



CREDIT CARD AGREEMENT BETWEEN THE CREDIT CARD HOLDER AND PAN ASIA BANKING CORPORATION PLC

SECTION 1 : MY CARD

Master Card
(Please mark preference)

Gold
☐

Black
☐

World
☐

SECTION 2 : MY PERSONAL DETAILS

Name in full (as in NIC): Mr. / Ms. / Dr. (BLOCK LETTERS)

Name to be embossed on the card (max 22 characters including spaces)

NIC No. : _____

Nationality _____

P.P No. : _____

P.P Valid till _____

(Please attach a photocopy of NIC or Passport)

Date of Birth: _____
D D M M Y Y Y Y

Mother's Maiden Name: _____
(To help us identify you over the phone)

Age : _____

Mobile : _____

Permanent Home Address : _____

Period you have been at the above address Years : _____ Months : _____ Home Tel. No. : _____

Mailing Address : _____

Residence: ☐ Own ☐ Rent ☐ Parent's ☐ Employer's ☐ Mortgage

Academic / Professional Qualifications : _____

My Vehicle Details

☐ Own ☐ Company ☐ Rent ☐ SUV
☐ Car ☐ Van ☐ Motor Bike ☐ Other

Marital Status : _____

Spouse Full Name : _____

SPOUSE EMPLOYMENT DETAILS

Company Name : _____ Designation : _____

You are automatically registered for SMS alerts and e-statements

E-mail : _____

SECTION 3: MY EMPLOYMENT DETAILS

Employment Status : Salaried ☐ Self-employed ☐ Professional ☐

Name of the Employer or Business: _____

Office Address (Include Department) : _____

Tel. No/s : _____ Ext : _____

Designation : _____

Monthly Salary : _____ Other Income : _____

NATURE OF BUSINESS

☐ Government	☐ Medical	☐ Communication
☐ Public Utility	☐ Advertising	☐ Professional Services
☐ Airline	☐ Plantations	☐ Shipping / Freight FWD
☐ Import / Export	☐ Hotel	☐ Banking & Finance
☐ Garments	☐ Insurance	☐ Trading
☐ Information Tech	☐ Manufacturing	☐ Travel / Recruitment
☐ Construction		☐ Other Please Specify _____

Period of Employment: Years Months

Name & Address of Previous Employer: (If at present company for less than one year)

Length of Previous Employment: Years Months

SECTION 4 : PAYMENT BY PAN ASIA BANK ACCOUNT HOLDERS

Yes, I would like to have my account automatically debited each month for my Credit Card payment.

Account No.

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Settlement percentage per month (5% or 100%) _____

(Payment of joining and annual fees to be made **ONLY** upon receipt of your first statement)

SECTION 5 : CARD / PIN DELIVERY INSTRUCTIONS

Deliver To	Card	PIN
Mailing Address		
Office Address		
Home Address		

SECTION 6 : REFEREE DETAILS (all fields must be filled)

<u>Referee - 01</u>		<u>Referee - 02</u>	
Relationship :			
Name :			
Home Address :			
Mobile :			
Home Tel. Number :			
Relative's Employer :			
Office Telephone :			

SECTION 7: MY SUPPLEMENTARY CARD

Please tick (✓) Spouse ☐ Parent ☐ Child ☐

Name in full (as in NIC) : Mr. / Ms. / Dr. (Please attach a photocopy of NIC or Passport)

Name to be embossed on the supplementary card (max 22 characters including spaces)

[illegible][illegible]

Nationality

P.P No.:

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P.P Valid till

Date of Birth:

--	--

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D D M M Y Y Y Y

Mother's Maiden Name : _____ Home Tel. : _____ Mobile : _____

Home Address : _____

Employer (Name & Address) : _____

Designation : _____ Office Tel. : _____

SECTION 8 : DECLARATION

Exchange Control Declaration - I/We undertake to use my/our International Electronic Funds Transfer Card/ Credit Card/Debit Card abroad and solely within the limit authorised by Pan Asia Bank and that it will not be used to purchase goods in commercial quantities and for capital transactions.

I/We state that the above details are true and correct and are given in support of my/our application to Pan Asia Bank, for a Credit Card Account, subject to the respective Credit Cardholder. The agreement and the terms & conditions of use will be sent to me/us with approval of my/our application.

I/We authorise Pan Asia Bank to debit my/our Credit Card Account with the charges and fees in respect of this Card Account and will be liable jointly and severally for all charges and fees to the Primary and Supplementary Cards issued on my/our request. If Pan Asia Bank considers it relevant for the purpose of assessing this application, I/we authorise Pan Asia Bank to obtain a report about my/our commercial activities or commercial credit worthiness from a business/institute which provides this information. I/We understand this information may be used to assess my/our application for credit and/or my/our credit worthiness, to assist me/us to avoid default and to notify other credit providers of my/our default. I/We also authorise Pan Asia Bank to make inquiries about the information included on my/our application from any other source. By signing below I/we request that a Card Account be opened for me/us and to renew and replace it until I/we surrender my/our rights to use the Card by cutting the Card and returning it to Pan Asia Bank.

SECTION 9 : CENTRAL BANK OF SRI LANKA

Declaration by the Applicant/s for Electronic Fund Transfer Cards.

To: Director Department of Foreign Exchange

(To be filled by the Applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card)

I/We _____

(Primary Cardholder/ Supplementary Cardholder)

(Primary Cardholder/ 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 provision of the **Foreign Exchange Act, No.12 of 2017** (the Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transactions in foreign exchange and I/we hereby undertake to abide by the said conditions.

I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us as Pan Asia Bank may require for the purpose of the Act.

I/We am/are aware that the Authorised Dealer (bank) is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange.

I/We also affirm that I/we undertake to surrender the Credit Card/s to Pan Asia Bank. If I/we migrate or leave Sri Lanka for employment abroad as applicable.

DD.MM.YYYY

Signature of the Primary Cardholder

Signature of the Supplementary Cardholder

SECTION 10 : AUTHORISED OFFICER'S DECLARATION

I, as the Authorised Officer have carefully examined the information together with relevant documents given by the applicant/s and am satisfied with the bona fide information of these and documents. I undertake 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 unauthorised foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director - Department of Foreign Exchange.

DD.MM.YYYY

Signature of the Authorised Officer

SECTION 11 : DOCUMENTATION

If salaried:

- ☐ Copy of identification (National Identity Card/Passport)
- ☐ Most recent salary slip authenticated by your employer
- ☐ Letter from employer confirming salary (Including breakdown and all deductions)
- ☐ Credit Card statements for last three months (Optional)
- ☐ Proof of other income (If declared)
- ☐ Copy of a recent utility bill (Not older than 3 months) as proof of residential address

If self-employed:

- ☐ Copy of identification (National Identity Card/Passport)
- ☐ Letter from auditors confirming annual income for last two years
- ☐ Business registration certificate
- ☐ Bank statements for the last three months (Personal and Company)
- ☐ Tax returns in the last two years
- ☐ Copy of a recent utility bill (Not older than 3 months) as proof of residential address

In the event more information is required the bank will contact you.

I'm fully aware that falsifying above information will cause my application to be rejected and if such is discovered after the card has been issued, my card will be liable for cancellation according to the terms of the card agreement which I am bound by. Hereby I/we confirm that I/we have received the digital copy (Scan the QR Code in page 01) of the card terms and conditions and I/we have read and understood the same.

கடன் அட்டை விநியோகிக்கப்பட்ட பின்னரும் என்னால் வழங்கப்பட்ட தகவல்களின் நம்பகத்தன்மையின்மை காரணமாக எனது விண்ணப்பம் நிராகரிக்கப்படலாம் என்பதை நான்/நாம் நன்கு அறிவேன், கடன் அட்டையின் ஒப்புமத்தின் உள்ள நியமங்களின் படி எனது கடன் அட்டையை ரத்து செய்யப்படுவதற்கான உரிமை உள்ளது. நான்/நாம் கடன் அட்டை தொடர்பான நியதிகளையும் நியமங்களையும் டிஜிட்டல் வடிவில் (முதலாவது பக்கத்தில் உள்ள QR அடையாளத்தை ஸ்கேன் செய்யவும்). பெற்றுக்கொண்டேன் எனவும் அதை நான்/நாம் நன்கு வாசித்து விளங்கிக்கொண்டேன்/டோம் என்பதையும் இத்தாள் உறுதிப்படுத்துகின்றேன்/நோம்.

Date : _____

Date : _____

Introduced by : _____ Code / Employee No. : _____
Special Recommendation (If any) : _____
Branch : _____

Normal		
Prime		
Privilege		
Sammana		
Swabhimana		
Other		:

Manager Signature : _____

Card No.

	Yes	No
1. Customer name check done in sanction list	☐	☐
2. Customer politically exposed person (PEP) (If “yes” necessary approvals should be taken & attached)	☐	☐
3. Customer name check done in compass AML system	☐	☐
4. Customer’s billing proof attached	☐	☐
5. Customer’s NIC address details matches the provided address in the application	☐	☐
5.1 If you mark “No” to no. 5, please attach billing proof within last 03 Months	☐	☐

Authorised Signature