



Debit Card Application Form

01. FULL NAME

02. NAME (As to be printed on card - leave a space after each part of name - maximum 19 characters)

03. Date of Birth [DD MM YYYY]

04. Marital status Married Single

05. Sex Male Female

06. Account Type Current Savings SND

07. Account Number (CD/MSD/SND)
 Branch Code Account Number (11 digit)

08. Father's Name

09. Mother's Name

10. Mailing Address

Contact Phone Numbers:

Office:	Residence:	Cell:
Fax:	E-mail:	

11. Permanent Address

Signature verified by

Signature of the Applicant

Primary Card Applicant

Please attach a recent colour passport size photograph in this box, write your name on the back of the photograph.

(Please do not staple)

BANK USE ONLY

ID Number Personal Code

Card Number:

Information Processed by

Information Checked by

Authorized Signature

These Terms and Conditions are related to the VISA Debit Card Operations of SJIBL:

1. Only account holders of Shahjalal Islami Bank Ltd. can apply for SJIBL VISA Debit Card.
2. In these Terms and Conditions:
 - a) 'Bank' means Shahjalal Islami Bank Ltd. and its successors and assigns.
 - b) 'VISA Acquirers' mean any bank or financial institution, which is licensed by VISA International to conclude agreements with merchants to accept VISA cards of all description.
 - c) 'Card' means valid SJIBL VISA Debit Card issued to a Cardholder 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 authorized acquirers: ATM and/or POS.
 - d) 'Cardholder' means the Applicant Customer mentioned in this Application Form, to whom and for whose uses the Card has been issued at his/her request.
 - e) 'Customer' means the Cardholder stated above.
 - f) 'Account' means an account maintained by the Bank in the name of the Cardholder.
 - g) 'Agreement' means the 'Terms and Conditions' along with the SJIBL VISA Debit Application Form.
3.
 - a) All transactions initiated by the Card, whether electronically or otherwise, using the Card will be debited from the Designated A/C
 - b) The Bank shall debit the Designated Account for the amount withdrawn from any of the VISA Debit Automated Teller Machine (ATM) or POS transactions for goods and services obtained from VISA authorized merchants in Bangladesh by the use of the Card. The Bank's records generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transactions notwithstanding the fact that there exists no debit voucher signed by the Cardholder to support transactions through the ATM.
 - c) If the Designated Account becomes overdrawn by the use of the Card, the Cardholder shall be charged with interest at such rate as the Bank determines and as other fees and expenses as determined by the Bank. Any such overdrawn is repayable on demand.
 - d) In consideration of issuing the Card, 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 or use of the Card, provided only that the Bank acts in good faith.
 - e) The Bank shall have the right to charge the Customer any fees for issuance and use of the Card on a yearly basis.
4. The Bank reserves the right to limit the total cash withdrawal or goods and services purchased at VISA authorized merchants by the Cardholder during a 24-hour period.
5. The Card shall at all times, remains the property of the Bank and the Bank may in its unfettered discretion and without giving any reason to withdraw the Card or the services thereby offered or any part of such services at anytime without any prior notice whereby the Cardholder will be responsible for returning the Card 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, use of the Card by a person who obtained possession of the Card with the consent of the Cardholder constitutes authorized use of the Card.
8. The Bank shall debit the Designated Account for all related charges with respect to the Card and the use thereof and the charges as may be announced from time to time by the Bank or other VISA authorized acquirer as the case may be, including charges for any replacement of the Card.
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 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 VISA Debit ATM, the insufficiency of funds in such a machine or otherwise.
10. The Bank does not warrant and will not be responsible for the Card not being honored 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 management.
12. In the event of resetting PIN, the Bank will levy a charge set by the Bank's management.
13. Card holder will not use this card for any illegal transaction or anything unlawful, 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) Death of the Cardholder;
 - c) The Cardholder's authority to operate the Designated Account is terminated;
 - 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 the SJIBL Card Division.
16. All rules and regulations governing the operations of current, savings & SND accounts will be applicable of the Card transactions relating to such accounts.
17. The Bank may at any time change Terms and Conditions without prior notice to the Cardholder.
18. These Terms and Conditions will stand amended if such amendments are necessitated by law, government regulations or instructions issued by the Bangladesh Bank.
19. Fees and charges will be determined periodically by the Bank or other VISA authorized acquirers.
20. Cardholder may terminate this Agreement by serving 60 days prior notice to the Bank before its expiry.
21. In case of any act of God, war, riots, civil disturbances, changes of law 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 without assigning any reasons whatsoever.
22. All disputes are subject to the jurisdiction of courts in Bangladesh only.

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:-----