



বাংলাদেশ ডাক বিভাগ
পোস্টাল ক্যাশ কার্ড সার্ভিস
আবেদন ফরম

Verified Passport

Sized Photograph

(যাচাইকৃত পাসপোর্ট
সাইজের ছবি)

1. **Applicant Name** (Individual/Organization) [In Block Letter]: আবেদনকারীর নাম (ব্যক্তি / প্রতিষ্ঠান)
2. **Authorized Person's Name** (Applicable for Organization): অনুমোদিত প্রতিনিধির নাম (প্রতিষ্ঠানের ক্ষেত্রে) _____
3. **Tick Any One** **National ID No.** (জাতীয় পরিচয় পত্র) **Driving License No.** (ড্রাইভিং লাইসেন্স নম্বর)
(যেকোন একটি) **Passport No.** (পাসপোর্ট নম্বর)
 Others (অন্যান্য) অন্যান্য আইডি কার্ডের বিবরণ: _____
4. **Date of Birth** (জন্ম তারিখ):
5. **Permanent Address** (স্থায়ী ঠিকানা):
Flat No. (ফ্ল্যাট নং): _____ **House No.** (বাড়ী নং): _____ **Road No.** (সড়ক নং): _____
Village/ Area (গ্রাম/ এলাকা): _____ **Upazila/Thana** (উপজেলা / থানা): _____
District (জেলা): _____ **Post Office** (ডাকঘর): _____
6. **Present Address** (বর্তমান ঠিকানা):
Flat No. (ফ্ল্যাট নং): _____ **House No.** (বাড়ী নং): _____ **Road No.** (সড়ক নং): _____
Village/ Area (গ্রাম / এলাকা): _____ **Upazila/Thana** (উপজেলা / থানা): _____
District (জেলা): _____ **Post Office** (ডাকঘর): _____
7. **Contact Address** (যোগাযোগের ঠিকানা):
Any One (যেকোন একটি) **Permanent Address** (স্থায়ী ঠিকানা) **Present Address** (বর্তমান ঠিকানা)
Mobile No. (মোবাইল নম্বর): _____ **Phone No.** (ফোন নম্বর): _____ **E-mail** (ই-মেইল): _____
8. **Occupation** (পেশা):
 Government Service (সরকারী চাকুরী) **Private Service** (বেসরকারী চাকুরী) **Business** (ব্যবসা) **Student** (ছাত্র)
 Others (অন্যান্য): _____
9. **Details of occupation** (পেশার বিবরণ): _____
10. **Father's Name** (পিতার নাম): _____
11. **Mother's Name** (মাতার নাম): _____
12. **Spouse Name** (স্বামী / স্ত্রীর নাম): _____

I do hereby declare that the information and data given above are correct. In case of any false information I shall be liable to appropriate legal action and I shall abide by the overleaf terms and conditions. (আমি এই মর্মে প্রত্যয়ন করছি যে, উপরে প্রদত্ত আমার সকল তথ্য ও উপাত্ত সঠিক আছে। কোন ধরনের ভুল তথ্য প্রদানের জন্য আমি আইনত দায়ী থাকব এবং আমি অপর পৃষ্ঠার নিয়ম ও শর্তাবলী মেনে চলতে বাধ্য থাকব।)

Organization Seal (প্রতিষ্ঠানের সীল)

Date (তারিখ)

Applicant's Signature (আবেদনকারীর স্বাক্ষর)

Official Use Only (অফিস কর্তৃক পূরণীয়)

Cash Card Number (18 ডিজিটের ক্যাশ কার্ড নম্বর):

Paid Amount (প্রদত্ত টাকার পরিমাণ) _____

In Word (কথায়): _____

Official Seal

Name of the Authority (অনুমোদনকারীর নাম)

Signature of the Authority (অনুমোদনকারীর স্বাক্ষর)

Date (তারিখ): _____

POSTAL CASH CARD TERMS & CONDITIONS

These terms and conditions apply to your Prepaid Cash Card. You must read them carefully. In these terms and conditions "you" means the Prepaid Cardholder and anyone who purchased the Prepaid Card for the Cardholder.

YOUR PREPAID POSTAL CASH CARD

Your Prepaid POSTAL CASH CARD is an electronic money device.

1. You can use the Prepaid Card at the designated branches & sub-branches of Bangladesh Post that displays the Postal Cash Card mark, around the country. Very soon these cards can be used in Postal ATMs, Bank's ATMs and Merchant POS.
2. This Prepaid Card can not be used overseas.
3. Funds loaded onto your card will be held as electronic money. No interest payable.
4. Your Prepaid Card is not a credit card and is not in any way connected to your bank account.
5. Your PIN will allow you access to your money. Before using the Prepaid Card you need to make sure there are enough funds loaded on it.
6. You will not be able to use your Prepaid Card after its expiry date. In normal circumstances we will issue you with a new card prior to expiry providing that the remaining balance is sufficient to cover the Reissue Fee.

ACTIVATING YOUR PREPAID CARD

1. To apply for a Prepaid Card you must be at least 18 years old, and a Bangladeshi resident.
2. You must sign the signature strip on the back of the Prepaid Card as soon as it is received.
3. We will require evidence of who you are and your address. We may ask you to provide some documentary evidence to prove this and/or we may carry out checks on you electronically.
4. You must then activate it before the Prepaid Cardholder can access their account.
5. To activate your prepaid Cash Card and receive your PIN code, please telephone our COC (Card Operation Center) Request Line on +88-02-9568142, +88-02-9555993, you will need to have your Cash Card to hand.

LOADING YOUR PREPAID CARD

Once your Prepaid Card has been activated, Funds can be loaded to your Prepaid Card in a number of ways:

1. You may request withdrawal or load of your prepaid card at the designated branches of Bangladesh Post, where EFT services are offered.
2. The maximum initial load on your Prepaid Card is TK 1 Lac. We may at our discretion restrict the number of load transaction requests.
3. The balance on your Prepaid Card can never exceed TK 1 Lac at any time.
4. We reserve the right to refuse to accept any particular loading transaction.
5. We will endeavor to make your funds available for use within two hours of your request. Requests MUST be received within our business hours. Our business hours are 10:00 – 16:00. The cut off time for request to be processed within a business day is 15:30.
6. Requests made outside business hours will not be processed. You will need to re-request your request the next business day.

USING THE PREPAID CARD

Detailed instructions on how to use your Prepaid Card are provided with the Cash Card package and you will need to follow these instructions. We will deduct the value of your transactions from the amount on your Prepaid Card as soon as they are made. We will also deduct any fees as soon as they are payable by you. If sufficient funds are not loaded on your Prepaid Card at the time of a transaction to cover the amount of the transaction and the fees, the transaction will be declined.

Our Liability

Bangladesh Post will not be liable for any loss arising from:

- ✓ Any cause which results from abnormal or unforeseen circumstances beyond our control, system problem, consequences which would have been unavoidable despite all our efforts to the contrary; or
- ✓ A retailer refusing to accept your Prepaid Card; or
- ✓ if we do not authorize a transaction; or
- ✓ if we cancel or suspend use of your Prepaid Card; or
- ✓ Our compliance with legal and regulatory requirements; or
- ✓ Loss or corruption of data unless caused by our willful default; or
- ✓ Any direct or indirect loss or damage you may suffer as a result of your total or partial use or inability to use your Prepaid Card; or
- ✓ The use of your Prepaid Card by any third party.

We are also not liable for: Business interruption, loss of revenue, goodwill, opportunity or anticipated savings;

We reserve the right to inform the police should either party suspect that the Prepaid Card is being used for illegal purposes. In the event that you do not use your Prepaid Card in accordance with these Terms and Conditions or we find using the Prepaid Card fraudulently, we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Prepaid Card and to recover any monies owed as a result of your activities.

Your Right To A Refund

Provided that any unused funds loaded on your Prepaid Card are not invalid and you have at least TK 10 loaded on your Prepaid Card to cover the Cash Out Fee (see "The fees" section for details), we will refund the unused value.

Changes to These Terms

We may change these terms at any time. Unless a more immediate change is required by law or other valid reason, we will notify you of any changes within 30 days of making the change. If you are significantly disadvantaged by any such change that we make, you may cancel your Prepaid Card in accordance with our refund policy (see "Your right to a refund", above).

Shortfall

In the unlikely event, for any reason whatsoever, a transaction is completed when there are insufficient funds on the Prepaid Card for that transaction (a "Shortfall") the Shortfall shall be reimbursed by you, unless it is due to an error on the part of the retailer where the Prepaid Card was presented in which case we may seek the Shortfall from the retailer. You agree that once we make this Shortfall known to you, we may charge you for the Shortfall amount. We may charge the amount of the shortfall from any other Prepaid Cards that you hold with us, to any other payment method which you may designate at that time, or against any funds which you may subsequently load onto your Prepaid Card or on any additional Prepaid Card ordered by you. Until we are reimbursed the Shortfall amount, we may suspend your Prepaid Card and any additional Prepaid Cards connected to you.

Your Details

You must let us know as soon as possible by e-mail or by telephone if you change name, address, phone number or e-mail address. If we contact you in relation to your Prepaid Card, we will use the most recent contact details you have provided to us. Any e-mail to you will be treated as being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not told us.

CANCELLATION OF YOUR PREPAID CARD

You have a legal right to cancel your Prepaid Card up to 14 days after you receive the Prepaid Card (this 14 day period is known as the "Cooling-Off Period"). Under these terms and conditions, you also have the right to cancel your Prepaid Card at any time after this 14 day Cooling-Off Period.

1. If your Prepaid Card is cancelled, we will immediately block your Prepaid Card so it cannot be used. You will not be entitled to a refund of money you have already spent on transactions authorized, or pending or any fees for use of the Prepaid Card before the Prepaid Card is cancelled or expires.
2. You can cancel your Prepaid Card by calling our COC (Card Operation Center) Request Line on +88-02-9555993, +88-02-9568142 and confirming that you have destroyed your Prepaid Card by cutting vertically through the magnetic strip.
3. If you cancel your Prepaid Card, once all transactions and fees have been deducted, we will arrange for any unused funds to be refunded to you. A 'Cash Out' Fee will be charged unless you have arranged to transfer any unused funds to another Prepaid Card managed by us, or you cancel your Prepaid Card within 14 days of receiving it.
4. We may also cancel your Prepaid Card immediately if we suspect fraud or misuse of your Prepaid Card. If we do this, or we will tell you as soon as we can or are permitted to do so after we have taken these steps.

In these circumstances, if we cancel your Prepaid Card you must tell us what you want us to do with any unused funds within 3 months of the date we tell you your Prepaid Card is cancelled.

EXPIRY OF YOUR PREPAID CARD

Your Prepaid Card will be valid for 24 months. When it expires the card will no longer be valid and you will no longer be able to use your Prepaid Card. We will arrange for the balance of funds to be transferred to a new Prepaid Card, after deducting any outstanding transactions and fees (including the replacement fee). However, we will not issue a new Prepaid Card if you tell us in writing at least 28 days before the date your Prepaid Card expires that you want a refund instead.

KEEPING YOUR PREPAID CARD SECURE

You should treat your Prepaid Card like cash in a wallet.

1. If it is lost or stolen, you may lose some or all of your money on your Prepaid Card, in the same way as if you lost cash. As a result, you must keep your Prepaid Card safe and not let anyone else use it.
2. If you are issued with a PIN, you must immediately memorize it and destroy the notification. You must keep your PIN secret at all times. Do not write it down or reveal it to anyone.
3. We recommend that you check the balance on your Prepaid Card regularly.

* In future, BPO will provide your Card balance and statement of recent transactions via a secure webpage.

LOST / STOLEN PREPAID CARD AND UNAUTHORISED/ INCORRECTLY EXECUTED PAYMENTS

You must tell the card issuer without undue delay by calling them on their 24 hour lost and stolen card helpline +88-02-9555993, +88-02-9568142 if you know or suspect that your card is lost or stolen or that the PIN or password is known to an unauthorized person or if you think a transaction has not been authorized by you. If you think a transaction has not been authorized by you or has been incorrectly executed you must contact Customer Care immediately. Depending on the circumstances we may require you to complete a declaration form without delay.

We will investigate any disputed transaction or misuse of your Prepaid Card and we may need more information from you and we may require you to report the incident to the police. We will refund the amount of any transactions which the investigations show are not authorized by you, provided you have kept your Card and PIN secure, you have not acted fraudulently, or acted without reasonable care.

However, if the investigations show that any disputed transaction was authorized by you, or you have not kept your Prepaid Card or PIN secure, we will not refund the transaction amount and will charge you an Administration Fee.

DATA PROTECTION

In purchasing the Prepaid Card you agree that we can use your personal information in various ways. We are the data controller of personal data given to us in connection with your Account. We will process personal data in order to open, administer and run your Account and to deal with any enquiries you have about your Account. If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information. All personal information given by you may be checked with fraud prevention agencies and may be used for the investigation of fraudulent activity and crime prevention to meet our obligations.

We may monitor and/or record telephone calls we have with you or your additional cardholders to help us maintain and improve the quality of our Customer Service or as required by applicable law. Please note, you must agree to receive account-related emails, confirmation messages and other important announcements from us as part of the terms and conditions of this service.

COMPENSATION

The Prepaid Card is an electronic money ("E-money") product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. No other compensation scheme exists to cover losses claimed in connection with the Prepaid Card. If you choose to hold a large balance on your card (such as £1,000 or more, or the equivalent in another currency) you understand and accept the risks of doing so.

THE FEES

For all associated card fees, as well as loading fees and limits, Please visit any of our Postal Branches, closer to you. A Summary is presented below:

ON APPLICATION	
CARD ISSUE FEE	Tk. 30
LIMITS	* Minimum amount of initial load TK 10.
	* Maximum load amount TK 100,000/-
	* Maximum total card balance TK 100,000/-
USAGE RESTRICTIONS	* Primary card holders must be over 18 years.
	* For full details please refer to the Terms & Conditions.
ONGOING FEATURES AND CHARGES	
REPLACEMENT CARD FEE	Tk. 30 per card to replace, lost or stolen card.
BALANCE ENQUIRY	Tk 5 for per Balance Enquiry.
LOADING FEE/ DEPOSIT IN OWN CARD	Tk. 5 for per load.
WITHDRAWAL FEE FROM OWN CARD	Tk. 5 for per withdrawal.
FUND TRANSFER/C2C TRANSFER/ONE TO MANY TRANSFER	1% of transferred amount or Tk. 10 which ever is higher+Tk. 5
MONEY TRANSFER (WHEN SENDER HAS NO CARD OR VICE VERSA)	1% of transferred amount or Tk. 10 which ever is higher+Tk. 10
PIN CHANGE	Free
PIN RE-ISSUE	TK 20 for per PIN Re-issue.
CLOSURE	
EXPIRY	Card valid for 2 years

"I have read and understood the terms and conditions and voluntarily accept them as binding on me and hereby sign this agreement"

Applicant's Signature

Date