

No.: _____

Employee ID (in case of staff only)



19 1 1 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

Branch No.

RUPAY CREDIT CARD APPLICATION FORM

(All variants)

Date

DD MM YYYY

CREDIT CARD CHOICE

Please indicate your Central Bank of India Credit Card choice:



RuPay Credit Card

RuPay Platinum



Rupay Select

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. _____

EMPLOYMENT DETAILS

Salaried Self Employed Retired

Name of the company :

Designation :

Office Address :

Landmark : City : Pin:

State : Tel. Extn.

Fax No. : Classification: Managerial / Self Employed Executive Junior/ Clerical Others

Total Yrs. of Experience <1 1 - 5 5-10 10 -15 No. of Yrs. in current job : <1 1 - 5 5 - 10

Left over Service : <1 >1 <3 <5 <7 <10 Gross Annual Income : <1.5L 1.5-3.5 L 3-5L 5-10L >10 L

Income from Other Sources : <75,000 upto 1,50,000 upto 2,50,000 above 2,50,000 %Loan Servicing of Gross Income: 5% 10% 15% 20% >20 %

Nature / type of Business of Organisation Software / IT Eng/ Infrastructure Finance / Insurance Textile / Leather FMCG / Retail Others _____

IT Return Provided Not Provided

Credit Card/s held with other Banks/Institutions

S.No.	Card No.	Issued by Bank	Credit Limit
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>

ID PROOF

1) Passport No.: 2) Driving License :

3) UID (Aadhar) : 4) Voter ID:

5) Any Other :

BUSINESS

Business Type : Corporate Proprietorship Partnership N.A. Sales Tax Return: Provided Not Provided

Length of Business : N.A. upto 5 Years upto 10 Years >10 Years

ALERTS

Please consider these valuable services (If you opt for statement by E-mail, no physical statement will be sent. However a physical statement will be provided on request through customer care. It is our Banks Green Initiative to "Save Paper and Save Trees". Please join us in this initiative)

SMS Alerts Statement sent by E-mail

I understand that under the alert facility, Central Bank of India will enable me, to receive Customer Alert Messages with respect to events/transactions relating to my Credit Card or information that will be useful to me over my Mobile Phone or through e-mail (subject to the information provided in the Application Form). I agree to abide by the terms & conditions.

MANDATE FORM FOR DEBIT FACILITY

I/We hereby authorize the Bank to debit my/our bank account no. _____ with _____ Bank Branch through Auto Debit/Clearing for making payment towards credit card dues.

Account Type: Savings Current Cash / Credit Card Total Amount due : Minimum Amount due :

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I/We also authorize the bank to debit my account for charges towards mandate verification and transactions bounced due to "Insufficient funds" as applicable. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

Certified that the particulars furnished above are correct as per our records.

Signature of the Authorized official from the Bank _____ Date _____ Signature of Account Holder _____

* Mandatory Fields

RELATIONSHIP WITH BANK

PHOTOGRAPH	<p>Are you existing customer of Central Bank of India : <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Banking with Central Bank of India Since _____ (Please provide your, existing Central Bank of India account number)</p> <p>SB/CA Ac. No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Do you have any other relationship with Central Bank of India:</p> <p><input type="checkbox"/> Home Loans <input type="checkbox"/> Bonds <input type="checkbox"/> Consumer Loans <input type="checkbox"/> Car Loans <input type="checkbox"/> Personal Loans <input type="checkbox"/> Credit Card <input type="checkbox"/> Debit Card <input type="checkbox"/> Other: _____</p> <p>Preferred: <input type="checkbox"/> Non-Photocard <input type="checkbox"/> Photocard CIF No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
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ADD ON CARD

<p>(Liability of Add-on Card will be on Primary/Principal Cardholder) (Please fill up this section for applying for Add-on Card. Add-on Card can be issued to family members (over 18 years of age) of the Primary Card member).</p> <p>I would like an Add-On Card of my: <input type="checkbox"/> Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Son <input type="checkbox"/> Daughter</p> <p>Name of the Add-on Card Holder:</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><i>Please note that it is mandatory for the Add - On card holder to comply with the KYC norms. The Add - On card will be processed only after the norms are satisfied.</i></p>	<p>Date of Birth : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Gender : <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Mobile No. : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>PAN No. : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Email ID: <input type="text"/></p> <p>Place: _____</p> <p style="text-align: right;">Signature of Add-on member _____</p>
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ENCLOSURE CHECKLIST

- 1) ID Proof (Passport / Voter ID / Driving Licence / PAN / UID, etc.)
- 2) Address Proof (Ration Card / Passport / Driving Licence / Copy of electricity bill or telephone bill showing residential address / Any documents or communication issued by any authority of the Central Government, State Government or local bodies showing residential address / Any other documentary evidence in support of his address given in the declaration)
- 3) Pan Card 4) Income Proof - IT Return/Form No.16/Pay slip etc. 5) Statement of Bank A/c. for 3 months.

MOST IMPORTANT TERMS AND CONDITIONS

In these terms and conditions "**The Bank**" means Central Bank of India and its affiliates and their successors and assignees. "**The Card**" means the Central card currently issued to a card holder; Card holder means the member of the Central card scheme to whom or who uses a card issued by the bank; "**Account**" means that current or savings deposit account to which all the dues payable by the Card holder to be debited and "**Concerned Branch**" means branch office of the bank at which the Account is maintained either in the name of card holder or in the name of the Company/Firm:

1. Applicants and Add-on member (if any) must be Indian resident preferably over eighteen (18) years of age.
2. The bank may at its sole discretion refuse this application without assigning any reason whatsoever.
3. The Card holder shall sign the Central card as per the specimen signature given on the application form.
4. The Card shall remain the property of the bank at all times and the bank shall be entitled at its absolute discretion at any time to withdraw or cancel or terminate the card any services thereby offered without giving any prior notice or reason thereof. The card holder shall unconditionally and immediately upon demand Surrender Card to the bank. The card holder shall not change his name/signature during the currency of the card.
5. The bank shall be entitled from time to time to impose any limit whether in amount or otherwise on the use of the card.
6. The bank's record of all transactions effected by the use of card shall be conclusive and binding on the card holder for all purposes.
7. The bank reserves the right to combine or consolidate the outstanding balance on the card holder's card account with any other account of the card holder maintains or which may be opened afterwards with the bank and the card holder agrees to transfer any credit balance in these accounts to set off the outstanding debit balance on the card holder's card account.
8. All payments made by the card holders shall be applied by the bank first towards satisfaction of all the fees - Interest and finance charge payable and secondly of the outstanding purchase money, cash advances and all other debits involving the use of the card(s).
9. The card holders will collect from the Member Establishments the card holder's copy of every charge-slip that he signs and will preserve the same carefully for his record. The card holder agrees to pay handling charge, for the supply of photocopy of any particular charge-slip, he signed that is specially requested by the card holder from the bank at such rate as the bank shall determine from time to time. The bank will not supply photocopy of charge-slip older than one year from the date thereof.
10. The CentralCard shall be used by the card holder only by himself and he shall not allow any other person to use it on his behalf or shall he lend or transfer the card to anyone else.
11. The bank may issue add-on cards in the name of those person nominated by the card holder. Both the card holders and the add-on card holder shall be jointly and severally liable for the use of the add-on card.
12. These terms and conditions shall apply to the use of all add-on cards and be binding on the add-on cardholders.
13. The cardholders must promptly notify the bank in writing of any change in address (office or home) or any other material information already supplied by
14. The fee charged for Central card is not refundable under any circumstances. Bank has right to change the fees with intimation to card holder.
15. In case of non-renewal of card, the cardholder has to give 3 months' notice before the card falling due for renewal; failing which the cardholder will be liable for the charges. The renewal of card is automatic subject to satisfactory card utilization. However, bank shall have sole discretion and liberty to renew/refuse to renew any card without assigning any reason whatsoever.
16. The bank reserves the right to charge handling charges to the Account for the supply of replacement card.
17. The bank has the right to withdraw the privileges attached to the CentralCard and to call upon the cardholder to surrender the card and/or pick it up through the member establishments, or their representatives or any other representative of the bank without assigning any reason whatsoever.
18. The use of the CentralCard after the expiry date or after the notice of withdrawal of the privileges, is fraudulent and subject the cardholder to legal proceedings.
19. Use of the card shall be terminated without notice upon the death, bankruptcy or insolvency of the cardholder.
20. If the CentralCard is lost or stolen, submit to us at the earliest a copy of the FIR lodged with the police. The cardholder shall notify the bank immediately of its loss or theft by telephone, telegram or telex and also confirm the same by Registered Ad Letter. Any transaction taken place before reporting, the same is to be paid by the cardholder. Necessary fee will be charged.
21. Whenever the card is used at one of the Member Establishments of the bank, the cardholder must affix his signature on the charge-slips presented by the Member Establishments showing the amount payable by him. Even if this is not done for some reason, the cardholder shall remain liable to pay the bank such amounts which become due on the use of his CentralCard.
22. The Member Establishments may not honour the CentralCard when conducting an advertised reduction sale.
23. All liquor charges will be subject to local and state laws.
24. No claim by the cardholder against the member Establishments may be the subject to set-off or counter claim against the bank. The bank will credit the cardholder's card account with the amount of any refund only upon receipt of a properly issued credit slip or cheque or demand draft.
25. The original bills of the Member Establishment will be collected by the cardholder at the time of signing the charge slips. The bank will not be responsible to furnish such original bills of the Member Establishment to the cardholder.
26. The cardholder shall pay all costs of collection of dues, legal expenses and decretal amounts with interest should it become necessary to refer the matter to a collection agency or to a legal recourse to enforce payment.
27. The bank reserve the right to claim from the cardholder any amount due to the bank which may not have appeared in the last statement within six (6) months after the termination or cancellation of the card.
28. Non-payment of card usage within the due date shall attract service charges as applicable per month (compounded). Any outstanding amount payable by the cardholder is liable to be levied further service charges until the outstanding amount is fully paid off.
29. Non-payment of card usage shall result into card turning NPA and reporting

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 balances 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. xxxxxxxxxxxxxx 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. GST 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 process 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	Rupay Platinum : Nil Rupay Select : Rs.500/-
Annual Fees	RuPay Platinum : Nil RuPay Select: Rs.500/-
*Annual fee will be waived off if spend on the card is more than `3 lakh	
Add-on card	NIL
RENEWAL	Rs.100/-
Card reinstated / Replacement of lost card	Rs.100/-
Emergency card replacement(when abroad)	Rs.150/-
Exceeding credit limit	2% over and above the sanctioned credit limit or minimum Rs.100/-
Charge-slip retrieval charges	Rs.100/- per charge slip
De-blocking charges	Rs. 100/- per De-blocking
Late payment fees	RuPay Platinum : Less than Rs. 100/- outstanding: NIL Rs. 100/- and above : Rs. 100/- RuPay Select:: Less than ` Rs.100/- outstanding: NIL Rs.100/- to Rs.500/- : Rs.100/- Rs. 501/- to Rs.10,000/- : Rs.350/- Rs.10,001/- to Rs.20,000/- : Rs.500/- Above Rs. 20,001/- : Rs. 650/-
Cheque return charges	Rs.150/- per instrument
Dishonour of ECS / Auto-Debit	Rs.150/- per auto - debit return
Cash withdrawal	Rs.100/- + services charges from the date of withdrawal
Service charges on the amount remaining unpaid, beyond due date	RuPay Platinum : @ 2.99% per month, or part thereof RuPay Select : @3.50% per month, or part thereof
Petrol transaction charges	Cash Back is capped at Rs.75/- p.m.
Railway ticket purchase or cancellation fee	2.5% of the transaction amount (Plus Rs. 30/-)
Foreign currency transactions	Mark up fee - 3.5%

Interest Calculation:

Previous balance	Rs.5000	Interest calculation for opening balance: $(5,000 \times 30 \text{ (days)} \times 35.88\%) / 365 = \text{Rs.}147.45/-$	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
Minimum amount due	Rs. 250/-		
Current purchases	Rs. 3000/-	Interest calculation for current purchase: $(3,000 \times 20 \text{ (days)} \times 35.88\%) / 365 = \text{Rs.}58.98/-$	Interest will be charged for all transactions incurred in the current statement from the transaction date till the statement date
Txn. date for current purchases	30th Jan 2016		
Statement date	20th Feb 2016	GST Charges @ 18% $(147.45 + 58.98) \times 18\% = \text{Rs.}37.16/-$	
Due date	15th March 2016		
Interest rate	2.99% p.m. - 42.41% annualised	Hence, total due to be paid on or before 15th Aug '15 will be: $5,000 + 3,000 + 147.5 + 58.98 + 37.16 + 100 = \text{Rs.}8343.64/-$	
Payment made	NIL		
Payment date	N/A		
Late payment fee	Rs.100 (if no payment or 5% min is not received before due 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: _____ _____ Recommended Limit: _____	Sanction by R/O R/O Name: _____ R/O Code: _____ Sanction Limit : _____
Signature of Branch Manager (Seal & Signature) Date: _____ For Central Card Department	Sanctioning Authority (Seal & Signature) Date: _____

CentralCard



Place: _____ Date: _____ Signature: _____

15/16, Bajaj Bhavan, Barrister Rajani Patel Road, Nariman Point, Mumbai - 400 021.
Tel: +91 22 - 66387737 / 66387743 • Fax No.: +91 22 22024004 • Toll Free 1800 222 368