

No.: _____

Employee ID (in case of staff only)



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911



Branch No.

CREDIT CARD
APPLICATION FORM
(All variants)

Date

DD MM YY YY

CREDIT CARD CHOICE

Please indicate your Central Bank of India Credit Card choice:



World

Titanium



Platinum

International Use:

USD 500

USD 1000

USD 1500

Specify any other _____

PERSONAL DETAILS *

Name : _____ (First Name) _____ (Middle Name)

_____ (Last Name)

Name as desired on the Card (Maximum of 20 characters) _____

Age : ____ Gender : Male Female

Mothers Maiden Name _____ Date of Birth : DD / MM / YYYY

Nationality : _____ PAN No. : _____

(This information may be used to verify your identity when you want your card account details over the phone)

Vehicle Owned : Car Two wheeler Organization Provided None Edu. Qual.: PG Grad. SSC /HSC Others

Number of Dependents : (Excluding Spouse) 0 1 2 3 4 >4 Married Yes No Others

RESIDENTIAL ADDRESS*

Landmark : _____ City : _____ Pin : _____

State : _____ Preferred Mailing Address: Residence Office

Std Code : _____ Tel. No. _____ Mobile : _____

Email ID: _____

Permanent Address same as above : (If no then Please II in the details below) Yes No

Landmark : _____ City : _____ Pin : _____

State : _____ STD Code: _____ Tel No. _____

cardholder's name to CIBIL or any other rating agencies.
 30. Credit Card payment can be made at any of our Branches. If you wish to avail auto-debit facility, please exercise the option by providing your account number of Central Bank of India to CentralCard Department. Sufficient balance shall be maintained in the Account to effect auto-debit of the dues payable in respect of the CentralCard. Bill will be sent to you only for intimation. Cheque/DDs should be drawn favouring CBI A/c. CentralCard No. xxxxxxxxxxxxxxxx payable at Mumbai. Credit to card account will be offered only on realization of Cheque/DD of other Bank. Outstation cheques will not be accepted.
 31. Service tax is levied on all fees as per rates specified by the Govt. from time to time.
 32. Non-receipt of Bills will not be accepted as a valid reason for non-payment or delayed payment of bills. As per the billing cycle, cardholder can make payment on due date by contacting our customer care on toll free No. 1800 222 368 or 022/66387743/66387737 to know the outstanding due. Payment can also be made on the basis of copies of charges slips held by you.
 33. Billing shall be on 20th of every month payable by 15th of following month.
 34. If you have opted for Minimum Amount Due of 5% every month, then the service charges/service tax will be applied on the balance amount under

revolving credit.
 35. You have to bring any dispute in billing to our notice within 60 days from the date of the statement. We would require a Dispute Declaration Form (DDF) or a signed letter from you and any documents we may require, to enable us to process your dispute. The procedure for resolution differs on a case to case basis.
 36. In case of disputes and legal proceedings that may be initiated, only the Courts in India shall have jurisdiction.
 37. The bank would be at its sole discretion to approve/reject any card transaction.
 38. The bank is entitled to add, alter or amend these terms and conditions at its absolute discretion and without assigning any reason whatsoever. Any such change will become effective and binding on the cardholder irrespective of whether the cardholder has or lacks actual notice or knowledge thereof. The terms and conditions as specified at any time will be binding on the cardholder.
 39. Bank is entitled to run programs like Anmol rewards where the customers are offered reward points depending upon the usage and card variant.
 40. Fee structure:

Schedule of Charges	
Issuing Charges	Titanium & Platinum: NIL World: ₹ 500/-
Annual Fees	World Card : ₹ 500/- Titanium Card : NIL Platinum Card : NIL
*Annual fee will be waived off if spend on the card is more than ₹ 3 lakh	
Add-on card	NIL
RENEWAL	₹ 100/-
Card reinstated / Replacement of lost card	₹ 100/-
Emergency card replacement(when abroad)	₹ 150/- + Courier Charges
Exceeding credit limit	2% over and above the sanctioned credit limit or minimum ₹ 100/-
Charge-slip retrieval charges	₹ 100/- per charge slip
De-blocking charges	₹ 100/- per De-blocking
Late payment fees	Titanium & Platinum Card : Less than ₹ 100/- outstanding : NIL ₹ 100/- and above : ₹ 100/- World Card : Less than ₹ 100/- outstanding : NIL ₹ 100/- to ₹ 500/- : ₹ 100/- ₹ 501/- to ₹ 10,000/- : ₹ 350/- ₹ 10,001/- to ₹ 20,000/- : ₹ 500/- Above ₹ 20,001/- : ₹ 650/-
Cheque return charges	₹ 150/- per instrument
Dishonour of ECS / Auto-Debit	₹ 150/- per auto - debit return
Cash withdrawal	₹ 100/- + services charges from the date of withdrawal
Service charges on the amount remaining unpaid, beyond due date	Titanium : @ 2.99% per month, 42.41% annualised Platinum : @ 2.99% per month, 42.41% annualised World : @3.50% per month, 51.11% annualised
Petrol transaction charges	World Card : Waived for all transactions between ₹ 400/- to ₹ 4,000/- Other Cards: 2.5% of the transaction amount
Railway ticket purchase or cancellation fee	2.4% of the transaction amount (Plus ₹ 30/-)
Foreign currency transactions	Mark up fee - 3.5%

Interest Calculation:		
Previous balance	₹ 5000/-	Interest calculation for opening balance: $(5,000 * 30 \text{ (days)} * 35.88\%) / 365 = ₹ 147.45/-$ Interest calculation for current purchase: $(3,000 * 20 \text{ (days)} * 35.88\%) / 365 = ₹ 58.98/-$ Service Tax Charges @ 14.5% $(147.45 + 58.98) * 14.5\% = ₹ 29.93/-$ Hence, total due to be paid on or before 15th Aug '15 will be: $5,000 + 3,000 + 147.5 + 58.98 + 29.93 = ₹ 8,236.41/-$
Minimum amount due	₹ 250/-	
Current purchases	₹ 3000/-	
Txn. date for current purchases	30th Jan 2016	
Statement date	20th Feb 2016	
Due date	15th March 2016	
Interest rate	2.99% p.m. - 42.41% annualised	
Payment made	NIL	
Payment date	N/A	
Late payment fee	₹ 100 (if no payment or 5% min is not received before due date)	

If partial payment of total outstanding amount is made every month before due date, the closing balance of your previous statement will accrue interest for the unpaid amount and for the current purchase till the statement date

Interest will be charged for all transactions incurred in the current statement from the transaction date till the statement date

APPLICANT SIGNATURE

hereby declare that the information filled above is true to the best of my knowledge and has been filled up by me.
 I have also read the terms & conditions mentioned in this form.

Signature of the applicant

Branch Recommendation: _____	Sanction by R/O
_____	R/O Name: _____ R/O Code: _____
Recommended Limit: _____	Sanction Limit: _____
Signature of Branch Manager (Seal & Signature)	Sanctioning Authority (Seal & Signature)
Date: _____ For Central Card Department	Date: _____