

*I would like to apply for:*

☐ Visa Debit Card      ☐ MasterCard Debit Card

## Account Number with Premier Bank Limited

O

### Account Type

Savings / Current / Others

## Branch Name

1 copy of recent  
color passport size  
photograph, with  
Name and Signature  
overleaf (Please do  
not staple)

Account Name : \_\_\_\_\_

First	Middle	Last

Name (as you want to see on your Card):- Please leave a bank space between two parts of your name (Max 30 Digit)

[illegible][illegible]

Male: ☐ Female: ☐ Marital Status: Married ☐ Single ☐

Father's Name: \_\_\_\_\_

Mother's Name: \_\_\_\_\_

Spouse Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Country: \_\_\_\_\_

Parmanent Address: \_\_\_\_\_

Phone: Off. \_\_\_\_\_ Res. \_\_\_\_\_ Mobile: \_\_\_\_\_ Fax / Email: \_\_\_\_\_

I declare that the above information are true and I agree to abide by the terms and conditions of Premier Bank Ltd.  
VISA/MasterCard Debit Card

Signature of the Applicant with date

Signature Verified By Branch with date & seal

**For Card Divisiton Use Only**

Card Number: 

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Recommended By

A\C Checked By

Approved By \_\_\_\_\_

Prepared By

## Terms and Conditions for use of 'Premier Bank VISA/MasterCard Debit Card

Any Premier Bank VISA/MasterCard Debit Card issued is subject to these terms and conditions of use. Any use of the Card at merchant establishment / Automated Teller Machine (ATM) will automatically constitute the acceptance to these terms and conditions:

### 1. In these terms and conditions:

- i) 'The Bank' means 'The Premier Bank Limited' who is duly licensed to issue VISA/MasterCard Debit Cards and its successor.
- ii) The 'Card' means valid Premier Bank VISA/MasterCard Debit Card.
- iii) The 'Cardholder' means an individual, mentioned in the Card application form, to whom and for whose exclusive use the Card has been issued.
- iv) 'Account' means savings account/current account/ other account maintained by the Premier Bank in the name of the Cardholder.
- v) 'Merchant Establishment' means the establishment with which the authorized member of the 'VISA/MasterCard' has entered into an agreement for honoring 'The Card' on proper presentation.
- vi) 'Transaction' means the use of the Card to avail services and/or to purchase goods and/or to draw cash at any ATM or merchant location with electronic data capture device (POS) who displays VISA/MasterCard acceptance logo.
- vii) 'Settlement of Transaction' means real time debit of the nominated account for the transaction amount originated at merchant establishment of ATM and Debit of nominated account for the service charges/fees.
- viii) 'PIN' means the personal identification number generated with the Card, for use in ATM and or PIN enabled POS terminals to identify the genuine Cardholder. The Cardholder fully responsible to keep the PIN unknown to others as the same can allow transactions at ATM and or PIN enabled POS terminals. The PIN once generated can not be known by others than the Cardholder himself.

### 2.

- i) The Card is the property of the bank at all times.
- ii) The Card is non-transferable.
- iii) On receipt of the Card, the Cardholder shall sign with ball pen on the reverse of the Card in the space provided, as per his/her signature appearing in the Card application. In case the Card is lost/stolen/misplaced, the Cardholder shall be liable for all charges incurred due to use of such lost/stolen/misplaced Card.
- iv) The bank reserves its right to seize/cancel the Card so issued to any Cardholder, if found at a later date, the information submitted by the Cardholder is false and/or he/she is misusing the Card.
- v) The bank reserves the right to withdraw any or all of privileges attached to 'the Card' at any time and to call upon the Cardholder to surrender the Card without assigning any reason whatsoever.
- vi) Upon termination of membership of the Card for any reason whatsoever, it shall be returned to the Card Division or nearest branch of the bank within 2 days from the date of receipt of notice thereto, The Cardholder shall continue to remain liable to pay all transaction charges/fees to the bank arising out of and in connection with issue and utilization of the Card for the period from its/their issue/renewal till surrender.
- vii) Use of the Card after notice of withdrawal of the privileges is fraudulent and the Cardholder may be subjected for legal action by the bank in accordance with the banking act.

### 3.

- i) If the Card is lost / stolen, Card Division of the bank shall be informed immediately through phone/fax followed by written application duly signed by the Cardholder and any expenses incurred to that effect shall be borne by the Cardholder.

### 4.

- ii) For issuance of a replacement Card, the fee fixed by the bank from time to time shall be charged upon receiving lost/stolen Card report in the prescribed format from the Cardholder,

- i) Subject to proper presentation of the Card at the merchant establishment, it will be honored. The Card can be used in an electronic environment only. The electronic environment means ATM and POS which reads the data in magnetic stripe of the Card and gets approval/rejection of the requested transaction from the bank through online communication. Every transaction on the Card is authorized by the bank.

- ii) The bank shall not be liable for any action in the event merchant establishment is unable to honor the Card. Merchant establishment may not honor the Card when conducting a discount sale etc.

- iii) The bank shall not be responsible for any defective merchandise purchased or services availed by the Cardholder. The nominated account of the Cardholder shall be debited on real time when the authorization for the transaction is given. Any claim or dispute should be channeled through the bank as per prevailing rules and regulation of VISA/MasterCard International and the bank.

- iv) The Cardholder is not authorized to claim refund in cash with merchant establishments directly. All claims pertaining to refund should be channeled through the bank only.

- v) Any charge-slip signed by the Cardholder shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder himself and will be charged by the bank to the Cardholder.

- vi) The transaction log of ATM transaction shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder himself. The verification of PIN confirms the authenticity of the Cardholder and the transaction.

- vii) The Cardholder is responsible for collecting the bills and the copies of the charge-slip signed by him/her from the merchant establishment and transaction receipt from the ATM. the bank will not provide any copy of the charge-slips and or transaction receipt.

### 5.

- i) The bank shall levy fees/service charges to the Cardholders as decided from time to time. The charges/fees shall be debited from the nominated account of the Card and the Cardholder agrees to pay all the fees/charges levied by the bank.

- ii) Special services e.g. airlines refund, railway ticket, communication service, purchase of petrol availed by the Cardholder may attract service charge at the rate prescribed by the acquiring bank from time to time.

- iii) It shall be the sole responsibility of the Cardholder to reconcile the transaction with the account statement every month. Any dispute on the Card transaction should be logged within 15 days of statements date to Card Division to avoid rejection due to delay in lodging the claim with VISA/MasterCard International. The Bank may provide a copy of statement on payment of service charge fixed by the bank from time to time.

- iv) For security purposes a limit for cash withdrawal and purchase is fixed for all the Cards on per day basis. Even if a Cardholder has a higher balance in the nominated account, s/he shall not be entitled to draw cash and or make purchase merchandise/ services over and above the prescribed limit.

- v) The various services offered by other banks ATM are completely dependent on the owner bank of the ATMs. The minimum and maximum cash withdrawal is defined by the owner bank of the ATM. There will be separate charge for all the services provided by other bank ATMs and such charges are levied to the Cardholders through VISA/MasterCard Settlement System.

- vi) The fees/ service charges applied to the Card shall not be refunded under any circumstances.

- vii) Unless renewed, the Card issued under this agreement will expire on the date printed in the Card. If the usage of the Card is found satisfactory, it will be automatically renewed prior to the expiry date. If the Cardholder feels that the Card should not be renewed, the Cardholder shall inform the bank 60 days prior to such renewal date.

6. The bank reserves the right to add and/or amend these terms and conditions including fees and service charges without giving any prior notice, which shall be binding on the Cardholder and the bank will intimate the same at its convenience.

7. All disputes are subject to the jurisdiction of courts of Bangladesh.

8. The Cardholder must follow the prevailing local foreign currency rules and regulations and himself / herself is solely liable for any kind of violation of the foreign currency rules and regulations.

9. In case of any Act of God, war, riots, civil disturbances, changes of law, foreclosure of the business of the parties over which either of the party has no control and when any of such cases results in an impossibility to perform this agreement, either of the parties may terminate this agreement, before its expiry, by serving a notice of 7 days in advance to the other party concerned.

I/we acknowledge that I/we have received, read, understood the terms and conditions governing the use of Premier Bank VISA/MasterCard Debit Card and its consequences; and agree to abide by them unconditionally.

Applicant's Signature and Date