

Premier Bank Credit Card Application Form

Premier Bank
service first



Please select your desired Brand

☐

VISA

☐


I/We would like to apply for:

- ☐ Visa Gold Local Card
 ☐ Visa Gold Int'l Card
 ☐ MasterCard Platinum Dual Currency Card
 ☐ MasterCard Classic Local Card
☐ Visa Classic Local Card
 ☐ Visa Classic Int'l Card
 ☐ MasterCard Gold Dual Currency Card

Are you enjoying any other Card with Premier Bank if yes, Please State Number

About Myself

(Mr./Mrs/Ms) :

Full Name :

Name to appear on the Card (Please leave a blank space between each part to the name)

Date of Birth : Nationality :

Passport No. Expiry Date :

Marital Status : ☐ Single ☐ Married No. of dependants :

Sex : Male ☐ Female ☐ TIN :

National ID :

Mother's Name :

Father's Name " :

About My Residence

☐ Owned ☐ Company Provided ☐ Rented

☐ Living with parents ☐ Others

Address Details

Residential Address :

Tel : Mobile No.

E-mail :

Permanent Address :

Tel : E-mail :

Mailing Address :

About My Job

I am ☐ Salaried ☐ Self-Employed ☐ Both ☐ Others

Company/Firm :

Designation :

Address :

Tel :

Fax : E-mail :

No. of years with current organization :

(If less than six months with current organization) give name &

address of the previous organization :

Tel : Fax :

About My Income

If Salaried :

Basic (Monthly) Tk.	Allowances (Monthly) Tk.	Total Monthly Salary Tk.
<input type="text"/>	<input type="text"/>	<input type="text"/>

If Self-employed :

Gross Income Tk.	Expenses Tk.	Net Income Tk.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional income, if any, including that of Spouse

Tk.

My Statement / Correspondence / Card shall be mailed to

☐ Residence address ☐ Mailing address

My Spouse Details

Full Name :

Is spouse employed : ☐ Yes ☐ No

Name of the Organization :

Designation :

Address :

Tel : Mobile :

Fax :

Mailing Address The Premier Bank Limited, Card Division
IQBAL Centre (7th Floor)
42, Kemal Ataturk Avenue
Banani, Dhaka-1213, Bangladesh

24 Hour
Call Centre
Numbers

+88 01714038425, +88 01714010305
+88 02 9820831, Press '0', or
+88 02 9820844-8, Ext-702-703

Fax +88 02 9820842
E-mail cards@premierbankltd.com
Website www.premierbankltd.com

About My Bank Account	
Bank Name	Account No.

My other Credit Cards (If any)	
Card Number	Credit Limit

My FC / RFCD Account Information	
Bank Name :	
Branch Name :	
Address :	
Title of FC/RFCD A/C :	
Account No.	
Date of Opening :	

References	
1. (Relative) :	
Name :	
Address :	
Tel :	Mobile :
Relationship :	
2. (Others) :	
Name :	
Address :	
Tel :	Mobile :
Relationship :	

Auto Debit Instruction Facility (Premier Bank A/C holders only)
Yes, I/We would like to have my/our account automatically debited each month for minimum/full payment of bill(s) against my/our Credit Card(s)

my/our Credit Card(s)

Premier Bank A/C No.

Branch Name :

Signature (1)

Signature (2)

(Joint A/C Holder)

Supplementary Card Application

Full Name : (Mr./Mrs/Ms)

(Name to appear on the Card (Please leave a blank space between each part of the name))

Date of Birth : Nationality :

Passport No. Expiry :

Marital Status : ☐ Single ☐ Married

Sex : ☐ Male ☐ Female

Mother's Name :

Father's Name :

Relationship with Card Holder :

Supplementary Card Applicant's Declaration

I/We, the Supplementary Card applicant(s) agree, to be jointly and severally liable for all transactions processed by the use to the card (s) applied for and issued by Premier Bank Limited to the Primary Card applicant and/or myself (ourselves), and to be bound by all the terms and conditions of the Bank's Credit Card Agreement which accompanies the Card.

Photograph

(Principal Card Applicant) Please Attach a recent color passport size photograph in this box. Write your name on the back of the photograph. (Please do not staple)

Photograph

(Supplementary Card Applicant) Please Attach a recent color passport size photograph in this box. Write your name on the back of the photograph. (Please do not staple)

Principal Card Holder's Declaration

I/We, declare that the above information are true and I/We authorize Premier Bank Limited and It's representative to contact my or employer (s), Bank (s), Auditor (s) and or any other sources to obtain information it may require. If my/our application is/are accepted. I/We agree to abide by the terms and conditions of Premier Bank Limited.

Signature _____
Principal Card Applicant

Date _____

- Required Papers**
- For Service Holder :**
1. Recent Passport size Photograph (2)
 2. Latest Salary Certificate
 3. Latest Bank Statement (06 months)
 4. TIN Certificate
 5. Photocopy of Passport (First Seven Pages & Last three Pages)
 6. Photocopy of National ID Card

- For Business Personnel :**
1. Recent Passport size Photograph (2)
 2. Valid Trade License/Memorandum/Deed of Partnership
 3. Latest Bank Statement
 4. TIN Certificate
 5. Photocopy of Passport (First Seven Pages)
 6. Proof of T&T / Mobile Phone
 7. Proof of Residence/Car (If any)
 8. Photocopy of National ID Card

Card No.

Date of Issue

Supplementary Card (if any)

Date of Issue

Credit Limit : Tk.

USD.

Sales & Service Centre

DSE/Employee Code #

File Serial #

Application Code

Signature _____
Supplementary applicant

Date _____

Authorized Signature _____

Authorized Signature _____

1. DEFINITIONS:

- In this Agreement, the following words shall have the respective meanings set out hereunder unless the context otherwise requires:
- a) PREMIER means Premier Bank Limited.
 - b) ATM means any Automated Teller Machine or Terminal.
 - c) Card Means any Card issued by PREMIER bearing the name Visa/MasterCard or the service mark of VISA/Master Card (Whether or not it also bears the name or mark of any other person or entities) to the principal Cardholder/ Supplementary Cardholder for use on their Card Account and includes any such Card issued in replacement of renewal thereof. All Cards issued for use on Card Account remain the property of PREMIER at all times. The issue of a Card is conditional upon the comprehensive and truthful completion of PREMIER credit card Application Form and 'PREMIER's utmost satisfaction on the information furnished in Credit Card Application Form.
 - d) Cardholder where used in relation to any Card means the person being eligible for entering into a contract who has been issued a Card to operate a Card Account and where used in any other case means Principal Cardholder or any Supplementary Cardholder.
 - e) Card Account in relation to any Card means the account designated and maintained by PREMIER in relation to that Card provided that where only one account is designated and maintained by PREMIER for all the Cards issued to the Principal Cardholder and every Supplementary Cardholder, any reference to Card Account shall mean that Account accessed by Cardholders Card.
 - f) Card Account Statement means a statement or statements by PREMIER of the amount charged debited and/or paid to Card account(s) stated therein. Card Account Statement shall detail all transactions processed to the Card Account during the statement period.
 - g) Card Transaction means a payment (whether for goods or services or of charges incurred or otherwise) or cash advance availed or obtained through the use of a Card or the Card Account number or the PIN of a card.
 - h) Cash Advance means an advance of payment made in any currency or by Travelers Cheques or other forms representing an amount of any currency but shall not include any withdrawals from any account with PREMIER.
 - i) VISA Card means VISA Card International, MasterCard means MasterCard Worldwide
 - j) Merchant means any person or entity with whom PREMIER or any member of Visa/ MasterCard has a subsisting agreement relating to the use and or acceptance of the Card in payment to such person or entity whether for goods, services or charges incurred and or to obtain Cash Advances from such person or entity.
 - k) Outstanding Balance in relation to any Card Account Statement means the outstanding balance in favor of PREMIER as stated therein or where more than one outstanding balances in stated therein the total of all the outstanding balances stated therein.
 - i) PIN in relation to any Card means the Personal Identification Number assigned by PREMIER to that Card which will be used for accessing Cardholders nominated Card Account through ATM.
 - m) Principal Cardholder means the persons to whom a Card is issued on his application alone.
 - n) Supplementary Cardholder means the person (other than the Principal Cardholder to whom a Card is issued on the application or request of the Principal Cardholder whether alone or jointly with such person.
 - o) Payment Due Date means the last date of payment and is usually 15 days from the date of statement if not otherwise mentioned or specified on the Card Account Statement. At least, the Minimum Payment Due excluding the overdue amount) must be paid by the Cardholder within the due date at Card Division of PREMIER's Head Office. Any overdue /over limit amount must be paid immediately.
 - p) Company means when used in relation to a Cardholder shall include (1) Company of which such Cardholder is Director or Employee. (11) Business Enterprise of which such Cardholder is the sole proprietor and (111) Firm of which such Cardholder is a Partner.

2. FACILITIES AVAILABLE WITH THE CARD:

- The Card can be used for:
- a) Making payments to Merchants against purchase of all goods and services by the Cardholder from Merchant(s); and
 - b) Availing Cash Advances:
 - i) From any of PREMIER Branches or any member of VISA/MasterCard or any Merchant authorized to make Cash Advances; as may be agreed upon by PREMIER or
 - ii) By the use of the Card on any ATM of PREMIER or of VISA / MasterCard Subject to these terms and condition and in compliance with such requirements, limitations and procedures as may be imposed by PREMIER, any Merchant or VISA / Master Card from time to time.

3. CREDIT LIMIT:

- PREMIER may sanction any credit limit, i.e. the maximum of credit available to the Cardholder which can be accessed at any one time, for the facilities under Condition 2 hereof and may terminate or modify or vary such facilities or credit limit without notice-Unless the credit limit is imposed in relation to each Card Account, the imposed credit limit is the limit applicable to the aggregate of the balances due to PREMIER on all card Accounts of the Principal Cardholder and all Supplementary Cardholders. The limit imposed for Cash Advances shall be part of the credit limit imposed. Notwithstanding, any credit limit that may be sanctioned by PREMIER in its absolute discretion authorize and allow any Card Transaction even through the Credit limit would be or has been exceeded or refuse to make or approve any Cash Advance or authorize or approve any Card Transaction notwithstanding that the credit limit is not exceeded. The credit limit shall be no tied in writing to the Cardholder. The available credit is the unused balance available to the Cardholder at any point of time. The available credit shown on Card Account Statement shall depict the amount available to the Cardholder as on the date of statement.

4. LOSS OF CARD OR DISCLOSURE OF PIN:

- 4.1 The Cardholder shall not disclose or cause to be disclosed to any person the PIN assigned to the Card. Immediately upon learning that the Card is lost or stolen or the PIN is disclosed, the Cardholder shall report it to PREMIER followed by written confirmation containing cardholder's signature on the said loss. The cardholder shall, at the request of PREMIER, furnish PREMIER with a statutory declaration in such a form as PREMIER may require and F.I.R. / Police report and / or any other information as PREMIER may require, if the lost or stolen card in found or recovered, the cardholder

shall not make use of the card but shall immediately cut it into halves and return the same to PREMIER.

- 4.2 Notwithstanding the loss or theft of any Card or disclosure of the PIN in respect of any Card, PREMIER may charge and debit the Card Account the amount of each and every Card Transaction made or effected before written confirmation by the Cardholder of such loss, theft or disclosure is received by PREMIER. Replacement of Card may be made to the Cardholder on payment of required charges in this regard.
- 5. CHARGES TO CARD ACCOUNT:
PREMIER may charge and debit the Card Account the amount of each and every Card Transaction made or effected, whether by the Cardholder or any other person with or without the Cardholder's knowledge or authority notwithstanding that the balance due to PREMIER on the Card Account may as a consequence of any such charge or debit exceeding any credit limit that may be sanctioned. For existing Fees and Service Charges, one may contact Card Division at PREMIER's Head Office or any Branch of PREMIER.
- 6. CASH ADVANCE FEE:
In respect of each Cash Advance made through the use of any Card and or the PIN, PREMIER shall charge and debit the Card Account a fee as decided from time to time.
- 7. PAYMENT:;
7.1 In respect of each Card Account Statement, the following stated therein shall be paid to Card Division at PREMIER's Head Office within the payment Due Date:
 - a) At least the aggregate of the minimum payment(s) specified as such in the Card Account Statement; and
 - b) The amount, if any, by which the Outstanding Balances stated therein exceeds the credit limit in relation to the Card Account(s) stated therein.
- 7.2 If, Outstanding Balance stated in Card Account statement in not paid in full within the payment Due Date stated therein, PREMIER may charge and debit the Card Account calculated on a daily basis, subject to a minimum monthly finance charge of 2.50% or such other sum as may be determined from time to time by PREMIER without notice.
 - a) On the amount of each and every charge stated in that Card Account Statement as from the date when such charge was incurred or was posted to the Card Account, as PREMIER may elect, to the billing date stated in that Card Account Statement and
 - b) On the entire Outstanding Balance from the billing date stated in that Card Account Statement until full payment of the Outstanding Balance is made. A Charge in relation to any Card Transaction shall be deemed to have been incurred on the Card Account on the date when that Card Transaction was effected.
- 7.3 If any amount required to be paid under Condition 7.1 hereof is not paid in full by the Payment Due Date Stated therein, PREMIER may charge and debit the Card Account a late payment charge at such rate or amount' as PREMIER may from time to time determine without notice.
- 7.4 Any payment made by a Cardholder shall be applied in the following order:

Priority	Payment Applied for
1st	Interest
2nd	Cash Advance
3rd	Service fee
4th	Transaction fee
5th	Sales draft
6th	All debit

- 7.5 In respect of payment of Cardholder (Card Type-Gold/Classic international) to PREMIER, charges shall be made by Bankers' draft payable in USD or any other settlement mode acceptable to PREMIER. If PREMIER decides to accept payment tendered in some other currency, payment will not be credited in the Card Account until converted by PREMIER into USD and the amount of USD so obtained will be credited to the Card Account. Charges incurred in any currency other than USD will be converted into USD at rates that will not be less favorable to Cardholder than the rate arrived at by use of an inter-bank rate in existence within 24 hours that PREMIER or any authorized Agent processes the Charge plus 1% of the converted amount. An official rate will be used where required by law. Charges converted by common carriers shall be billed at rates used by such carriers and where submitted to PREMIER by such carriers in other than USD, shall be converted to USD in accordance with foregoing procedures PREMIER may charge the Card Account for cost resulting for converting payments.
- 8. OTHER CHARGES AND FEES:
PREMIER may charge and debit the Card Account relating to any Card:
 - a) An annual service fee for the issue or renewal of the Card at such rate as PREMIER may prescribe from time to time without notice and such fee shall not be refundable in any event;
 - b) Where any Cheque or Bankers Draft drawn to the order of PREMIER by Cardholder (or pursuant to Cardholders authorization) is not honored for the full amount thereon, PREMIER may assess Service Charge for each Cheque so dishonored or returned to re imbure PREMIER for the cost and expenses of collection.
 - c) An administrative fee of such amount as PREMIER prescribe from time to time without notice for the replacement of the Card or for the provision of any records, statements, sales drafts, credit vouchers or other documents relating to the use of the Card or Card Account and copies thereof at the request of any cardholder.
 - d) A charge for each travel/airline or hotel reservation made through the use of the Card which is subsequently cancelled or not taken up and such charge shall be at the rate prescribed by the Merchant with or through whom the reservation was made or at such rate as prescribed from time to time without notice; and
 - e) Where by any arrangement executed between any Cardholder and financial institution, and payment is to be made to PREMIER for the credit of any Card Account, whether at regular intervals or otherwise, a fee of such amount as prescribed from time to time without notice for each occasion when any payment to PREMIER is not effected at the time when such payment should have been effected in accordance with such arrangement.
- 9. TERMINATION OF USE OF CARD AND CARD ACCOUNT:
9.1 PREMIER reserves the absolute right and discretion to terminate use of Card and Card Account or seize/cancel the Card so issued or revoke Card Account/Card at any time without prior notice and without assigning any reason for such termination. The use of any or all Cards may be terminated by the Cardholder by giving written notice thereof giving at least 30 day's notice and retiring to PREMIER the Card or Cards cut

- into halves; provided that such termination shall be effective only upon receipt of such Card or Cards by PREMIER and square-up of all liabilities and dues, if any.
- 9.2 Upon termination of the use of any Card by PREMIER the Cardholder shall return such Card to PREMIER cut into halves and square-up of all liabilities and dues, if any.
10. **PAYMENT ON TERMINATION:**
Upon termination of the use of any Card, whether by PREMIER or by Cardholder, the principal cardholder and in the case where Card is issued to a Supplementary Cardholder, that Supplementary Cardholder shall pay PREMIER on demand the entire balance due to PREMIER on the Card Account relating to that Card and until payment in full is made, PREMIER shall be entitled to charge the Financial Charge provided in Condition 7.2 hereof on the balance due to PREMIER on the Card Account and debit that Card Account accordingly.
11. **LIABILITY OF PRINCIPAL & SUPPLEMENTARY CARDHOLDER:**
11.1 The Principal Cardholder shall be liable for and shall pay PREMIER on demand the balance due to PREMIER on each and all Card Accounts at any time including all charges effected or debited to any and all Card Accounts in accordance with this Agreement.
11.2 Each Supplementary Cardholder shall be liable for and shall pay PREMIER on demand the balance due to PREMIER at any time on the Card Account relating to the Card issued to that Supplementary Cardholder including all charges effected or debited to that Card Account in accordance with this Agreement.
11.3 The liability of the Principal Cardholder and each and all Supplementary Cardholders under any of the provisions of this Agreement shall be separate and any invalidity, unenforceability, release or discharge of the liability of the Principal Cardholder or any Supplementary Cardholder to PREMIER shall not affect or discharge the liability of the other Cardholder to PREMIER.
11.4 Company and Cardholder shall be jointly and severally liable to pay to PREMIER the amount of any and all purchases charged to the Card Account as a result of the use of Card issued to the Cardholder and all other dues together with all annual, renewal and other fees.
12. **EXCLUSIONS AND EXCEPTIONS:**
12.1 PREMIER shall not be responsible or liable to any and all Cardholders for any loss or damage incurred or suffered as a consequence of:
a) Any act or omission of any Merchant however caused including, without limitation, any refusal to honor or accept any Card or any statement or other communication made in connection therewith or any defect or deficiency in goods or services supplied but not limited to, the negligent act or omission of PREMIER or its agents. Cardholder will handle any claim or dispute directly with the said Merchant and will not be entitled to without payment from PREMIER on account of any such claim or dispute; or
b) Any malfunction, defect or error in any ATM, or other machines or system of authorization whether belonging to or operated by PREMIER or otherwise; or
c) Any delay or inability of PREMIER to perform any of its obligations pursuant to this agreement because of any mechanical, data processing or telecommunication failure, Act of God, civil disturbance or any event outside of PREMIER control or as a consequence of any fraud or forgery; or
d) Any damage to or loss of or inability to retrieve any data or information that may be stored in any Card howsoever caused.
c) Any undesired fraud and forgery by means of computer hacking or any means which causes for any burden to the Cardholder.
- 12.2 PREMIER shall not be responsible for the delivery quality or performance of any goods or services paid for through the use of the Card including any goods or services made available or introduced to any cardholder by PREMIER and PREMIER shall be entitled to charge the Card Account in respect of the payment made notwithstanding the nondelivery or non-performance of or any defect in those goods or services. All Cardholders shall seek redress in respect of such goods and services from the Merchant directly.
13. **CONCLUSIVENESS OF DOCUMENTS AND CERTIFICATES:**
13.1 PREMIER shall be entitled to rely upon and to treat any document relating to any Card Transaction with the signature of any Cardholder as conclusive evidence of the fact that the Card Transaction as therein stated or recorded was authorized and properly made or effected by the Cardholder.
13.2 Each Card Account Statement shall state the Card Accounts in relation to the Card issued to the Principal Cardholder and each of the Cards issued to each Supplementary Cardholder and PREMIER shall not be required to send to any supplementary Cardholder any Card Account Statement or any statement with respect to the Card Account to the Card issued to that Supplementary Cardholder.
13.3 Any error or inaccuracy in any Card Account Statement shall be notified in writing to PREMIER within 20 days from the date when such statement is received or deems to be received by the Principal Cardholder. Each Card Account Statement shall constitute conclusive evidence as against all Cardholders that every Card Transaction stated therein is valid and properly incurred or debited in the amount stated therein save for such error or inaccuracy which the cardholder had notified PREMIER in writing within the time prescribed herein.
14. **APPROPRIATION OF PAYMENTS:** Any and all payments made or sent by the Principal Cardholder or any Supplementary Cardholder may be applied and appropriated by PREMIER in such a manner and order and to such Card Account(s) (whether relating to the Card issued to that Cardholder or otherwise) as PREMIER may determine notwithstanding any specific appropriation by the Cardholder.
15. **AMENDMENTS:** PREMIER may at any time amend any of these terms and conditions by giving notice to the Principal Cardholder in the manner prescribed herein of such amendment(s) shall take effect on the date specified in such notice. If the Principal Cardholder or any Supplementary Cardholder continues to retain or use any Card after the specified date, then all Cardholders deem to accept such amendments(s).
16. **DISCLOSURE OF INFORMATION:** Card Division at PREMIER's Head Office may disclose any information relating to any cardholder or the assets or liabilities of any Cardholder for any card account or card transaction to PREMIER authority or any member of VISA/MasterCard or any other person if PREMIER considers it in its interest to do so.
17. **SET OFF AND CONSOLIDATION:** PREMIER may at any time and without prior notice or on demand combine or consolidate any and all account(s) maintained by any cardholder with PREMIER and or set off or transfer any sum standing to the credit in any or all such account(s) in or toward the discharge or payment of any or all sums due to PREMIER from that cardholder on any Card Account or under this Agreement and the right herein conferred shall be exercisable notwithstanding that: a) The use of the Card or the Card Account is not terminated; and/or b) The balance then in favor of PREMIER on the Card Account does not exceed the credit limit imposed on the Card Account.
18. **DOCUMENTATION:** PREMIER will issue Card to the Cardholder on completion of all documentary formalities. Cardholder shall execute a set of Charge Documents and provide other legal documents as per Credit Card Policy of PREMIER in this connection.
19. **MISCELLANEOUS:**
19.1 The Principal Cardholder and each Supplementary Cardholder shall pay and reimburse PREMIER on demand (on a full indemnity basis) all costs fees and expenses incurred by PREMIER in recovering or attempting to recover any Card issued to and/or any sum due to PREMIER from such Cardholder.
19.2 All references to dollars (international Card) and USD in this Agreement shall mean US Dollars notwithstanding that the billing currency of the Card Account may be a currency other than US Dollars in which event the equivalent in such other currency shall apply at such rate or rates or exchange as may be determined by PREMIER, PREMIER may charge all sums payable to PREMIER under this Agreement to the relevant Card Account in the applicable billing currency. Charges incurred in the Currency other than the billing Currency shall be converted at such rate or rates of exchange as may be determined by PREMIER from time to time.
19.3 Any request or instruction to PREMIER shall be in writing and shall be signed by the Cardholder provided nevertheless that PREMIER may but shall not be obliged to accept and act on any instruction or request by telex facsimile transmission or through the telephone which is believed by the officer or employee of PREMIER attending to such instruction or request to have been given or made or authorized by any cardholder notwithstanding that such instruction or request may not have been given or made or authorized by such Cardholder and notwithstanding any fraud that may exist in relation thereto and PREMIER shall not be liable for any loss or damage suffered as a consequence of its acting on or acceding to any such instruction or request.
19.4 Neither the acceptance nor approval by PREMIER of any instruction nor arrangement for any monthly nor periodic payment of any charge of any person by monthly nor periodic deduction effected on any Card Account nor in respect of any monthly nor periodic Card Transaction nor the execution by PREMIER of any such deduction in respect of any month nor period shall impose upon PREMIER any obligation to effect such deduction in respect each and every month nor period and PREMIER shall not be liable for any loss nor damage suffered nor incurred as a consequence of any failure nor neglect by PREMIER to affect any deduction nor Card transaction in respect of any one or month nor period.
19.5 Any and all Card Account Statements, notice (including notification of the PIN and of any amendments to this Agreement) or demands of PREMIER may be sent to the Principal Cardholder or any Supplementary Cardholder by post/courier service, facsimile transmission of telex at the address stated in the Application for the Card or any other address which the Cardholder may notify PREMIER in writing or from which any Telex or facsimile transmission by the Cardholder or purporting to be sent by the Cardholder had been dispatched to PREMIER. Any statement notice or demand to my cardholder so sent or dispatch shall be effective and deemed to have been received by the Cardholder.
a) On the day immediately following the date of dispatch, if sent by post/Courier Service; or
b) Immediately on dispatch if sent by facsimile transmission, notwithstanding that it is not received by the Cardholder or returned undelivered.
19.6 Account Statement or notice relating to any amendment to this Agreement dispatched to the Principal Cardholder shall be deemed to have been dispatched and received by each and every Supplementary Cardholder at the time when the Principal cardholder shall have received or is deemed to have received the same.
19.7 The use of any Card is also subject to other terms and conditions governing the use of other facilities or benefits, which may from time to time be made available. Cash withdrawals from any account with PREMIER shall be subject to the terms and conditions of PREMIER.
19.8 Any forbearance or failure or delay by PREMIER in exercising any right, power or remedy shall not be deemed to be a waiver or a partial waiver of such right, power or remedy unless such rights, powers or remedies are specifically waived by PREMIER in writing.
19.9 Any Charge Slip or Transaction information Document signed by the Cardholder shall be the conclusive proof of the charges recorded there is as incurred by the Cardholder himself and or corporate Member.
19.10 The Cardholder is responsible for collecting the bills and copies of the charge slip or Transaction information Document signed by him/her from the Member establishment. PREMIER will not provide any copy of the charge slip.
19.11 The Cardholder is responsible for possessing the Card with utmost care and security and not to permit anyone unauthorized to use or have possession of the same.
19.12 The Cardholder is responsible for notifying PREMIER immediately in respect of any change to Cardholder's name, business/home/telephone number and billing address or any other particulars as furnished in the Credit Card Application Form earlier made for issuance of the Card.
19.13 The Cardholder is responsible to return immediately all Cards, issued to them, to PREMIER or its Agents upon request where PREMIER believes that they have a good reason to request the Card to be returned.
19.14 The Cardholder (Card Type-Gold /Classic/Platinum International) must comply with all applicable Foreign Exchange Control Regulations and all amendments and additions thereto and the Terms and Conditions in any special approval of Bangladesh Bank as and where applicable.
19.15 The Cardholder and PREMIER shall be unconditionally agreeable to submit to the jurisdiction of the Court of the Country in respect of all disputes arising out of this Agreement.
19.16 This Agreement shall be construed according to the Laws applicable in Bangladesh and these Terms and Laws applicable in Bangladesh will govern Conditions set down in the Agreement. All Cardholder submit themselves to the non-exclusive jurisdiction of the Courts of the Govt. of the People's Republic of Bangladesh.
19.17 As part of cardholder convenience, you will be automatically undergone in to the insurance safety net Program, which covers the outstanding on your Credit Card in case of any unfortunate event of death or permanent total disability. This insurance facility will be in effect at free of charge for a period of 2 months from the date of credit card issuance, post which a charge of .35% of your outstanding balance would be levied to your card account. In the event that you do not wish to avail the facility, you can inform card division to cancel the policy.
20. **Declaration:** I/We do hereby declare that I/We am/are not a loan defaulter with any Bank/Financial Institute.

Application Signature & Date

Demand Promissory Note

Tk..... Date.....

Place.....

I promise to pay on demand to Premier Bank Limited or order the sum of
BDT.....

(Taka.....only)

for value received with interest thereon at the rate of Percent
per annum with monthly rests, or at such rate as may be fixed by Premier
Bank Limited from time to time.

Signature of Applicant

Name