

# Credit Card Application Form

Name : .....

Card Number : .....

Customer Identification Number : .....



**Shahjalal Islami Bank**

L I M I T E D

Committed to Cordial Service

**VISA**



# Shahjalal Islami Bank

L I M I T E D

Committed to Cordial Service

Photo  
(Primary Applicant)

Photo  
(Supplementary Applicant)

**CREDIT CARD APPLICATION FORM**

Please fill in the capital letters and tick ("✓") boxes where appropriate

**Head of Cards**  
 Shahjalal Islami Bank Limited  
 Dhaka, Bangladesh

Branch Name  Source Code  Date  d  m  y  y  y

I am applying for  VISA Card  Master Card  Both Cards  Others .....  
 (Please specify)

Types of Card  Classic  Gold  Platinum  Signature  Titanium

Expected Amount : (BDT)  Expected Amount : (USD)

**Personal Information**

Full Name: Mr. / Mrs. / Ms.

NAME TO APPEAR ON THE CARD (PLEASE KEEP ONE BLANK SPACE BETWEEN EACH PART OR YOUR NAME)

Mother's Name  Mobile

Father's Name  Mobile

Date of Birth Day  Month  Year  Gender  Male  Female  Other

Marital Status  Single  Married  Separated  Divorced  Widow

Nationality Bangladeshi  If other than Bangladeshi please specify .....

Number of Dependents Child  + Dependents  Total Dependents

E-TIN

National ID

Passport Number  Date of Exp.

Club's Membership(If any)  Membership No.

Highest Education Level  SSC  HSC  Graduate  Post Graduate  Others. ....

Permanent Address

Residence Address

Residential Status  Owned  Family Owned  Rented  Company Provided  Other

Billing Address  Residence  Office  E-mail .....

Card to be Received From  Card Division  Billing Address  Branch Name.....

Phone No.  Mobile

Directorship with any Bank  Yes  No

(Please tick "✓") If Yes, Bank Name:



## Spouse Information

Full Name   
Date of Birth Day   Month   Year      
Profession   
Mother's Name   
Father's Name   
Parent's Address   
  
Work Address   
  
Contact No. Mob.                 Res.                 Off.

## Professional Information

Salaried  Self-employed  Both  Student  Retired  Other (Please Specify)   
Company Name   
Nature of Business   
Designation  Department  Employee ID No.   
Office Address   
 Post Code   
Phone  Business Establishment Date (if self employed)          
No. of Months with Current Organization   
Name of Previous Organization   
Total Work Experience (in Months)

## About Income

If Salaried:  
Basic (Monthly) Tk.  Allowances (Monthly) Tk.  Total (Monthly) Tk.   
If self-employed:  
Gross Income (Monthly) Tk.  Expenses (Monthly) Tk.  Net Income Tk. (Monthly) Tk.   
Additional Monthly Income (If any, attach relevant documents) : Source of Other Income   
Income of Spouse Tk.  Other Income Tk.  E-TIN

## Bank Account Details

Title of Account	Bank Name	Branch Name	Account No.

## About Bank Investment / Loan Accounts


## Details of Other Credit Cards

		BDT	USD	

## References

### Reference 1

Name:

Relationship with Applicant

Profession (Please tick "✓" ) Service  Self Employed  Business  Other  (Please Specify)

Name of Organization

Designation

Work Address

Permanent Address

Residence Address

Telephone Res.  Mobile

Office

E-mail (Block Letters)

### Reference 2

Name:

Relationship with Applicant

Profession (Please tick "✓" ) Service  Self Employed  Business  Other  (Please Specify)

Name of Organization

Designation

Work Address

Permanent Address

Residence Address

Telephone Res.  Mobile

Office

E-mail (Block Letters)



**Guarantor ( If Applicable )**

Name  Relationship   
 Father's Name  Telephone (Off.)   
 Mother's Name  Telephone (Res.)   
 Date of Birth Day   Months   Year      
 Permanent Address  Residence Address   
  
  
 Profession (Please tick "✓")  Service  Self Employed  Business  Other  E-mail   
 Name of Organization  NID   
 Designation  E-TIN   
 Work Address  Total Income shown in Tax Return   
 Taxpaid   
 Net worth shown in Tax Return

Signature of Guarantor

Guarantee Verified by  
(Name, Seal & Sign)

**Offered Security: (If Required)**

MTDR / Bai Muazzal / Bai Murabaha / Quard / BG / Lien of Deposit Account  Others.....  
(Please Specify)

**Standing Instruction for Auto Debit**

Auto Pay Transaction Type  Shahjalal Islami Bank  BEFTN  
 Bank Name:  Branch Name:   
 Title of Account:  Routing No:   
 Auto Pay Instruction Yes  No   
 For VISA Card Account #   
 Minimum Payment  Full Payment   
 For Master Card Account #   
 Minimum Payment  Full Payment

Please debit my mentioned A/C as instructed.

Signature of Account Holder  
(Signature Verified by Authorized Officer)

**Declaration**

I do hereby undertake that this SJIBL Credit Card will only be used for Shariah permissible transaction and I will pay my dues in time. If I fail to pay my dues within the stipulated time, I will make Sadaqua of a lump sum amount fixed by the Bank time to time to SJIBL Foundation.

I declare that the given information provided by me are true and I authorize SJIBL and its representative to contact my employer (s), Bank (s), Auditor (s) or any other sources to obtain any information it may require. If my application is accepted, I agree to abide by the terms and conditions as fully described at page number 6 & 7 of this application form.

Applicant's Signature

Date

# LETTER OF UNDERTAKING FOR CIB

To  
 The Manager  
 Shahjalal Islami Bank Limited  
 .....

**Subject : Provision of information on the ownership of companies and their Bank liabilities.**

Dear Sir,

I.....  
 Owner/Partner/Director/Guarantor of ....., am  
 applying for sanctioning/renewal/rescheduling of a loan in my own name/aforementioned company's name. My  
 Father's Name:.....,  
 Mother's Name:....., Husband's Name (in case of Married  
 Women):....., Main (Permanent) Address: Street  
 No/Village.....  
 Street Name:..... PS/Upazilla..... District..... Postal  
 Code..... Country ....., Additional (Business) Address: Street No/  
 Village..... Street Name: ..... PS/Upazilla .....  
 ..... District of Birth....., Country of Birth.....,  
 National ID Number :....., Other ID documents (Passport/Driving License/  
 Nationality Certificate): ID Number..... ID Issue Date.....  
 ID Issue Country....., TIN:.....,  
 Gender: Male/Female, Telephone Number:..... are given for your kind consideration.

The list of companies under the ownership of mine along with their bank liability status is given in the following table:

Serial No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not	
				Yes	No

Apart from stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower	Customer's Signature: ✓ Name : Name of the Borrowing Organization:
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★ If necessary extra paper could be used for list of companies.

# CIB ONLINE INQUIRY FORM-1

Annex -N

## Individual's (Borrower/Co-borrower/Guarantor/Owner) Information

Name of Bank/Fl:

Bank Code:

Fl Code:

Branch Code:

**\* Type of Financing:**

**\* Total Requested  
Amount/Credit Limit:**

### Installment Contract Data

Number of Installment:

Installment Amount:

**Role in the Institution:** Chairman/Managing Director/Sponsor Director  
Elected Director/Nominated Director (by Govt.)/Nominated Director (by Institution)  
/Shareholder/Partner/Owner of Proprietorship/Others

### Installment Contract Data

**Title:**

**\* Name:**

Father's Title:

(Name has to be filled up according to NID/other ID documents)

Mother's Title:

Father's Name:

Spouse's Title:

Mother's Name:

**\* NID Number:**

Spouse's Name:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**\* E-TIN:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**\* Date of Birth:**

**\* Gender: Male/Female**

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**\* District of Birth:**

**\* Country of Birth:**

**\* Permanent Address:**

**\* District:**

**\* Street Name and Number:**

Postal Code:

**\* Country:**

**Present Address:**

District:

**\* Street Name and Number:**

Postal Code:

**\* Country:**

**Other ID:**

**ID Type:** Passport/Driving License/  
Birth Registration

**ID Number:**

**ID issue date:**

**ID Issue Country:**

**\* Sector Type:** Public/Private

**\* Sector Code:**

Telephone/Mobile Number:

Date:

  
Signature of the Customer

Seal and Signature of the  
Manager

Seal and Signature of the  
Authorized officer

\* indicates mandatory field

# LETTER OF UNDERTAKING FOR LIEN

Date:.....

To

The Manager

Shahjalal Islami Bank Limited

.....  
.....  
.....

Subject: Authorization for Lien on MSD/AWCD/MTDR/ RFCD/ERQ /Scheme Deposit  
A/C No.....

Dear Sir,

I, the undersigned do hereby unconditionally authorize you to instate lien on my MSD/AWCD/  
MTDR/RFCD/ERQ / Scheme Deposit A/C No.....maintained with SJIBL  
..... Branch, for amount of Tk.....

(In word.....), against  
issuance of Credit Card in my favor. I also authorize the Bank to appropriate the proceeds of  
the above mentioned Deposit Account at the discretion of the Bank any time without any prior  
notice to me.

So, you are requested to do the needful in this regard for issuance of the stated Credit Card.

Thanking you.

Yours faithfully,

✓  
Signature:

Name:.....

Address:.....

Date of Birth:.....

Mother's Name:.....

Father's Name:.....

Tel. No. / Mobile No:.....



# Demand Promissory Note

Shahjalal Islami Bank Limited, ADC (Card), Shahjalal Islami Bank Tower  
Plot No: 4, CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212, Bangladesh

Tk. ....../-

Date.....

I/We promise to pay on demand to Shahjalal Islami Bank Limited or order, the sum of  
Tk. ....(Taka.....  
.....)

for value received with Uzrat of Khidmah / Uzrat of Wakalah there on from this date &  
compensation, if any, imposed by the Bank.



\_\_\_\_\_  
Signature

Name: .....

Address: .....

.....

# LETTER OF CONTINUITY

Date:.....

Shahjalal Islami Bank Limited  
ADC (Card)  
Shahjalal Islami Bank Tower, Plot No: 4, CWN(C)  
Gulshan Avenue, Dhaka-1212  
Bangladesh

Dear Sir,

Referring to the Demand Promissory Note for Tk. ....  
(Taka.....)  
.....) only dated ..... made by the  
undersigned which is given to you as a Continuing Security for repayment of any outstanding  
including Uzrat of Khidmah / Uzrat of Wakalah in my/our Credit Card which is at present  
outstanding or may be outstanding in future in my/our Credit Card with you. I/We undertake  
that, I/we will remain liable on the said Promissory Note jointly and severally until final adjustment  
of the investment notwithstanding the fact that the outstanding in the said Credit Card may  
from time to time be reduced or completely extinguished or brought into credit by payment of  
cash/cheque therein by me/us.

Yours faithfully,



Name: .....

Address: .....

.....

# LETTER OF REVIVAL

Date:.....

The Manager  
Shahjalal Islami Bank Limited

.....  
.....

This letter refers to and is an integral part of the documentation executed by us against Credit Card facility(s) granted in favor of.....

.....  
including the Promissory Note(s) dated..... for Taka.....  
in your favor. We hereby acknowledge and confirm for the purpose of Section 19 of the Limitation Act. IX of 1908 and/of any amendment thereto and any like limitation law, that we are liable to you for payment of the Promissory Note(s) together with Uzrat of Khidmah / Uzrat of Wakalah thereon, and such documentation including the Promissory Note(s) and relative securities and obligations there against shall remain in force.

If this letter is signed by and for one individual the terms "We" "Our" "Us" etc. shall be read throughout applicable as "I" "My" "Me" etc. as the case may be. If this letter is signed or otherwise executed by or on behalf of one party, the obligations and liabilities of such parties shall be deemed to be joint and several unless expressly stated to the company.

In the case of Principal or ourselves being a Firm or Company or Corporation, our obligations hereunder shall be binding on their successors or assigns and shall continue notwithstanding any change in constitution of the Firm or Company or Corporation and where we ourselves are a Firm shall bind the members from time to time of our Firm jointly and notwithstanding that the Firm may be reduced to consist of a single person.

  
Signature

Name: .....

Address: .....

.....

**Supplementary Application Form**

Applicant's Name:.....

\_\_\_\_\_

Name to appear on the Card (Please keep one blank space between each part of your name)

Relationship with the Principal Card Applicant

Spouse  Parents  Brother/Sister  Child  Other (Please specify)

Male  Female  Date of Birth

Educational Qualification:  Post graduate  Graduate  HSC  Other.....

Occupation: .....

Mother's Name: .....

Father's Name: .....

Address: .....

.....

Phone: ..... Mobile: .....

\_\_\_\_\_ Date

\_\_\_\_\_ Input by

**Supplementary Card Applicant Declaration**

Principal Applicant's Name:.....

Principal Applicant's Card No. \_\_\_\_\_

Supp. Card No. \_\_\_\_\_

Spending Limit of Supplementary Card: .....

Amount (BDT) .....(USD).....% of the Card Limit

Fee Code

ID Code No. \_\_\_\_\_

Application No. \_\_\_\_\_

I/We do hereby declare that the above information is correct and I/We shall be liable for any use/misuse of this Card.

\_\_\_\_\_ Date



\_\_\_\_\_ Supplementary Applicant's Signature



\_\_\_\_\_ Principal Applicant's Signature

\_\_\_\_\_ Authorized Signature

**For Office Use Only**

**For VISA Card**

Application No. \_\_\_\_\_

Card No. \_\_\_\_\_

Product Migration

Application No. \_\_\_\_\_

Card No. \_\_\_\_\_

**For Master Card**

Application No. \_\_\_\_\_

Card No. \_\_\_\_\_

Product Migration

Application No. \_\_\_\_\_

Card No. \_\_\_\_\_

Annual Fee Yes  No  Other  .....

File No. \_\_\_\_\_ Cabinet No. \_\_\_\_\_

ID Code No. \_\_\_\_\_

Credit Limit Tk. \_\_\_\_\_ USD \_\_\_\_\_

ID Code No. \_\_\_\_\_

Credit Limit Tk. \_\_\_\_\_ USD \_\_\_\_\_

ID Code No. \_\_\_\_\_

Credit Limit Tk. \_\_\_\_\_ USD \_\_\_\_\_

ID Code No. \_\_\_\_\_

Credit Limit Tk. \_\_\_\_\_ USD \_\_\_\_\_

If yes Fee Code  Billing Cycle \_\_\_\_\_

\_\_\_\_\_ Input by

\_\_\_\_\_ Verified by

\_\_\_\_\_ Authorized Signature

## TERMS AND CONDITIONS OF SHAHJALAL ISLAMI BANK LIMITED CREDIT CARD

All facilities made by SJIBL to the successful applicant who has been issued a credit card will have to follow the following terms and conditions, which are in force or may be amended from time to time by SJIBL, of which the applicant conclusively evidencing himself/herself by signing the application form while applying for his/her credit card and by his/her signature on the credit card issued to him/her and while using his/her card for any sort of transaction.

### 1. DEFINITIONS

In the following agreement few words shall have their own respective meaning set out for understanding to the customers. SJIBL means Shahjalal Islami Bank Limited. ATM means any Automated Teller Machine. VISA means Visa Worldwide Pte Ltd. PIN means Personal Identification Number issued by SJIBL against the Cardholder's system generated card account, which will be used to access cash withdrawal through ATM. CARD means valid card issued by SJIBL bearing the name VISA or the Service Mark of VISA (whether or not it also bears the name or mark of any person or entities) to the principal/supplementary Cardholder for the use of their own account remains the property of SJIBL at all times. The card will be issued by SJIBL under the condition where, all the asked information on the Credit Card Application Form will have to be truly furnished and finally to the utmost satisfaction of SJIBL. CARDHOLDER means an applicant to whom a credit card has been issued bearing individual applicant's name issued by SJIBL to operate a card account, which also includes supplementary Cardholder. CARD ACCOUNT means account of the principal Cardholder against his/her issued card along with any supplementary one and which will be thoroughly observed and monitored by SJIBL. CARD ACCOUNT STATEMENT means statements by SJIBL of the amount charged, debited or paid to card accounts stated therein. Card account statement shall have detail transactions of principal and supplementary Cardholder included to the card account during the statement period. CARD TRANSACTION means a payment whether for goods, services, other charges or cash withdrawal availed or obtained through the use of card account number or the PIN of a card. If the card is used by someone else other than the Cardholder or supplementary Cardholder with or without the permission or consent of the aforesaid Cardholders, all the liabilities will be put into Principal Cardholder's card account and which he/she will settle while paying the bills. CASH WITHDRAWAL means a withdrawal or 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 SJIBL. MERCHANT means any person or entity with whom SJIBL or any member or VISA has a subsisting agreement relating to the use or acceptance of the card in payment to such person or entity whether for goods, services or charges incurred or to obtain cash advances from such persons or entity. OUTSTANDING BALANCE in relation to any card account statement means the outstanding balance in favor of SJIBL as stated therein or where more than one outstanding balance the total of all the outstanding balances is stated therein. PRINCIPAL CARDHOLDER means the person (s) to whom a card is issued on his/her application alone. 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. PAYMENT DUE DATE means the last date of payment and is usually 15 days from the date of statement, if not mentioned or specified on the card account statement. COMPANY means when in used in relation to a Cardholder shall include (i) whether the Cardholder is the Director or the employee of the said company, (ii) whether the Cardholder is the sole proprietor of such business enterprise. (iii) whether the Cardholder is a partner of such firm.

### 2. FACILITIES AVAILABLE WITH THE CARD

- 2.1 Making payments to merchants' POS Terminals against purchase of goods and services by the VISA Credit Card.
- 2.2 Using the card in any ATM with a VISA logo/ NPSB (National Payment Switch, Bangladesh), subject to these terms and conditions and in compliance with such requirements, limitations and procedures as may be imposed by SJIBL.

### 3. CREDIT LIMIT

SJIBL may sanction any credit limit depending on its Islamic Credit Card Policy. The maximum credit available to the Cardholder which can be accessed at any time for the facilities detailed under condition thereof or may terminate or modify or vary such facilities or credit limit without any prior notice. Unless the credit limit is imposed in relation to each card account, the imposed credit limit applicable to the aggregate of the balances due to SJIBL on all the card accounts of the Principal Cardholders and supplementary cardholders. The limit imposed for cash withdrawals shall be part of the credit limit imposed. Notwithstanding, any credit limit that may be sanctioned by SJIBL in its absolute discretion authorize and allow any card transaction even though the credit limit would be or has exceeded or refuse to make or approve any cash withdrawal or authorize or approve any card transaction notwithstanding that the credit limit is not exceeded. The Cardholder will be notified about his/her credit limit in written form. 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 the PIN is disclosed, the Cardholder shall report it to ADC (Card) at SJIBL Head Office and furnish SJIBL with statutory declaration in such a form that SJIBL may require along with F.I.R/police report or any other information as SJIBL may require.

4.2 If the lost or stolen card is found or recovered, the Cardholder shall not make use of the card but he/she immediately cut it into halves and shall returns those parts to SJIBL.

4.3 Notwithstanding the loss or theft of any card or disclosure of the PIN in respect of any card, SJIBL may charge and debit the amount of each card account and every card transaction made effected before written confirmation by the Cardholder for such loss, theft and disclosure is received by SJIBL. Replacement of card may be made to the Cardholder on payment of required charges in this regard.

### 5. CHARGES TO CARD ACCOUNT

SJIBL may charge and debit the amount of each card account and every transaction made effected, whether by the Cardholder or any other person (s) with or without the Cardholder (s) knowledge or authority notwithstanding that the balance due to SJIBL on the card account may as a consequence of any such charges or debit exceeding any credit limit that may be sanctioned. For existing fees and service charges, one may contact at ADC (Card) of SJIBL Head Office or any of the branches of SJIBL.

### 6. ATM TRANSACTION FEE

In respect of each cash withdrawal made through the use of any credit card and/or the PIN, SJIBL shall charge and debit the card account fee as decided from time to time by the Bank at its own discretion without prior notice.

### 7. UZRAT OF KHIDMAH

Cardholders have to pay month wise a fixed amount approved by SJIBL, for any cash withdrawal from ATM. Cardholders have to pay Uzrat of Khidmah per month until the withdrawal amount is settled. Uzrat of Khidmah required to be settled within statement generation date.

### 8. UZRAT OF WAKALAH

When a Cardholder does not pay his/her full dues of POS transaction within the statement cycle, Uzrat of Wakalah will be imposed. Every transaction will be treated as a single deal for 12/24 months. Uzrat of Wakalah can be realized in the form of Slab/Ratio/ Percentage.

### 9. PAYMENT

9.1 In respect of outstanding in each Card Account Statement, the amount shall be paid to any branch of SJIBL within the Payment Due Date at any working day.

9.1.1 At least the aggregate of the minimum payment specified in the Card Account Statement. The amount, if any, by which the outstanding Balances stated therein exceeds the credit limit in relation to the Card Accounts stated therein. 9.1.2 If, outstanding Balance stated in Card Account Statement is not paid in full within the Payment Due Date stated therein, SJIBL may charge and debit the Card Account calculated on a monthly basis per deal, subject to a minimum monthly Uzrat of Wakalah, as determined from time to time by SJIBL without prior notice.

9.2.1 On the amount of each and every charge stated in that Card Account Statement is from the date when such charge was incurred or was posted to the Card Account, as SJIBL may select, to the billing date stated in that Card Account Statement. 9.2.2 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 the Card Transaction was effected.

9.3 If any amount required to be paid under Condition 9.1 hereof is not paid in full by the Payment Due Date stated in the statement, SJIBL may charge an amount of data maintenance fee which determine from time to time without prior notice and debit the Card Account. 9.4 Any payment made by a Cardholder shall be treated in the following order 'Cycle by Cycle': 1st EMI, 2nd Other Fees and Charges, 3rd Profit Charges, 4th ATM Transaction, 5th Bank POS Transaction, 6th Card Cheque Transaction, 7th Fund Transfer, 8th Balance Transfer Transaction, 9th POS Transaction, 10th Unbilled Transaction.

### 10. OTHER CHARGES AND FEES

SJIBL may charge and debit the Card Account relating to any Card

10.1 An annual service fee for the issue or renewal of the Card at such rate as SJIBL may prescribe without notice from time to time and such fee shall not be refundable in any event.

10.2 Where any Cheque or Bank Draft issued in favor of SJIBL by Cardholder (or pursuant to Cardholders authorization) is not honored for the full amount thereon, SJIBL may assess a Service Charge for each Cheque, which will be dishonored or returned to reimburse SJIBL for the cost and expenses or collection. 10.3 An administrative fee of such amount as SJIBL prescribe from time to time without prior 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 Account and copies thereof at the request of any Cardholder. 10.4 A charge for each airline travel 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 prior notice. 10.5 Where by any arrangement executed between any Cardholder and financial institution, any payment is to be made to SJIBL 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 prior notice for each occasion when any payment to SJIBL is not in effect at the time when such payment should have been effected in accordance with such arrangement.

### 11. TERMINATION OF USE OF CARD

11.1 SJIBL reserves the absolute right and discretion to terminate the use of Card and Card Account or seize/cancel the Card so issued or to revoke Card Account/Card at any time without prior notice and without assigning any reason whatsoever for such termination. The use of any or all Cards may be terminated by the Cardholder by giving at least 30 day's notice and returning to SJIBL the Card (s) cut into halves provided that such termination shall be effective only upon receipt of such Card (s) by SJIBL and square-up all liabilities and dues, if any.

11.2 Upon termination of the use of any Card by SJIBL the Cardholder shall return such Card to SJIBL cut into halves and square-up of all liabilities and dues, if any.

### 12. PAYMENT ON TERMINATION

Upon termination of the use of any Card, whether by SJIBL or by Cardholder, the Principal Cardholder and in the case where Card is issued to a Supplementary Cardholder, that Supplementary Cardholder shall pay SJIBL on demand the entire balance due to SJIBL on the Card Account, relating to that Card and until payment in full is made, SJIBL shall be entitled to charge the Financial Charge provided in Condition 11.2 hereof on the balance due to SJIBL on the Card Account and debit that Card Account accordingly.

### 13. LIABILITY OF PRINCIPAL & SUPPLEMENTARY CARD HOLDER

13.1 The Principal Cardholder shall be liable for and shall pay SJIBL on demand the balance due to SJIBL 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. 13.2 Each Supplementary Cardholder shall be liable for and shall pay SJIBL on demand the balance due to SJIBL 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.

Date (dd/mm/yyyy)

Signature

13.3 The liability of the Principal Cardholder and each and all Supplementary Cardholders effected under any of the provisions of this Agreement shall be release or discharge of the liability of the Principal Cardholder or any Supplementary Cardholder to SJIBL shall not affect or discharge the liability of the other Cardholder to SJIBL. 13.4 Company and Cardholder shall be jointly and severally liable to pay to SJIBL the amount of any and all purchase 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.

**14. EXCLUSIONS AND EXCEPTIONS**

14.1 SJIBL shall not be responsible or liable to any and all Cardholders for any loss or damage incurred or suffered as a consequence of: 14.1.1 Any act or omission of any merchant whatever 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 SJIBL or its Agents. Cardholder will handle any claim or dispute directly with the said Merchant and will not be entitled to withhold payment from SJIBL on account of any such claim or dispute. 14.1.2 Any malfunction, error in any ATM or other machines or system of authorization whether belonging to or operated by SJIBL or otherwise. 14.1.3 Any delay or inability of SJIBL 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 SJIBL control or as a consequence of any fraud or forgery. 14.1.4 Any damage to or loss of or inability to retrieve any data or information that may be stored in any Card whatever caused. 14.1.5 Any undesired fraud and forgery by means of computer hacking or any means which causes for any burden to the Cardholder. 14.2. SJIBL 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 SJIBL and SJIBL shall be entitled to charge the Card Account in respect of the payment made notwithstanding the non-delivery 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.

**15. CONCLUSIVENESS OF DOCUMENTS AND CERTIFICATES**

15.1 SJIBL 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 on recorded was authorized and properly made or effected by the Cardholder. 15.2 Each Card Account Statement shall state the Card Accounts in relation to the Cards issued to the Principal Cardholder and each of the Card issued to each Supplementary Cardholder and SJIBL shall not be required to send to any Supplementary Card Holder any Account Statement or any statement with respect to the Card Account of the Card issued to that Supplementary Cardholder. 15.3 Any error or inaccuracy in any Card Account Statement shall be notified in writing to SJIBL within 10 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 effected by the Cardholder and every charge stated and every amount debited therein is valid and properly incurred or debited in the amount stated therein save for such error or inaccuracy which the Cardholder has notified SJIBL in writing within the time prescribed herein.

**16. APPROPRIATION OF PAYMENTS**

Any payments made or sent by the Principal Cardholders or any Supplementary Cardholders may be applied and appropriated by SJIBL in such a manner and order and to such Card Account (s) (whether relating to the Card issued to that Cardholder or otherwise) as SJIBL may determine notwithstanding any specific appropriation by that Cardholder.

**17. AMENDMENTS**

SJIBL may at any time amend any of these terms and conditions by giving notice to the Principal Cardholders in the manner prescribed herein of such amendments 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.

**18. DISCLOSURE OF INFORMATION**

ADC (Card) at SJIBL 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 SJIBL authority or any member of VISA or any other person/authority if SJIBL considers it in its interest to do so.

**19. SET OFF AND CONSOLIDATION**

SJIBL may at any time and without prior notice or on demand combine or consolidate any and all account(s) maintained by any Cardholder with SJIBL and/or set off or transfer any sum standing to the credit in any or all such account(s) in or towards the discharge or payment of any or all sums due to SJIBL from that Cardholder or any Card Account under this Agreement and the right herein conferred shall be exercisable notwithstanding that 19.1 The use of the Card or the Card Account is not terminated and/or

19.2 The balance then in favor of SJIBL on the Card Account does not exceed the credit limit imposed on the Card Account.

**20. DOCUMENTATION**

SJIBL 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 SJIBL in this connection

**21. MISCELLANEOUS**

21.1 All disputes and differences and claims and questions whatsoever arise between the Principal/Supplementary Cardholder and SJIBL or their respective representatives regarding these Terms and Conditions, or any account or liability between the parties hereto, or as to any act, deed or omission of any hereto in any way relating to these Terms and Conditions, shall be settled by SJIBL which shall be conclusive and binding upon the Principal/Supplementary Cardholder. 21.2 The Principal Cardholders and each Supplementary Cardholder shall pay and reimburse SJIBL on demand (on full indemnity basis) all costs, fees and expenses incurred by SJIBL in recovering or attempting to recover any Card issued to and/or any sum due to SJIBL from such Cardholder.

21.3 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 of exchange as may be determined by SJIBL. SJIBL may charge all sums payable to SJIBL under this Agreement to the relevant Card Account in the applicable billing currency. Charges incurred in the Currency other than billing currency shall be converted at such rate or rates of exchange as may be determined by SJIBL from time to time. 21.4 Any request or instruction to SJIBL shall be in writing and shall be signed by the Cardholder provided nevertheless that SJIBL may but shall not be obliged to accept and act on any instruction or request by fax, e-mail, SMS transmission or through the telephone which is believed by the officers or employees of SJIBL 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 SJIBL shall not be liable for any loss or damage suffered as consequence of its acting on or acceding to any such instruction or request. 21.5 Neither the acceptance or approval by SJIBL of any instruction or arrangement for any monthly or periodic payment of any Charge of any person by monthly or periodic deduction effected on any Card Account or in respect of any monthly or periodic Card Transaction or the execution by SJIBL any such deduction in respect of any month or period shall impose upon SJIBL any obligation to effect such deduction in respect of each and every month or period and SJIBL shall not be liable for any loss or damage suffered or incurred as a consequence of any failure or neglect by SJIBL to effect any deduction or Card Transaction in respect of any one or more month or period.

21.6 Any and all Card Account Statements, notice (including notification of the PIN and any amendments to this Agreement) or demands of SJIBL may be sent to the Principal Cardholders or any Supplementary Cardholder by post/Courier service, facsimile transmission or e-mail, SMS at the address stated in the Application for the Card or any other address which the Cardholder may notify SJIBL in writing or from which any e-mail, SMS or facsimile transmission by the Cardholders or purporting to be sent by the Cardholder had been dispatched to SJIBL. Any statement notice or demand to any Cardholder sent or dispatched shall be effective and deemed to have been received by the Cardholder. 21.6.1 On the day immediately following the date of dispatch, if sent by post/Courier Service or 21.6.2 Immediately of dispatch if sent e-mail, SMS, facsimile transmission notwithstanding that it is not received by the Cardholder or returned undelivered. 21.7 Any Card Account Statement or notice relating to any amendment to this Agreement dispatched to the Principal Cardholders shall be deemed to have been dispatched and received by each and every Supplementary Cardholder at the time when the principal Cardholders shall have received or is deemed to have received the same.

21.8 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(s) with SJIBL shall be subject to the terms and conditions of SJIBL. 21.9 Any forbearance or failure or delay by SJIBL in exercising any right, power or remedy shall not be deemed to be a waiver or a partial waiver of such rights, power or remedy unless such rights, powers and remedies are specifically waived by SJIBL in writing. 21.10 Any Charge Slip or Transaction Information Document signed by the Cardholder shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder himself/herself and/or Corporate Member. 21.11 The Cardholder is responsible for collecting the bills and copies of the charge slip or Transaction Information Document signed or given input of PIN code by him/her from the Member establishment. SJIBL will not provide any copy of the charge slip. 21.12 The Cardholder is responsible for Possessing the Card with utmost care and security and will not permit anyone unauthorized to use or have possession of the same. 21.13 The Cardholder is responsible for notifying SJIBL 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.

21.14 The Cardholder is responsible to return all Cards issued to them to SJIBL or its Agent immediately upon request where SJIBL believe that they have a good reason to request the Card to be returned. 21.15 The Cardholder, while doing foreign exchange transactions must comply with all applicable Foreign Exchange Regulations and all amendments and additions thereto and the Terms and Conditions in any special approval of Bangladesh Bank as and where applicable. 21.16 The Cardholder and SJIBL 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. 21.17 This Agreement shall be construed according to the Laws applicable in Bangladesh and these Terms and Conditions set down in the Agreement will be governed by Laws applicable in Bangladesh. All Cardholders submit themselves to the nonexclusive jurisdiction of the Courts of Bangladesh. 21.18 That these Terms and Conditions shall be binding upon the Cardholder as well as his or her heirs, successors and permitted assigns.

**22. DECLARATION**

I/We do hereby declare that I/we am/are not a loan defaulter or guarantor of defaulted loan with any Bank or Financial Institution in any way or the other and will understand the followings: 22.1 SJIBL will reserve all the authority to emboss or print or declare the Cardholders or supplementary Cardholders photographs on the daily newspapers for publication, if he/she denies to pay or he/she became traceless with the outstanding against his or her card. 22.2 SJIBL will reserve all the right to file a case in any police station and in court against the defaulters of the card may be principal Cardholders or supplementary Cardholders, who are not paying their outstanding bills for quite a longer period of time. 22.3 SJIBL will reserve all the right to cancel or block the card without informing the Cardholder at any time of the period, if the information given in application form by the Cardholder is found not to be true or irrelevant or false at any period of time after issuance of the card. 22.4 If the Cardholder is not a Bangladeshi national, then he/she has to take a letter of nationality from his/her country's Embassy/Consulate as a proof of his/her nationality other than his/her passport and in future if he/she leaves Bangladesh without settling his/her outstanding against his/her card then SJIBL will reserve all the rights to inform the Embassy of the said Cardholder to file a case against him/her in his/her own country through embassy to recover the SJIBL card money. 22.5 If the Cardholder is a Bangladeshi national and he/she leaves Bangladesh without settling his/her outstanding against his/her card then SJIBL will reserve all rights to inform the Bangladesh/High Commission embassy where the Cardholder has gone away without informing SJIBL or settling his/her card dues. In connection with that SJIBL will file a case against him/her where he/she has gone away to recover the SJIBL card outstanding bill through the embassy where Cardholder has gone to. 22.6 If any disputes arise in my monthly credit card statement, I will immediately inform SJIBL ADC (Card) regarding the disputed transaction which is shown in my monthly statement and SJIBL ADC (Card) will immediately take necessary steps to verify the Cardholder disputed transaction. SJIBL ADC (Card) will not accept or be liable for any transaction if I fail to inform SJIBL ADC (Card) within a 10 days period. 22.7 I/We have read and understood all the above mentioned terms and conditions of the implications thereof. As this is a Islamic Credit, I/ We shall not do any transaction which is not permissible under Islamic Shariah. If I fail to pay my dues within the stipulated time then I will Sadaqua an amount fixed by the Bank to SJIBL Foundation.

Date (dd/mm/yyyy)

Signature



**Shahjalal Islami Bank**

L I M I T E D

Committed to Cordial Service

ADC (Card) Shahjalal Islami Bank Tower, Plot No: 4, CWN(C)

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