank may from time to time change the Terms and Conditions of this Agreement. Subject to the requirements of statute, notification of any change shall be given to the Cardholder by the Bank either in writing or by publication thereof. Such changes shall apply to all unpaid Financial Charges, Fees, Cash Advances, Costs and Card Transactions. After receipt of notification of such changes, if the Cardholder uses or activates the Card, the Cardholder shall be bound by the amended Terms & Conditions and revised fees and charges.
- (B) Retention or use of the Card after the effective date of any such change of Terms and Conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed change, the Cardholder must terminate use of the Card by giving prior written notice to the effective date and clause 8 shall henceforth be operative.

17. GOVERNING LAW

The Terms and Conditions are governed by and shall be construed in accordance with the laws of the land and the Cardholder hereby submits irrevocably to the non-exclusive jurisdiction of the courts of the country. Such submission shall however not prejudice the rights of the Bank to bring proceedings against Cardholder in any other jurisdiction.

18. CHANGE REQUEST

Any change request for static data will be verified by bank on its sole discretion.

19. TRANSACTION ALERT & SMS SERVICES

I agree with the Terms and Conditions of the Transaction Alert & SMS Services of NRB Bank Limited which will enable me, to receive customer alert message relating to my Credit Card or information/promotional mail that will be useful to me over my Mobile Phone or through e-mail (subject to the information provided in the application form). In case of any disclosure due to any change in mobile number or lost or stolen, Cardholder has to inform the Bank otherwise in any variation Bank shall not be held responsible for such disclosure. I agree to abide by the Terms and condition of NRB Bank Limited in this regard.

20. BALANCE TRANSFER

I agree with the Terms & Conditions of the Balance Transfer facility, which if I wish to avail, I must enclose copies of my other Bank's monthly Credit Card Statements. To be eligible for the program, a minimum amount as prescribed by NRB Bank has to be transferred from my other Bank's Credit Card to NRB Bank Credit Card Account. NRB Bank shall send the Pay Order favoring the other Credit Card for the approved transfer amount to my mailing address. NRB Bank reserves the sole right to accept or reject the application form without assigning any reason whatsoever. NRB Bank shall not be held liable for service charges or late payment charges debited to my other Credit Card Account due to a decline or a delay in execution of my Balance Transfer request.

21. RISK ASSURANCE PROGRAM

I agree with the Terms & Conditions of the Risk Assurance program of NRB Bank Limited which is a precious insurance benefit program, protecting me from the setbacks brought about by accidental death. Risk Assurance program of NRB Bank Credit Card may easily protect me and allow to enjoy total peace of mind for as little as 0.35 Paisa for every BDT 100/- of your Credit Card outstanding balance.

Signature
Primary Applicant

Date



Credit Card KYC

Date :

Name of the Applicant:

Name of the Organization:

Family Background

1. Father's Last Occupation:

2. Education: ☐ Post Graduate ☐ Graduate ☐ Undergraduate ☐ Others (Please Specify)

3. Name of the last educational institution

4. Whether political exposed person: ☐ Yes ☐ No

JOB STANDING (APPLICABLE FOR SALARIED PERSONNEL)

1. Job Position: ☐ Permanent ☐ Contractual ☐ No Probation ☐ Part-Time ☐ Other (Please Specify)

2. Job History (Yrs): Experience in present organization (Years /month); Total job experience (Years /month);

BUSINESS STANDING (APPLICABLE FOR SELF EMPLOYED PERSONNEL)

1. Nature of Business: ☐ Trader ☐ Supplier ☐ Manufacturer ☐ Other (Please Specify)

2. Item manufactured/ Traded

3. Initial investment in business (BDT):

4. Estimated annual turnover/sales (BDT) :

5. Total business expirience (Years):

6. Business premises ownership: ☐ Owner ☐ Rented ☐ Leased

CREDIT WORTHINESS

1. Has loan or credit card with other banks/financial institutions: ☐ Yes ☐ No

2. If yes, please mention repayment status of the said loan/card: ☐ Fully Regular ☐ Partially Regular ☐ Irregular

NET WORTH OF APPLICANT

1. Residential Status: ☐ Owned ☐ Rented ☐ Parents ☐ Company Provided ☐ Others (Please Specify)

2. Has fixed diposit with any Bank/ Financial Institution: ☐ No ☐ Yes If yes, total fixed deposit value (BDT)

3. Whether owns any landed/residential property: ☐ No ☐ Yes If yes, total property value (BDT)

4. Whether owns any vehicle: ☐ No ☐ Yes If yes, brand and model of the car

LIVING STANDARD AND SOCIAL STANDING

1. Club membership: ☐ No ☐ Yes If yes, club name & membership no.

2. Foriegn traveling frequency (annual): ☐ Not Applicable ☐ Less than 3 times ☐ More than 3 times

3. Kids education ☐ Not Applicable ☐ If applicable, name of the institution

Card Type:	
Recommended Global Limit (BDT): <input style="width: 90%;" type="text"/>	Balance Transfer: <input type="checkbox"/> No <input type="checkbox"/> Yes
Waiver Sought (if any): <input style="width: 100%;" type="text"/>	

Name & Designation
RM/DST

Name & Designation
SM/Head of Sales/ Sales Manager



Letter of Undertaking

To
Manager
NRB Bank Limited

Date _____

_____ Branch

Subject: Provision of information on the ownership of companies and their Bank liabilities

Dear Sir/Madam,

I, _____ owner/partner/director/guarantor of
_____, am applying for sanctioning/ renewal/rescheduling of a loan in my
own name/ aforementioned company's name.

My father's name: _____

My mother's name: _____

Spouse name (in case of married): _____, Gender : ☐ Male or ☐ Female**Main (Permanent) address:** Street No/Village _____

Street Name/PS/Upazilla _____, District _____, Postal Code _____, Country _____

Additional (Present) address: Street No/Village _____

Street Name/PS/Upazilla _____, District _____, Postal Code _____, Country _____

Date of Birth: _____ / _____ / _____ District of Birth: _____, Country of Birth: _____

National ID Number: _____, Other ID Documents (Passport/ Driving Licence) : ID Type _____

ID Number _____ ID issue date _____ ID issue country _____

TIN (Person): _____, TIN (Firm/Company): _____

Telephone Number (Person): _____, Telephone Number (Firm/Company): _____

are given for your kind consideration. The list of companies under the ownership of mine along with their Bank liability status is given in the following table:

Sl. No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
				Name of Bank/ Financial Institution	Name of Branch	

Apart from stated above, if any liability in my own name or my company's name is found, I will be found to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.



Seal and Signature of the Bank Official
Who certified the borrower



Customer Signature
Name:
Name of the Borrowing Organization:

* If necessary, extra paper could be used for list of companies



Dipositor's Information (For SBS-2 Reporting)

Account No. :

For Individuals:

1. Account opener's Name (In Block Letters):
2. Profession:
3. Type of Account:

Sector code:

(See page 87-106 of Guidelines for SBS-1,2 & 3 Returns

Type of Deposit code:

(See page 107 of Guidelines for SBS-1,2 & 3 Returns

For Institution/Office/Company/Farm etc.

1. Account opener's Name (In Block Letters):
2. Type of Institution:
3. Type of Account:

Sector code:

(See page 87-106 of Guidelines for SBS-1,2 & 3 Returns

Type of Deposit code:

(See page 107 of Guidelines for SBS-1,2 & 3 Returns

Borrower's Information (For SBS-3 Reporting)

Account No. :

For Individuals:

1. Borrower's Name (In Block Letters):
2. Profession:
3. Purpose of loan/advances:
4. Security:

Sector code:

(See page 87-106 of Guidelines for SBS-1,2 & 3 Returns

Economic Purpose code:

(See page 111-123 of Guidelines for SBS-1,2 & 3 Returns

Security Code:

(See page 124 of Guidelines for SBS-1,2 & 3 Returns

Product Code:

For Institution/Office/Company/Farm etc.:

1. Name of the Borrowing Institution (In Block Letters):
2. Type of Institution:
3. Purpose of loan/advances:
4. Security:

Sector code:

(See page 87-106 of Guidelines for SBS-1,2 & 3 Returns

Economic Purpose code:

(See page 111-123 of Guidelines for SBS-1,2 & 3 Returns

Security Code:

(See page 124 of Guidelines for SBS-1,2 & 3 Returns

Prepared by:

Signature:

Name:

Varified by

Signature:

Name:

Approved by

Signature:

Name:



Demand Promissory Note

Tk. _____

Date: _____

Place: _____

I/we promise to pay on demand to NRB Bank Limited or order the sum of BDT _____
(Taka _____ only) for value recieved with interest
thereon at the rate of _____ percent per annum with monthly rates, or at such
rate as may be fixed by NRB Bank Limited.

Full Name

Signature of Applicant



To Know More, Please Contact



Corporate Head Office:

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Gulshan-1, Dhaka-1212, Bangladesh
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