

No.: _____

Employee ID (in case of staff only)

Branch No.



CREDIT CARD
APPLICATION FORM
(All variants)

Date

CREDIT CARD CHOICE

Please indicate your Central Bank of India Credit Card choice:

DOMESTIC CARD ☐ **INTERNATIONAL CARD** ☐ ☐ **Aspire**

FD No. _____

FD No. _____

FD No. _____

FD No. _____

FD No. _____



World



Titanium



IDA Card



Reliance Big Cinema



Platinum



Gold

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

D

D

M

M

Y

Y

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

Educational Qualification

PG

Graduate

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 No.

Email

Permanent Address same as above

Yes

No

(If no then Please fill in the details below)

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. No. 1 Extn.

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

Total Years of Experience <1 ☐ >1 ☐ <3 ☐ <5 ☐ <10 ☐ <15 ☐ Numbers of yrs. in current job <1 ☐ >1 ☐ <3 ☐ <5 ☐ <7 ☐ <10 ☐

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

Income from other sources <75,000 ☐ upto 1,50,000 ☐ upto 2,50,000 ☐ above 2,50,000 ☐

% Loan servicing of Gross Income None ☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ >20% ☐

Nature/type of Business of Organization ☐ 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) Voter ID:

3) UID:

4) Driving Licence:

5) Any Other:

BUSINESS

Business type Corporate ☐ Proprietorship ☐ Partnership ☐ Not Applicable ☐

Length of Business Not applicable ☐ upto 5 years ☐ upto 10 years ☐

> 10 years ☐ Sales Tax Return Provided ☐ Not-Provided ☐

ALERTS

Please consider these valuable services

☐ SMS Alerts ☐ Statement by E-mail

(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. This is our Banks **Green Initiative** to "Save Paper and Save Trees". Please join us in this initiative)

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 and conditions.

MANDATE FORM FOR DEBIT FACILITY

I/We hereby authorise the Bank to debit my/our bank account no. with Branch through Auto

Debit Clearing for making payment towards credit card dues.

Account Type: ☐ Savings ☐ Current ☐ Cash Credit/OD

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

RELATIONSHIP WITH BANK

[illegible]

ADD ON CARD

(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).

I would like an Add-On Card of my:

☐ Spouse ☐ Father ☐ Mother ☐ Son ☐ Daughter

PHOTOGRAPH

Name of the Add-on Card Holder:

*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.*

Date of Birth

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Mob. No.:

--	--	--	--	--	--	--	--	--	--

PAN No.:

--	--	--	--	--	--	--	--	--	--

Gender ☐ Male ☐ Female

Place: _____

Signature of Add-on member _____

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. (Optional in case of Aspire Credit Card)
- 5) Statement of Bank A/c. for 3 months. 6) Copy of term deposit(s) with lien mark in case of Aspire Credit Card.

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 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 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 chargeslip 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 chargeslip, 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 chargeslip 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 charge in address (office or home) or any other material information already supplied by him.
- 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 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.
- 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 chargeslips 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) The bank is not responsible for the refusal by any Member Establishments to accept or honour the card nor shall it be responsible in any way for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claim or dispute directly with such Member Establishments and 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 cardholders 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) 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. xxxxxxxxxxxxxxxxxxxx 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.
- 30) Service tax is levied on all fees as per rates specified by the Govt. from time to time.
- 31) 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 chargeslips held by you.
- 32) 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.
- 33) You have to bring any dispute in billing to our notice within 21 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.
- 34) In case of disputes and legal proceedings that may be initiated, only the Courts in India shall have jurisdiction.
- 35) The bank would be at its sole discretion to approve/reject any card transaction.
- 36) 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.
- 37) Fee Structure

CREDIT CARDS	CHARGES
Issuing Charges	Silver, Gold, Platinum, Titanium : NIL World: ₹ 500 Cobrand IDA : NIL Aspire: NIL Big Cinema: NIL Other Cards : Please refer to the Most Important Terms and Conditions Brochure.
Annual Fees Annual fee will be waived if spend is more than 3 lakhs p.a.	Silver, Gold, Platinum, Titanium : NIL Aspire: ₹500 Big Cinemas: ₹998 World: ₹500 Cobrand IDA : NIL Other Cards: Please refer to the Most Important Terms and Conditions Brochure.
Add-on card	NIL
Renewal	₹100/-
Card Reinstated/Replacement of lost card	₹100/- per card
Emergency card replacement(when abroad)	₹150/- per card
Exceeding credit limit	2% over and above the sanctioned credit limit or minimum Rs.100/-.
De-blocking charges	₹100/- per De-blocking
Charge slip Retrieval Charges	₹100/- per charge slip
Late Payment Fee	World Card/IDA/ Other Super Premium Card: Less than ₹ 100 (NIL) ₹ 100 to Rs. 500 (₹ 100) ₹ 501 to Rs. 10,000 (₹ 100) ₹ 10,001 to Rs. 20,000 (₹ 100) Above ₹ 20,000 (₹ 100) Aspire Card:-Minimum ₹100/- upto ₹10,000/- and thereafter 1% of outstanding amount.
Cheque Return Charges	₹150/- per Instrument
Dishonour of ECS/Auto Debit	₹ 150/- per Auto Debit return
Duplicate statement request (beyond 3 months)	₹100/- per request
Cash withdrawal	₹100/- plus service charges from date of transaction
Service charge on the amount remaining unpaid, beyond due date.	Silver : @ 2.50% per month or part thereof Gold : @ 2.75% per month or part thereof Platinum/IDA : @ 2.99% per month or part thereof Titanium : @ 2.99% per month or part thereof World : @3.5% per month or part thereof Big Cinema : @2.99% per month or part thereof Aspire : @1.2% per month or part thereof (rollover amount, after payment of minimum balance due)
Petrol transaction charge	Big Cinema/World Card/IDA:- Waived for all transaction between ₹ 400 to Rs.4000/- Other Cards :- 2.5%
Railway Ticket Purchase or cancellation fee	2.5% (plus ₹ 30/-)
Foreign currency transactions	Association conversion Mark up fee – 3.5%

Branch Recommendation: _____ _____ _____ Recommended Limit: _____ Branch Manager (Sealed and Sign) Date: _____	Sanction by R/o R/o Name: _____ R/o Code: _____ _____ Sanction Limit: _____ Sanctioning Authority (Sealed and Sign) Date: _____
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For Central Card Department: _____

Place: _____ Date: _____ Signature: _____

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