

## Welcome to the World of Credit Cards!

Explore the infinite possibilities of a HNB Credit Card that now offers unlimited options and facilities to make your life easier than ever before. Live your desires. Enjoy the privileges. Experience convenience at its best.

Let us ease your worries.

- Free overseas medical, accident & travel insurance
- Surgical and hospitalization insurance cover at discounted premiums
- FREE personal accident insurance cover (starting from Rs. 50,000/-)
- FREE SMS alerts
- FREE supplementary cards
- Picture and photo cards
- 24hr customer service (Hotline: 4 523 523)
- Multiple billing cycles (choose between 9th, 19th, 24th and end of the month bills)
- Payment options varying from 5% to 100%, including free monthly standing instructions from your HNB Accounts (subject to the minimum payment)
- Payments accepted in either cash or cheque at any of our Customer Service Centres
- Credit Card repayment guarantee at a discounted premium
- Minimum interest free period of 25 days and maximum of 55 days
- Instant cash up to 50% of your credit limit
- Replacement card within 1 working day
- 0% Instalment plan packages
- Best ever discounts at selected hotels, restaurants and merchant outlets islandwide
- Loyalty programmes

## Charges & Fees

|  | Joining Fee (Rs.) | Annual Fee (Rs.)   |
|--|-------------------|--------------------|
| International Classic / Regular<br>Limits below Rs. 50,000/-<br>Limits of Rs. 50,000/- and above | 500/-<br>-        | 1,000/-<br>1,000/- |
| International Gold   | -                 | 1,500/-            |
| Local Gold (Master Card only)  | -                 | 1,000/-            |
| International Affinity Cards (Minimum)   | -                 | 1,000/-            |

|                            |           |
|----------------------------|-----------|
| Cash Advance Fee           | 3%        |
| Fuel Surcharge             | 2%        |
| Late Payment Fee (Minimum) | Rs. 750/- |
| Over Limit Fee (Minimum)   | Rs. 500/- |

## THIS APPLICATION FORM, CREDIT CARD AGREEMENT AND CONDITIONS OF USE ARE AVAILABLE IN SINHALA AND TAMIL ON REQUEST

I would like to request a Visa  Master Card

For Affinity / Co-Branded Cards, please state product ..... Membership No .....  
(For Affinity only)

Please complete this application form in BLOCK CAPITALS. Insufficient information may cause delays in processing. All information is subject to verification before a card is issued.

Your preferred payment due date  4<sup>th</sup>  13<sup>th</sup>  19<sup>th</sup>  25<sup>th</sup>

(The payment due date is generally 25 days from your statement date, but may be subject to change depending on Poya, Bank and Mercantile holidays).

## Tell Us About Yourself

MR / MRS / MISS / REV / DR / OTHER .....

Sex: M  F  Marital Status:  Single  Married  Widowed  Divorced

Last Name: .....

First Name: .....

Middle Name: .....

Name to appear on card (maximum 18 characters including title and spaces)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Mother's Maiden Name: .....  
(For security reasons)

Nationality: ..... Date of Birth      
D D M M Y Y Y Y

Resident  Non Resident

NIC (Mandatory): .....  
(Please attach photocopy)

Bills / Correspondence to be sent to:  Office  Residence

Address of Residence: .....

.....

.....

Residence:  Own  Rented  Parent's  Mortgaged

Monthly Rental / Loan Instalment: ..... Period at Above Address (yrs): .....

Residence Tel: ..... Mobile: .....

Email: ..... No. of Dependents: .....

Professional Qualifications: .....

.....

Special Achievements (in sports / public office etc.): .....

.....

Name of a relative not living with you: .....

.....

His / Her Address: .....

.....

Relationship: ..... Relative's Office Tel: .....

Res. Tel: ..... Mobile: .....

## Employment Status

Public Sector  Private Sector  
 Self-Employed  Retired

Name & Address of Business / Employer

.....

.....

.....

.....

Business Tel: ..... (Ext: .....) Fax: ..... Email: .....

Nature of Business of the Company: .....

Designation: .....

Period of service with present employer / company: .....

Name of previous employer/s Period of Service Tel No.

1. ....

2. ....

3. ....

## Income

Annual Salary / Income: Rs. ....  
(Please attach recent salary slips or other proof of income)

Other Income (Annual): Rs. ....

Source: ..... Rs. ....

Annual Income of Spouse (if married)

Source: ..... Rs. ....

## Assets

| Land/Buildings | Value (Rs.) | Vehicle Type & No. | Value (Rs.) | Deposits / Shares | Value (Rs.) |
|----------------|-------------|--------------------|-------------|-------------------|-------------|
|                |             |                    |             |                   |             |

Others (Specify): .....

Your HNB Shareline Number (if applicable): .....

Financial Relationship  
Bank / Branch Type Account Number

.....

.....

.....

## Financial Liabilities

Bank / Finance Co. Monthly Payment (Rs.) Balance Payable (Rs.)

1. ....

2. ....

3. ....

4. ....







## 4. FEES AND CHARGES

4.1 The Cardholder agrees to pay the Bank's Joining and Annual Fee for the Card(s). Such Fees will be debited to the Card Account when due and will not be refunded, unless the Cardholder has given one month prior written notice before the expiry date given on the Credit Card.

4.2 Interest will be charged on Card Transactions for the period commencing from the date of posting the transaction on the Card Account, up to the date of payment in full, calculated on the average daily balance over the said period, at an annualized rate to be determined by the Bank at its discretion and which will be notified to the Principal Cardholder by publication in the Website. (The said method of calculation of interest, and the rate of interest, shall be applicable to both purchases made and cash advances obtained by using the Card. The interest so charged shall be debited to the Card Account on the Statement Date. For the convenience of the Cardholder, the Website shall contain illustrations of the method of charging interest on outstanding sums set out herein.)

4.3 If the Cardholder fails to pay the Bank the total outstanding by the Payment Due Date, the outstanding balance on the Statement Date will be charged and interest calculated on the average daily balance over the billing period at an annualized rate to be determined by the Bank at its discretion, at any given time, and which will be notified to the Principal Cardholder and published in the Website. (The said method of calculation of interest and the rate of interest shall be applicable to both purchases made, and cash advances obtained by, using the Card. The interest so charged shall be debited to the Card Account on the Statement Date. For the convenience of the Cardholder, the Website shall contain illustrations of the method of charging interest on outstanding sums set out herein.)

4.4 Without prejudice to the payment of the interest charge referred to, if the Cardholder fails to pay the Minimum Amount due by the payment due date, a Late Payment Fee will be charged on the total outstanding balance on the Statement Date at a rate to be determined by the Bank, from time to time, and notified to the Principal Cardholder and published in the Website.

4.5 The Bank shall charge the Cardholder and debit from the Card Account a handling fee, at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website, if any cheque or other payment order issued or presented by the Cardholder or any other party, to the Bank is not honoured for payment for any reason whatsoever. This charge will be in addition to any postage charges that may be charged by the Bank.

4.6 A Cash Advance Fee will be charged on all cash advances debited from the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website. All payments made by the Card for Traveller's Cheques, Drafts and Telegraphic Transfers shall also be treated as Cash Advances and are subject to the above charges.

4.7 An Over Limit Fee shall be charged, if the assigned Card Limit is exceeded at any point in the billing period. The Over Limit Fee shall be determined by the Bank from time to time, at its discretion, and shall be notified to the Principal Cardholder and published in the Website. For this purpose the amount of any bank charges will also be considered, when applying the Over Limit Fee.

4.8 All purchases of Petrol, Diesel, Gas and other supplies available from Filling Stations in Sri Lanka, are subject to a handling fee at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website.

4.9 All Card Transactions which are executed without physically presenting the Card for payment are subject to a handling fee at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website.

4.10 A fee for the retrieval of a photocopy of a sales draft will be debited to the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website.

4.11 Stamp Duty as currently applicable or any other Statutory Charge or Levy will be charged to the Card Account for each and every transaction made with the Card, including Cards issued to Supplementary Cardholders or through any other method, as stipulated by such Statutes, Regulations or Rules.

4.12 A replacement Credit Card fee will be debited to the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website, in the event of such a replacement becoming necessary for any reason whatsoever.

## 5. SUPPLEMENTARY CARD

5.1 The Bank may at the request of the Principal Cardholder issue a Supplementary Card to the Principal Cardholder's immediate family members provided that the Supplementary Cardholder and the use of the Supplementary Card shall be bound and governed by the same terms and conditions contained in this Agreement where applicable. Card Transactions and Cash Withdrawals made by the Supplementary Cardholder will be debited to the Card Account and shown in the Monthly Statement of Accounts sent to the Principal Cardholder and no separate Statement of Accounts will be given to the Supplementary Cardholder.

5.2 The Principal Cardholder and the Supplementary Cardholder shall be jointly and/or severally liable to the Bank for any charges incurred by the use of the Supplementary Card. The Principal Cardholder shall be liable for the full outstanding sum shown in the Card Account as the Principal Debtor, even though the full sum or part thereof may have been incurred by the Supplementary Cardholder and the liability of the Principal Cardholder shall continue as long as the sum payable to the Bank remains outstanding, notwithstanding cessation of the relationship between the Principal Cardholder and the Supplementary Cardholder.

5.3 Once the Supplementary Card is issued, it will be in force until the same is cancelled by written notice to the Card Centre, by the Principal Cardholder or the Supplementary Cardholder.

5.4 Upon the termination of this Agreement and the use of the Principal Card, the use of all Supplementary Card/s shall also be terminated and the Supplementary Card/s shall be returned immediately to the Bank.

## 6. BILLING AND PAYMENT

6.1 The Bank will send a Statement of Accounts monthly, at the end of the billing period, to the Principal Cardholder (on a specified date of each month as selected by the Bank at its discretion) for the purpose of calculating interest and establishing the date on which payment is due. The Monthly Statement of Accounts shall contain details of Card transactions made by the Principal and/or the Supplementary Cardholder during the billing period, brought forward outstanding amount from the previous Statement, any payments received by the Card Centre during the billing period, the total amount outstanding on the Card Account (the Total Outstanding) at the end of the billing period, the minimum payment due from the Cardholder out of the Total Outstanding and the Payment Due Date.

6.2 In the event, the Principal Cardholder fails to receive the Monthly Statement, it shall be the duty of the Principal Cardholder to inform the Card Centre of the Bank within 10 days of the end of the Billing Period that he has not received the Monthly Statement of Accounts.

6.3 The Cardholder who is a customer of the Bank shall activate his/her e-banking/virtual banking facility to enable him/her to check the Card Transactions, Account Status and to make Bill Payments.

6.4 Non receipt of the Monthly Statement of Accounts does not absolve the Cardholder from his/her liability to make payments due to the Bank on the Due Date.

6.5 Payments made by the Cardholder to the Bank in respect of the Card Account will be applied by the Bank, when received by the Card Centre, in or towards payment of the Cardholder's liabilities to the Bank, under these terms and conditions, in such order as the Bank may decide.

6.6 The Cardholder who maintains a current or savings account with any branch of the Bank, may issue direct debit standing order instruction on such Account, to settle the amount specified by such transaction, on or before the Payment Due Date. Any amendments or cancellations to any such standing order instruction should reach the Card Centre at least two weeks before the next Payment Due Date.

6.7 The Cardholder shall examine each Statement of Accounts, issued in respect of the Card Account, and shall notify the Bank's Card Centre of any alleged error therein within 14 days of the Statement Date. In the event the Cardholder fails or neglects to notify the Bank of such an alleged error within the said period of 14 days, the Statement of Accounts and all entries therein shall be binding on the Cardholder and shall be deemed conclusive proof of the contents thereof, and the Cardholder shall not dispute the contents of the said Statement of Accounts thereafter. All Statement of Accounts will be sent by ordinary post to the latest address provided to the Bank by the Principal Cardholder in writing and shall be deemed to have been received within 48 hours of posting. Any complaint pertaining to the Card Account may be communicated to the Card Centre by the Cardholder by telephone on 011 4 523 523 or on any other number designated by the Bank from time to time and published in the Website.

6.8 The Cardholder shall accept as final and conclusive, as between him/her and the Bank, the respective rates of exchange or re-exchange, as determined or applied, in any case of conversion of foreign currencies into Sri Lankan Rupees or the re-conversion of Sri Lankan Rupees into foreign currencies as the case may be. Regardless of the currency of payment and the currency of account, the ultimate liability of the Cardholder to the Bank will be in Sri Lankan Rupees.

6.9 All the conversions and re-conversions shall be without any loss in exchange to the Bank, and the Cardholder hereby undertakes to indemnify the Bank against all such losses in exchange. Loss in exchange shall mean any loss suffered by the Bank, or its agent or correspondents, by reason of any fluctuations in the parities of the currencies, or the devaluation of any currency/ies involved.

6.10 The Cardholder hereby agrees that upon the death of the Cardholder, the Executors, Administrators, Legal Representatives or the next of kin who have received the inheritance of the Cardholder, shall be liable to settle and repay all monies due, payable and outstanding on the Card Account.

## 7. STATEMENT OF ACCOUNTS

7.1 The Cardholder hereby agrees that the Bank shall be entitled to treat any sales draft and/or other charge, bearing the imprint or reproduction of the embossed information contained on the Card, that is duly completed, and any invoice/printout made from electronic Point of Sale Machines, as conclusive proof against the Cardholder of the fact that the amounts set out therein are due from the Cardholder to the Bank.

7.2 The Cardholder hereby agrees that any Statement of Accounts presented in writing or in the form of documentation by the Bank, which have been signed and certified by the Manager of the Card Centre of the Bank or by any other person specifically appointed for that purpose by the Bank, shall be deemed sufficient in law as conclusive proof against the Cardholder of the contents thereof without any other documents or vouchers to support the same. The Cardholder also agrees that these Statement of Accounts may be in the form of documents showing Card transactions, charges, statutory payments or Cash withdrawals effected by means of a Teller Machine; or statements made out of the books, computer records, documents and memory storage devices of the Bank. The Cardholder further agrees that any such documentation provided by the Bank shall be deemed to be conclusive proof that the amounts set out therein are due and owing from the Cardholder to the Bank and shall be admissible as evidence in a Court of Law.

7.3 The Cardholder hereby agrees that the Cardholders would accept that any information contained in any Statement of Accounts, extracts, writing or other document referred to in sub-paragraph (2) above, showing the Card transactions effected by Point of Sale Machines and Online Transactions as well as any Cash Withdrawals effected by means of a Teller Machine or through any other form of electronic medium as defined by the provisions of the Electronic Transactions Act No. 19 of 2006 would be valid.

## 8. USE OF ATM MACHINES AND PIN

8.1 Where an Automated Teller Machine facility has been incorporated in the Card so that it may be used to withdraw cash by electronic means, the use of such facility shall be subject to the International Agreement between the Bank and Visa/Master Card that governs the use of the Card in electronic machines as per the provisions of the Exchange Control Act.

## 9. SAFEGUARDING THE CARD AND PIN

9.1 The Cardholder shall exercise all possible care to ensure the safety of the Card and shall prevent the PIN from becoming known to any other person and shall also ensure that the PIN is not kept written in any manner.

## 10. LIABILITY / LOSS OF CARD

10.1 If the Card is lost/stolen/destroyed/liable to be misused or if the PIN has been disclosed to another person, the Cardholder must notify both the Police and the Card Centre about the said loss, theft or disclosure immediately. If such notification is given to the Card Centre orally, it shall not take effect unless confirmed in writing to the Card Centre.

10.2 The Cardholder shall be liable in respect to any use of the Card, for all Card Transactions and Cash Withdrawals until such time as a written notice is received by the Card Centre and all such amounts are recovered from the Cardholder in the manner set out in this Agreement.

10.3 The Cardholder shall give the Bank all the information in the Cardholder's possession as to the circumstances of the loss or misuse of the card or the disclosure of the PIN, and shall take all steps deemed necessary by the Bank to assist in the recovery of any missing Card. The Cardholder shall also forward a certified copy of the Statement made to the Police.

10.4 The Bank may at its absolute discretion issue a replacement Card for any Card lost or stolen on the same terms and conditions as the original Card, subject to a charge.

10.5 In the event the Cardholder recovers the lost or stolen Card, the Cardholder shall return the recovered Card to the Card Centre immediately.

## 11. EXEMPTION AND EXCLUSION

11.1 The Cardholder agrees that the Bank shall not be liable for any loss or damage however incurred or suffered in the event that a Merchant, any other Bank or any other party refuses to honour or accept the Card or to extend credit facilities including cash advances to the full and authorized Card Limit.

11.2 The Bank shall not be liable for any defect in the goods purchased or services rendered and paid for through the Card. The claim or dispute with the establishment, Merchant or any other Bank shall be settled between the Cardholder and such establishment, Merchant and/or Bank, without any payment being withheld from the Bank.

11.3 The Cardholder shall not hold the Bank liable if the Bank fails to perform its obligation under this Agreement due to the failure of any Machine, Data Processing System, Electronic Transmission System or Transmission Link; or due to any industrial dispute with the claim or due to anything beyond the control of the Bank and its servants.

## 12. RECOVERY

12.1 The Cardholder specifically agrees that where the Cardholder fails to settle his liabilities to the Bank under these Terms and Conditions on the Payment Due Date, the Bank has a right to, at any time and without notice to the Cardholder, debit any Current or Savings Account or any other type of Account maintained by the Cardholder, at any branch of the Bank, for the full amount due and owing from the Cardholder.

12.2 The Cardholder hereby authorizes the Bank to set off any monies standing to the credit of the Cardholder, in any such account maintained at any branch of the Bank, towards discharging any sum of monies due and owing from the Cardholder to the Bank on the Card Account, to recover a sum up to the full amount due and owing from the Cardholder, from any sum deposited or credited to any account maintained at any branch of the Bank, and to uplift any deposit held by the Cardholder in the Bank, or to keep such deposits under lien till the outstanding sum in the Card Account is paid in full.

12.3 The Cardholder acknowledges and agrees that the Bank shall be entitled to recover any assets of the Cardholder and use them towards discharging any sum of monies due and owing from the Cardholder to the Bank on the Card Account and that the Cardholder will indemnify the Bank against any such steps taken by the Bank.

12.4 Where the Cardholder fails to settle his/her liabilities to the Bank under these Terms and Conditions, the Bank at its absolute discretion may terminate this agreement unilaterally and cancel all Cards (inclusive of Supplementary Cards) issued to the Cardholder under this Agreement. Where the Bank terminates this agreement due to the default of Cardholder, such Cardholder shall not be eligible to enter into any new Card Agreement with the Bank and the Bank shall report the Cardholder (both Principal and Supplementary) to the Credit Information Bureau of Sri Lanka.

12.5 Where the Cardholder fails to settle his/her liabilities to the Bank under these Terms and Conditions, the Cardholder authorizes the Bank to obtain the services of a third party, as independent contractors as Collection Agents, to visit the Cardholder and persuade him/her to settle the outstanding monies due and owing by the Cardholder/s on the Card Account to the Bank; and for such purpose, to disclose to the third party, independent contractor, the necessary credit information such as transactions and outstanding sums.

12.6 In the event, the Cardholder continues to default on the payment of monies outstanding on the Card Account, the Cardholder acknowledges that the Bank is entitled to institute legal action against the Principal Cardholder (in cases where there is a Supplementary Cardholder, jointly or severally with the Supplementary Cardholder), to recover the total monies outstanding on the Card Account.

12.7 The Cardholder acknowledges that he/she shall be liable to pay all the costs of collection of dues, legal expenses and outstanding amounts with interest, should it become necessary to refer the matter to a collection agency, or to obtain legal recourse, to enforce payment.

## 13. DISCLOSURE

13.1 The Bank may with or without notice to the Cardholder disclose information in respect to the Cardholder's Card Account to a third party service provider engaged by the Bank, for the limited purpose of providing such services, as well as to the Credit Information Bureau of Sri Lanka upon the unilateral termination of this Agreement, where the Cardholder(s) have defaulted on the repayment of monies due on the Card Account.

## 14. GENERAL

14.1 The Principal Cardholder shall immediately notify the Bank's Card Centre in writing of any change in his/her name, address, employment and mobile phone number etc.

14.2 The Bank shall have the right at its absolute discretion to transfer, assign and sell in any manner, in whole or in part, any Cardholder's amounts outstanding.

14.3 Upon the Principal Cardholder's written request, the Bank may at its discretion upgrade his/her Credit Card and/or enhance his/her credit limit.

14.4 Whenever required by the Bank, the Cardholder shall furnish data concerning his/her financial position to the Bank. The Cardholder further authorizes the Bank to verify the information furnished. If the data is not furnished when called for, the Bank at its discretion may refuse renewal of the Card or cancel the Card forthwith.



