

Important information

- Fill in the application and submit along with the following:
 - a) Photograph (one copy)
 - b) Copy of TIN certificate
 - c) Copy of Passport (Page 1 to 6 and renewal page) and National ID

Applied for

I am applying for a: VISA Card MasterCard

My choice is: Maestro Visa Electron

Applied for: VISA Electron Card Maestro Card

Customer Name																				
Emboss Name																				
As you want to see on the Card (Max 19 Characters)																				

Date of Birth (DD/MM/YYYY)																				
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Contact Information

Mailing Address (Res./Office)																			
Phone (Business)										Phone (Home)									
Mobile (Business)										Mobile (Home)									
E-mail																			

Account Information for Linkage

Customer ID	Home Branch																								
Primary Account																				Type	RFC	D	ERQ	FC	
Secondary Account																					Type	RFC	D	ERQ	FC

Signature Verified by Branch (With PA number & Seal)	Customer's Signature

"TERMS AND CONDITIONS"

The applicant acknowledges to have already agreed to the terms and conditions related to International Debit Card Operations of Dutch-Bangla Bank Limited as recorded hereinafter:

1. Only ERQ/RFC/D/FC account holders of Dutch-Bangla Bank Limited can apply for International Visa/ MasterCard Debit Card.
2. In these Terms and Conditions-
 - a 'Bank' means Dutch-Bangla Bank Limited (DBBL) and its successors and assigns.
 - b 'Account' means ERQ/RFC/D/FC account maintained by the Bank.
 - c 'Account Holder' means the person validly holding the said account.
 - d 'Visa/MasterCard Acquirers' mean, any bank or financial institution which is licensed by Visa/MasterCard to conclude agreements with merchants to accept Visa/MasterCard cards of all description.
 - e 'Card' means valid DBBL International Debit Card issued to above account holder to avail of services and/or to purchase and/or to draw Cash Facilities by properly presenting the same at the Bank or other Visa/MasterCard authorized acquirers' ATM and or POS terminal.
 - f 'Cardholder' means to whom card has been issued.
 - g 'Customer' means the Cardholder stated above.
 - h 'Agreement' means an account maintained by the Bank in the name of the Cardholder or it's company (in case of ERQ a/c).
 - i 'Designated Account' means the accounts which are connected (not more than two) to the card with prior consent of the card holder.
3.
 - a All transactions initiated by the Cardholder, whether electronically or otherwise, using the Card will be debited from the Designated Account
 - b The Bank shall debit the Designated Account for the amount withdrawn from any of the Automated Teller Machine (ATM) or Point of Sale (POS) transactions for goods and services obtained from VISA/MasterCard authorized merchants and ATMs outside Bangladesh by the use of the Card. The Bank records generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transactions.
 - c In consideration of issuing the cards, the cardholder undertakes to indemnify the bank against all losses, claims, actions proceedings demands, damages, costs and expenses incurred or sustained by the Bank, of whatever nature and howsoever arising, out of or in connection with the issuance /use of the card, provided only that the bank acts in good faith.
 - d The bank shall have the right to charge the customer any fee for issuance and use of the card on a monthly/quarterly/yearly basis as may be decided by the bank.
4. The Bank reserves the exclusive discretion to limit the total cash withdrawal or goods and services purchased at Visa/MasterCard authorized merchants by the Cardholder during a 24 hours period.
5. The Card shall at all times, remains the property of the Bank and the Bank may in its sole discretion and without giving any reason may withdraw the Card or the services thereby offered or any part of such services at any time without any prior notice, whereby the Cardholder will become responsible for returning the Card at once as per request from the Bank.
6. The Card and PIN are issued to the Cardholder entirely at the Cardholder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise, or damage whatsoever caused from this issue. The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as a result of any transaction made with the Card and shall be indemnified by the Cardholder, against any such loss or damage.
7. The Cardholder shall not disclose the PIN to any one. The Cardholder will be liable to the Bank for any and all transactions made by the use of the Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorized use of Card or PIN, unless the Bank has received notice in writing of any loss, damage or theft of the Card or disclosure of the PIN prior to any unauthorized use of the Card or PIN for this purpose, provided that, the use of the Card by a person who obtained possession of the Card from the Cardholder constitutes authorized use of the Card, whether done with or without any consent of the cardholder.
8. The Bank shall debit the Designated Account for all related charges with respect to the Card and the use there of and the charges as may be announced, from time to time, by the Bank or other Visa/MasterCard authorized acquirer as the case may be, including charges for any replacement of the Card.

Please see overleaf

9. The Bank reserves the right to refuse an application of the issuance of a Card and to withdraw at any time and at its sole discretion all rights and privileges pertaining or attached to the Card. The Bank shall not be responsible for any losses or damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the POS or any of the ATM, the insufficiency of funds in such a machine or otherwise.
10. The Bank neither warrants nor be responsible for the Card being dishonored for any reason whatsoever.
11. In the event of replacement of the Card due to whatever reasons as requested by the Account holder, the Bank will levy a charge set by the Bank's Authority.
12. In the event of reissue of PIN, the Bank will levy a charge to be set by the Bank's Authority.
13. Cardholder will not use this card for any illegal transaction or illegal purpose or anything unlawful, or prohibited action under the laws of Bangladesh.
14. The Card shall cease to be valid and the Bank shall be entitled to the immediate return of the Card in the event of
 - a. closure of the Designated Account.
 - b. receiving notice of death of the Cardholder;
 - c. the Cardholder's authority to operate the Designated Account is terminated by the bank or any other authority;
 - d. the Cardholder ceases to be a customer of the Bank;
 - e. the Bank requests for its return.
15. All notifications and/or questions concerning the use of the Card should be directed to the Branch Manager of the Cardholder's branch or to the DBBL Card Division.
16. All rules and regulations governing the operations of current, savings and short term deposit accounts will be applicable of the Card transactions relating to such accounts of which the applicant confirms to have knowledge.
17. The Bank may at its sole discretion and at any time change Terms and Conditions, contained herein, without prior notice to the Cardholder.
18. These Term and Conditions will stand amended if such amendments are necessitated by law, government regulations or instructions issued by the Bangladesh Bank or any other authority.
19. Fees and charges will be determined periodically by the Bank or other Visa/MasterCard authorized acquirers and the same shall be binding on the cardholder.
20. Cardholder or the bank may terminate this Agreement by serving 60 days prior notice to the Bank before its expiry.
21. In case of any fraud committed by or misrepresentation made by or incorrect particulars given by the applicant or break of any of conditions stipulated herein or of any act of God, war, riots, civil disturbances, changes of law or other events over which the Bank has no control and when any such cases result in an impossibility for the Bank to perform this Agreement, the Bank may terminate this Agreement before its expiry with or without assigning any reasons whatsoever.
22. All disputes are subject to the jurisdiction of courts in Bangladesh only.
23. All disputes will be resolved as per the terms and conditions set by the Visa/MasterCard.
24. Applicant/Cardholder shall not change his address without giving prior notice to the bank.
25. Fees & Charges : Annual /Renewal fee shall be US \$ 15, Replacement card fee will be US \$ 5 and PIN reissue fee will be US \$ 2 only and Cash advance fee from ATM 2.5% of withdrawal amount or US \$ 2.5 whichever is higher will be charged and shall be debited directly from his/her account.(VAT will be applicable as per law)

I do hereby acknowledge that I have read and understood the above terms and conditions and agree to comply with them.

Customer's Signature _____

Date: _____



Card Division, Head Office, Peoples Insurance Building, 4th Floor
36, Dilkusha C/A, Dhaka-1000 Phone: 9555145, Fax : 9569948
Web: www.dbbl.com.bd, E-mail: cards@dbbl.com.bd

DBBL International Debit Card

APPLICATION FORM

