EXIM BANK

Innovation is life

Travel around the World with Exim Bank **Credit Cards.**

CREDIT CARDS APPLICATION

EXIM BANK
Innovation is life

Branch name:

Master Card

Gold: | Silver: | Platinum: | World:

Primary Card Holder Personal Details:

(Please leave blank space between each name)

Name in full: Ms Mrs. Mr. Prof. Dr:

First Name | Middle Name | Last Name

Name to appear on credit card: (Maximum 19 characters including space)

Residential Address:

City:

Date of Birth: D D M M Y Y Y Y

Mobile:

Email:

Gender: Female: | Male:

Marital Status: Single: | Married: | No. of Dependents:

Employment Details:

Salaried: | Self-employed: | Student: | Govt. Sector: | Public Sector: | Title: ____________________

Employer /Business name ____________________________________

Length of Service:

If contract state expiry date:

Annual Income Tzs ________________________ Gross Income Tzs ________________________ Other Income Tzs __________________________

Office/Business Address:

Tel No.

City.

References:

References (other than relatives)

1).

Address:

Mobile:

2).

Occupation:

Mobile:

Add On Application Details:

Complete this section for additional cards under principal card holder, principal card holder will be liable for any usage by add on.

1)Title: Mr: | Mrs: | Miss: | Other:

Full name:

Date of: D D M M Y Y Y Y

Birth:

Occupation:

Mobile:

Email:

Spouse: Father: Mother: Son: Daughter:

1)Title: Mr: Mrs: Miss: Other:

Full name:

Date of: D D M M Y Y Y Y

Birth:

Occupation:

Mobile:

Email:

Spouse: Father: Mother: Son: Daughter:

Client Declaration:

I undertake that Exim Bank MasterCard hereby World/Platinum/Gold/Silver Cards which may be issued to me by your organization will be utilized strictly in a accordance with the Exchange Control (EC) Regulations stipulated by Bank of Tanzania I am aware that, in event of failure on my part to comply with the EC regulations, I would be liable for action under the provisions of Foreign Exchange Regulation Act, or any other applicable act. I confirm that all the information given in this application is true, correct, and complete to the best of my knowledge and belief and hereby authorize the Bank to verify the information with any source the Bank may consider appropriate. agree to pay the entrance annual subscription fees and other charges which will be fixed by the bank from time to time. I have read, understood and here by agree to the Terms and Conditions of this application form. I also agree to settle all dues arising under the Exim Bank Credit Card that may be issued in my name, in accordance with the Terms & Conditions as existing and as amended from time to time.

Place ______________________________ Date ______________________________

Signature of the applicant ______________________________

Signature of the add-on applicant ______________________________

Signature of the add-on applicant ______________________________

Employees Consent (For salaried Customers Only)

I irrevocably authorize ______________________________ (Employers name) to route my salary/Credit card deductions to Exim Bank Tanzania Limited with immediate effect to facilitate monthly installments and deductions of % of outstanding balances plus any other charges until balance is fully paid.

I also irrevocably undertake to authorize my employer to route my allowances, gratuity, and all other terminal benefits to Exim Bank Tanzania Limited to clear my outstanding credit card balance with Exim Bank in case of my resignation/termination of my current employment. I agree and understand that this agreement will remain in force until it is cancelled in writing by me and confirmed by Exim Bank Tanzania Limited.

Employers Consent (For Salaries Customers Only)

We confirm the above-mentioned individual is employed by ______________________________ (Company name) on a permanent/contract bases and that his/her gross salary is TZS ______________________________ and net salary TZS ______________________________ and

his employment contract will expire on D D M M Y Y Y Y

We confirm upon resignation/termination of above-mentioned staff, we will notify Exim bank also to remit his/her monthly deductions to Exim bank to clear the credit card outstanding balance as instructed by our employee.

Officials name:

Title:

Signature and company's official stamp

Branch Name: ______________________________

Branch Code: ______________________________

Detail of Deposit Held: ______________________________

No ______________________________ Dated ______________________________ for USD/TZS Favoring ______________________________

Lien Marked YES ☐ NO ☐

We confirm.

- The deposit is in the custody of the branch.
- The lien on the deposit has been marked.
- Not to release the deposit without getting the 'no objection certificate' from card department

Signature of Br manager / Asst Br Manager and Branch Seal

Employers Consent (For Salaries Customers Only)

Card Type: Normal ☐ Staff (Exim) ☐

Limit Sanctioned:

Recommendation of office in charge: YES ☐ NO ☐

Verification: YES ☐ NO ☐

Documents enclosed: YES ☐ NO ☐

Terms and Conditions:

Stamp and Signature:

1. DEFINITIONS

1.01 Applicant means an individual/firm/company applying for issuance of Card.

1.02 Card means a change Card or Credit Card issued by the bank.

1.03 Add-on card holder means a person to whom a Card is Issued as per the instruction of the Principal Cardholder

1.04 "The Bank" means EXIM Bank (T) Limited and its affiliates, successors, and assigns.

l. 05 Card Account Add-on Card account means an account opened and maintained by the Bank for the Cardholder.

1.06 Cardholder means the principal cardholder as well as add-on cardholder.

1.07 Charges mean all amounts charged to the Card account under these terms and including but not limited to purchases of goods, services, or cash advances by use of the Card or Card member entrance fee, annual membership fee, service charges, finance charges, cash advance commission, cash accommodation fee and petrol commission etc.

1.08 Charge Account means the current/savings deposit advance account cardholder/applicants holds with the Bank and maintained by the cardholder/applicant to which all the charges payable by the Cardholder are to be debited.

1.09 Conceded Branch means the branch office of the Bank at which the card account of the cardholder is maintained.

1.10. Credit card dues means card outstanding amounts which may be paid either in full or minimum amount due as set out in monthly bills end or before the due date of the card bill.

1.11 Merchant Establishment means any company, establishment, wherever located which is designated as a Master Card Exim vendor with whom there is an arrangement for a cardholder to obtain goods services or cash advance by the Card or Card number and includes any establishment displaying MasterCard Exim Card symbol which appears on the face of the Card.

l.12 Principal Cardholder means the person to whom and at whose request a card issued by the bank

2. USAGE OF THE CARD

201 The card holder shall be deemed to have unconditionally agreed to be bound by these terms and conditions by acknowledging in writing or return the card if the cardholder no longer wish to be bound by these terms and conditions, cardholder must cut the card in half diagonally and return it to the Branch which card was applied from or any nearest branch.

202 The card is valid up to the last day of the month of the year indicated on the face of the Card unless cancelled earlier. Upon expiry or earlier cancellation, the card will be renewed or reinstated at the sole discretion of the bank.

203 An Entrance fee at the prevailing rate will be levied on opening of the card account. An annual Membership fee at the prevailing rate will be levied upon opening of the card Account (Both principal and add-on card separately) and then annually during the month in which the Account was originally opened. The entrance fee and annual membership fees) are subject to change at the discretion of the Bank.

204 The Bank may base it on a cardholder's written request and its sole discretion. issue Add-on Cards to individuals nominated by the Cardholder.

205 The Cardholder must promptly notify the Bank's Card Products Department in writing of any change in address (office or home), or any other material information already furnished by him/her/company.

206 The Card must be signed by the Cardholder cardholder only subject to the terms and conditions of this Cardholder agreement which are current at the time of use. The Bank shall be entitled from time to impose various limits whether in amount or otherwise on the use of the card with or without notice.

207 The principal cardholder shall be fully liable to the Bank for all charges on her/his card and for those incurred by add-on cardholders. The add-on cardholder will be jointly and severally liable to the Bank for all charges, even though the add-on cards are used at the request of the Principal Cardholder. The Cardholder alone shall use the card and the Card shall not be handed over or transferred to anyone else. The card holder agrees that he/she has neither the intention nor the means to discharge the liabilities in accordance with the terms laid down in the Cardholder agreement. The principal Cardholder may anytime request cancellation of any Add-on card but will continue to remain liable for any charges on such Add-on add on card(s) While each add-on cardholder will have his/her own independent usage, the expenses may be charged to the principal cardholder's account.

Signature ______________________________

2.08 The Cardholder must collect the original bill, sign, and collect the Charge slip. Cash advances slip or Nail Order Coupon at the time of incurring the Charge. Failure to sign a charge slip will not avoid liability for the Charges. The cardholder must retain his own copy of the Charge slip. The Bank will not normally provide copies of the Charge slip. However, at its discretion, and upon customer request, the Bank may provide a copy thereof subject to an additional charge at the discretion of the Bank.

2.09 With respect to charges on account of mail order or telephone order or electronic commerce (e.g. internet) where a Charge slip or voucher may not be available for signature, the cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a charge, the Cardholder will first clear his/her outstanding on the card account and then endeavor to resolve the dispute directly with the merchant.

2.10 The Cardholder will be assigned a spending limit for use of his/her card. At any given time, the outstanding in the card account should not exceed this limit, except in the case where prior approval is obtained from the Bank for such usage over the spending limit. Notwith standing the spending limit, the company and the Cardholder shall be liable for all usages/charges made under the Card.

2. 11 The bank shall not be liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising from the fraudulent use of the card at any ATM and/or POS and subject to the joint and several liability of all the Cardholders; that the Principal cardholder agrees to fully and effectually indemnify\ the Bank against all losses, costs, charges and expenses which the bank may suffer or incur directly or indirectly arising from the use by the Cardholder of an ATM and POS or any Breach of this Agreement by any Cardholder.

3. MERCHANT TRANSACTIONS

3.1 Use of the card at Merchant Establishments will be limited by the spending limit assigned to each Card Account by the Bank. In the case of Add-on Cards issued by the bank, the extent of use of all Cards will be limited by the Principal Card Account's spending limit.

3.2 Any Charge slip or other payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the amount recorded on such Charge slip or other requisition was properly incurred using the Card by the cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to the bank within 15 (fifteen) days of the statement date, failing which it would be construed that all charges and the monthly statement of account are entirely in order and the Bank shall be relieved of any liability to prove the transaction.

3.3 The bank will not be responsible if any Merchant Establishment refuses to accept the Card or levies a surcharge on the Card. However, the Cardholder should notify the Bank of this complaint immediately to the Bank's Card Products Department. The Bank is not responsible or liable for any defect or deficiency in respect of goods and services charged on the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to the Bank. The existence of a claim or dispute shall not relieve the Cardholder of his obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be subject of set off or counterclaim against the Bank.

3.4 No exchange of goods/services in respect of transactions where the Card was used will be entertained by the merchant establishment.

3.5 Cardholders are advised that the merchant establishments may not honor the Card if such establishments are conducting an advertised 'Reduction Sale.'

3.6 Card must not be used for any unlawful purpose including the purchase of goods or services prohibited by law.

3.7 Some transactions may attract a service charge in addition to the amount of the charge at certain merchant establishments.

Signature ____

3.8 The purchase and cancellation of goods/services, e.g., air/rail tickets, are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance or service charges or interest. Credit of refund on account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establish ment. No cash refund will be given to the Cardholder. If a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify the Bank's Card Products Department.

4. CASH ADVANCE FACILITY

4.1 The Cardholder can obtain a Cash Advance up to such limit as may be fixed by the bank from time to time.

4.2 The service charges will be levied at 3.5%, minimum Tzs. 3,600 per withdrawal on all cash advances or at any such rates that may be notified by the Bank from time to time.

5. BILLING AND SETTLEMENTS

5.0 In the case of direct billing to Cardholders, payment should reach the Bank before the due date of the bill, otherwise, service charges will be levied at the rate of 3.5% p.m. or part thereof from the date of the bill till the payment is received. In case of persistent default or otherwise if the Cardholder does not operate his/her card account satisfactorily, the Bank at its discretion will withdraw the card and will put it in the "Hot Card Bulletin". If any add-on card has been issued in such account, the same will also be withdrawn, and put in the "Hot card Bulletin."

5.2 (a) In the case of Credit Cards, the minimum payment due from the Cardholder each month will consist of: Over limit amount (amounts more than the approved spending limit)
Overdue amounts (i.e amounts due for payment in the previous billing period remaining unpaid) Entrance fee, membership fee, Card replacement fee etc.

i. Service charges.
ii. 10% of the current usage
(b) No interest will be paid on any credit balances in the Card Account.
(c) A fee in respect of dishonored cheques will be levied at the discretion of the Bank.

5.3 The Bill/Statement of transaction will normally be sent to the Cardholder every month for the transactions received by the Bank from the Merchant Establishment during the previous 30 days period. However, if the bill is not received by the Cardholder within l0 days of the billing date it is the responsibility of the Cardholder to enquire with the Card Produces Department of the Bank, about non-receipt of the Bill/Statement of transaction. The Bank may make available duplicate copy of the Bill/Statement of transaction, upon request at a cost as decided by the bank from time to time Non receipt of bill shall not be construed as a valid reason for non-payment of dues/delayed Payment/waiver of Service charges and the cardholder shall be liable to settle outstanding balance on the Card in due time on the basis of his/her charge-slip or other evidence of the charge.
5.4 The existence of a claim or dispute shall not relieve the cardholder of the obligation to pay all charges, interest and any other demand made on his/her, and he/she shall agree to pay promptly all such charges no withstanding any dispute or claim whatsoever.
5.5 The total outstanding on the Card account, together with the amount of any Charges elected but not yet charged to the Card Account, will become immediately due and payable in full to the Bank on
5.6 Bankruptcy or death of the principal Cardholder. The Principal Cardholder's will be responsible for settling any outstanding on the Card Account and should keep the Bank indemnified against all costs including legal fees and expenses incurred in recovering such outstanding. Pending such repayment, the Bank will be entitled to continue to levy service/finance charges at its prevailing rate.

Signature ____

5.7 The Bank reserves the right to combine or to consolidate the outstanding balance of Cardholder's Card account with any other accounts which the Cardholder maintains or which may be opened afterwards with the Bank and the Cardholder agrees to transfer any credit balance of this account to set off the outstanding in the Cardholder's Card account

4. CASH ADVANCE FACILITY

6.0 I In the event of the loss or the theft of the Card, the Cardholder must immediately notify the Bank's Card Products Department by the fastest means of communication such as telephone etc. at its address given herein under. This must be confirmed in writing within seven days along with a copy of the First Information Report lodged with the police. A replacement Card will normally be issued at the Bank's discretion, for a replacement fee to be decided by the Bank.

1.2 The Cardholder will be fully liable for all the Charges on the lost Card. If a card is lost but not reported in writing as above to the Bank, the cardholder hereby indemnifies the Bank fully against any liability (civic or criminal), loss, cost, expenses, or damages that may arise due co loss or misuse of the Card. In the event the Bank after the Card receive the transactions has been reported lost or stolen but before the receipt of the Cardholder's written confirmation and police complaint/FIR as above, the Cardholder shall continue to be fully liable for all amounts debited co the Card Account. If the Cardholder can prove that the Card was safeguarded, the loss/theft was promptly reported by the Cardholder and in general the Cardholder in good faith and with reasonable care and negligence, then in such an event the Bank may in due sole discretion limit the Cardholder's liability to Tzs. 36,000/-
1.3 If the lost Card is issued overseas, the liability of the Cardholder shall be for the entire amount of overseas usage. The Card will be listed in Warning Bulletin Overseas at the request and costs of the cardholder to prevent any further loss.

3. OVERSEAS USAGE

7.0I The Card is valid for use in Tanzania and abroad.

4. SURRENDER/CANCELLATION OF THE CARD

8.0 I The Card always remains the property of the Bank and will be returned by the Cardholder to the Bank or any person acting for the Bank, at the request of the Bank. The Cardholder may at any time without notice terminate this agreement as to the use of the Card (without affecting his/her liability' in respect of the use of the Card prior to termination) by surrendering his or her Card to the Bank. The Bank may cancel the Card at any time without notice or refuse to re-issue, renew, or replace any Card. Unless and until such termination occurs the Bank will re-issue the Card from time to time for use in accordance with this agreement. Membership fee/entrance fee will not be refunded for surrender/cancellation of Card.
1.2 The Bank has the right to withdraw the privileges attached to the Card and/or has right to call upon the Cardholder to surrender the Card and/or through the Merchant Establishments or their representative without assigning any reason or reasons whatsoever. Use of the Card after notice of withdrawal of privileges is fraudulent and subjects the Cardholder to legal proceedings.
1.3 The Cardholder agrees chat if his/her membership is on Company/Firm account and in case he/she ceases to be in the employment of the Company, he/she shall ensure that the Card issued to him/her is surrendered immediately to the Bank through his/her Company for cancellation.
1.4 The company/firm undertakes to inform the Bank immediately in the event of the employee ceasing to be in their employment and further undertakes to procure the Card from the employee and surrender it to the Bank. The Company/Firm continues to be liable for the usage of the Card till the time the Card is returned to the Bank for cancellation.

Signature ____

9. RENEWAL

9.0 l The Bank at its discretion may renew the Card automatically before the expiry date: The renewal member-ship fee will be debited to the Card Account If a Card is to be discontinued, the Cardholder/Company/Firm should inform the bank about it at least two months prior to expiry date of the Card.

10. PERSONAL ACCIDENT INSURANCE COVER

10.1 I Personal accident insurance covers only loss of life directly from an accident caused by External Violent and Visible means.

1.2 In the event any insurance cover or benefit of any insurance cover is made available to the Cardholder by an insurance company at the request of the Bank, the Cardholder specifically acknowledges that the Bank will not be liable in any manner what- soever and that the insurance company will be solely liable for all claims thereunder The Cardholder shall not hold the Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover Recovery or payment of compensation, processing or settlement of claims or any other matter in relation to the insurance cover shall be addressed to and resolved directly by the Cardholder with the insurance company.

1.3 The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force and only so long as the Card Account is maintained in good standing. On the Card being suspended or cancelled for whatever reason, the benefit of such insurance cover shall automatically cease to be available from the date of suspension/cancellation of the account.

11. MISCELLANEOUS

I I.0 I The Bank, at its sole discretion, can appoint agents for recovery of any outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to the Bank.

I I.02 The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses, and discrete amount with interest, should it become necessary to refer the matter to any legal recourse for enforcement of payment has been taken.

I I .03 The Cardholder express, recognizes and accepts that the Bank shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of the negotiable instrument or otherwise) in whole or in part and such terms as the Bank may decide (including reversing a right to the Bank to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the outstanding and dues of Cardholder to any third party of the Bank's choice without reference to or without written intimation by the Bank to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third part as a creditor exclusively or as a joint creditor with the Bank. The Bank may at its sole discretion retain the right to continue to exercise all powers hereunder on behalf of such third party and pay over such outstanding and dues to such third party or co appropriate the same, as the Bank may decide. Any cost incurred by the Bank towards enforcement of its rights and recovery of outstanding and dues shall be debited to the account of the Cardholder.

I I .04 Where the Bank aces on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expenses etc., attribut able, directly or indirectly, to any such good faith action of the Bank and the cardholder agrees to hold the Bank harmless in respect thereof. The Bank shall make Bonafede and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within - I 20- days of the receipt of notice of disagreement. If after such efforts the Bank determines that the charge is correct, then it shall communicate the same to the Cardholder.

Signature ____

I1.05 The Cardholder hereby authorizes the Bank or its representatives to contact his/her employer, banker, or any other source to obtain and/or verify any further information that may be required that may be required.

I I.06 If required by law or if considered necessary to do so for proper management of credit or business risk or for any other reason, the Bank reserves the right to disclose any or all Cardholder information to any Court of competent jurisdiction, quasi-judicial authority, law enforcement agency, relevant wing of Central Government or State Government, RBI,

Income Tax authorities, Statutory authorities, credit reference agency, financial institution or any company which is an affiliate or associate or parent or subsidiary or the Bank. The Cardholder acknowledges that information on usage of credit facilities by customers is also exchanged amongst banks and financial institutions which provide credit. facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any liability to the Bank to disclose any details thereof to the Cardholder.

I I.07 The Cardholder authority's disclosure of his/her account information by the Bank to any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of numerous services.

I 1.08 The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected using the Card.

I 1.09 The forbearance, delay, or failure on the part of the Bank to exercise any rights under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.

1 1. I0 Any notice given by the Bank hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder address last notified in writing to the Bank. Any notice may also be sent by email or communicated verbally and confirmed in writing by post or email. The Bank shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's employment and/or residential address and/or telephone numbers, the cardholder shall inform the Bank promptly in writing.

I. I I This agreement shall be governed by and be construed in accordance with the laws of Tanzania.

12 AREAS

I 2.01 All disputes are subject to the non-exclusive jurisdiction of the Courts in Dar es Salaam; however, the bank may enforce these terms and conditions in any court of Competent Jurisdiction in Tanzania.

13 AMENDMENTS TO TERMS AND CONDITIONS

I3.01 The Bank is entitled to add/alter/amend these rules as see fit in its absolute discretion and without assigning any reason whatsoever and the same shall be binding on the Cardholders.

Signature of Applicant ____ Date ____

BENEFITS

1. Accepted worldwide to purchase goods and services.
2. Can be used to get instant cash advances through our extensive ATM networks, as well as other ATMs and ATMs worldwide.
3. Can be used to purchase online and at any merchant Establishment which accepts MasterCard.
4. Can be used in any currency worldwide and transactions are billed in card currency whether USD orTZS.
5. There are no service charges levied if the customer settles the balance in full before the payment due date.
6. Customer receives clean itemized monthly statements with details of all transactions.
7. Supplementary cards can be issued to up to four family members.
8. Enjoy up to 45 days of interest free credit, depending on the date you make the purchase.
9. Enjoy effortless ways to repay credit-customer can pay anything between 10% and I00% of card bill each month.
10. World Mastercard Lounge access
11. Customer service assistance is available at the following times.

- Monday to Friday 8,00AM TO 5.00PM
- Saturday 9.00AM to l.00pm

l I. The customers will enjoy the benefits of special promotions arranged exclusively for Credit Cardholden's time to time.

HOW TO OBTAIN EXIM BANK CREDIT CARD

Cash Cover Application:

Open a Fixed Deposit/Saving account at your nearest Exim Bank branch. This will be kept as security and a Credit limit of 80% against your fixed deposit will be given.
Fill in the application form and attach the following documents.

- Copy of ID (Passport/Driving Licence/NIDA)
- One passport size photo
- Resident and Work permit (for non-Tanzanians)
- Signed Lien letter.

For Corporate Application:

Special scheme for Corporates (Against Corporate Guarantee)
In addition to the above complete attach if customer has other loan facilities with the bank:

- Board resolution.
- Corporate Guarantee Form (Include two signatory initials on each page of the form)
- Copy of Tax Identification Number (TIN)

If no other loan facilities exist attach below additional documents.

- Copy of business Licence, memorandam.
- 6 Months bank statement and 2 years audited financial statements.

Salaried Customer Application:

Filled In application form.

- Incase customer is KYC compliant, the IDs in the system still valid then an Employee ID card only.
- Incase not KYC compliant then Employee ID and any other these UDs Driving licence/Passport or NIDA
- 3 Months bank statement
- E-check list

Direct debit Instructions:

I/We hereby authorize the bank to debit my/ our bank account number________________________ with branch.____________________ through debit clearing for making payments towards credit card dues.

Account Type: Savings ☐ Current ☐

Monthly repayment Options: Minimum Due: ☐ Full Outstanding Balance: ☐ Other (Specify Percentage: ☐