

Centralcard

☐ Add-on

☐ Photo

☐ Staff

VISA GOLD

☐ Corporate

☐ Non-Photo

PERSONAL DETAILS

(First Name)

(Middle Name)

(Last Name)

Your Name

Name as desired on the Card*

Mother's Maiden Name

(This information may be used to verify your identity when you want your card account details over the phone)

Gender

Male

Female

Date of Birth

DDMMYY

Nationality

RESIDENTIAL ADDRESS :

Landmark :

City* :

Pin* :

State* :

Std Code :

Tel. No. :

Mobile No*. :

Email ID :

Passport No. :

Issued by.:

Expiry Date.:

EMPLOYMENT DETAILS

☐ Self employed

☐ Salaried

☐ Retired

☐ Other

(Please Specify)

Name of Company

Designation

Department

Office* Address

Landmark

City*

State

Pin*

Tel. No. 1*

Tel. No. 2*

Extn. No.

Fax No.

PAN / GIR No. of Applicant*

Annual Income from	Gross Income (Rs.)	Net Income (Rs.)	DETAILS OF ASSETS AND LIABILITIES			
			Assets(Rs.)		Liabilities (Rs.)	
I) Salary			Property Shares/NSCs/NSS		Borrowings from Central Bank	
II) Property			PPF / Debentures		Borrowings from other banks	
III) Business Profession			Deposits with our Bank		Borrowings from employers	
IV) Investment			Deposits with Other banks		Borrowings from others	
V) Others			Other Assets		Other Liability	
Total Income			Total (A)		Total (B)	

Enclosed

☐ Latest Salary Certificate / Slip

☐ Form 16

Net worth (A-B)

Rs.

☐ IT returns /Assessment order copy, if any

Enclosed

☐ Copy of Wealth Tax return /Assessment Order if any

SUBSCRIPTION FOR STATEMENT BY E-MAIL/MOBILE ALERTS :

I want to subscribe for :

☐ Statement by E-mail

☐ Mobile Alerts

E-mail sent to

Mobile No.

I understand that under the alert facility, Central Bank of India will enable me, to receive Customer alert messages with respect to events/transactions relating to my Credit Card or information that will be useful to me over my Mobile Phone Or through e-mail (subject to the Information provided in the Application Form). Unless specified not to send the same by e-mail. I agree to abide by the terms and conditions.

AUTO - DEBIT FACILITY

I, do hereby unconditionally and irrevocably authorize Central Bank of India to raise the debit of my regular credit card payments against my Savings/Current Account No. _____ maintained with Central Bank of India, _____ Branch, with an amount equivalent to the Minimum Amount Due ☐ or Total Amount Due ☐ (please tick one of the boxes) as indicated in the Monthly Statement of Charges, on the due date.

Note : This facility is only available to Savings/Current Account Holders of Central Bank of India with Operating Instructions Single/Either or Survivor/Anyone or Survivor. If the option of debiting the Minimum Amount Due or Total Amount is not clearly indicated in this Auto Debit application, Bank is authorized to debit total due.

Please sign as per your Bank Account Signature

Signature : _____

Date : _____

* Mandatory Fields

DETAILS OF OTHER CREDIT / DEBIT CARDS HELD BY THE CARDHOLDER

Card No.	Issued by
1	
2	
3	

PHOTO
[PLEASE DO NOT STAPLE]

YOUR RELATIONSHIPS WITH CENTRAL BANK OF INDIA

☐ Yes

☐ No

Your SB/CD/OD/CC Account No.

PREFERRED MAILING ADDRESS

Residence

Office

Do you have any other relationship with CENTRAL BANK OF INDIA?

☐ Home-Loans

☐ Bonds

☐ Consumer-Loans

☐ Car-Loans

☐ Personal-Loans

☐ Credit Card

☐ Debit Card

☐ Other : (Please Specify) _____

Banking with Central Bank of India Since

Loan Account No.

UNDERTAKING TO BE OBTAINED FROM A CORPORATE CARDHOLDER

Only for limited companies
(In their letter head)
Financial particulars (in thousands)

Paid up capital Rs. _____

Net worth Rs. _____

Working results, for last three years :

Sr. No.	Year	P/L

Please issue the Centralcard on the company account to the Executive/Official whose particulars are given in the form

We shall be jointly and severally liable for all dues in respect of the card issued. for all utilisations, renewal and other charges. We have complied with the formalities to obtain the Centralcard. We hereby declare that the information given in this application is true and correct. We confirm that we have read the Terms and Conditions applicable to Centralcard and accept these terms and conditions unconditionally.

Signature of Applicant

Authorised Signature of the company with seal/Rubber stamp

Date :

FOR INTERNATIONAL CARD

☐ I Undertake that the Utilization of the Centralcard would be strictly in accordance with the exchange control Regulation and in the event of any failure to do so I am aware that I am liable for action under Foreign Exchange Management Act 1999.

☐ I Under take to fulfil and abide by all guidelines issued by Reserve Bank of India from time to time regarding the International use of Credit card for foreign currency transactions.

Signature of Applicant

(Authorised Signatory with rubber stamp of company)
(FOR CORPORATE CARD)

ADD-ON CARD APPLICATION

(Liability of Add-On card will be on Primary/Principal Cardholder)
(Please fill up this section for applying for Add-On Card. One Add-On Card can be issued to family members (over 21 years of age) of the Primary Card member)

I WOULD LIKE A ADD-ON CARD OF MY :

☐ Spouse

☐ Father

☐ Mother

☐ Son/Unmarried Daughter

Gender : ☐ M ☐ F

Name of the Add-On Card Holder

Name of Add-On Card applicant as you would like to appear on the card

Date of Birth: DDMMYY

I desire that he/she is enrolled as an ADD-On Member of Centralcard Scheme. I hereby agree that all dues in respect to Centralcard issued to him / her will be payable by me and I guarantee the payments towards the same, I further agree that as between bank and myself I shall be the principal borrower and I authorise the bank to debit my/our personal bank account mentioned in this application form.

☐ I/WE authorise the Bank to debit my/our account mentioned above for all card utilisation payments and other charges.

☐ I agree that I shall be jointly & severally liable with my primary card holder for all amounts due in respect of the Centralcard Issued to me.

☐ We agree that we shall be jointly and severally liable with the applicant for all amounts due in respect of the Centralcard issued to the applicant.

☐ I do not hold any domestic Centralcard on the date of application in this name / any other name and have not applied/will not apply for any additional Centralcard in my personal capacity in future.

ADD-ON CARD NO.
(For office use only)

☐ I/We have read the Terms & Conditions as mentioned overleaf and shall abide by the same.

Place : _____

Date : _____

Signature of Add-on member

Signature of Cardholder

FOR OFFICE USE :

Card No.

Fourth Line Embossing (if any) :

PHOTO
[PLEASE DO NOT STAPLE]

CHECK LIST FOR ENCLOSURES

1) ADDRESS PROOF

Documents which can be produced in support of the address are :- (a) Ration Card (b) Passport (c) Driving Licence (d) Copy of the electricity bill or telephone bill showing residential address (e) Any document or communication issued by any authority of the Central Government. State Government or local bodies showing residential address (f) Any other documentary evidence in support of his address given in the declaration.

2) PAN Card

3) Income Proof - IT Return / From No.16 / Pay slip etc.

4) Statement of Bank A/c for 12 months

CENTRAL CARD TERMS AND CONDITIONS

You too can become a proud member of the Centralcard family. Here are the terms and conditions which every applicant is required to follow.

- In these terms and conditions "The Bank" means Central Bank of India and its affiliates and their successors and assignees. 'The Card' means the Central Card currently issued to a cardholder. 'Cardholder' means the member of the Central Card scheme to whom or for whose use a card is issued by the Bank; 'Concerned Card Account' means that current or savings deposit account to which all the dues payable by the Cardholder to be debited and 'Concerned Branch' means branch office of the Bank at which the concerned card account is maintained either in the name of the cardholder or in the name of the Company / Firm.
- Applicants and Add-on member (if any) must be an Indian resident over twenty one (21) years of age and a maximum 65 years.
- The Bank may at its sole discretion refuse this application without assigning any reason whatsoever.
- The Cardholder shall sign the Centralcard as per the specimen signature given on the application form for Centralcard membership.
- The Card shall remain the property of the Bank at all times and the Bank shall be entitled at its absolute discretion at any time to withdraw, cancel or terminate the card and any services thereby offered, without giving any prior notice or reason thereof. 'The cardholder shall unconditionally and immediately upon demand surrender the card to the Bank. 'The cardholder shall not change his name/signature during currency of the card.
- The Bank shall be entitled from time to time, to impose any limit whether in amount or otherwise on the use of the card.
- The Bank's record of all transactions effected by the use of card shall be conclusive and binding on the cardholder for all purposes.
- Sufficient balance shall be maintained in the concerned SB/Current/ OD account to enable automatic recovery of the dues payable in respect of the Centralcard.
- The Bank reserves the right to combine or consolidate the outstanding balance on the cardholder card account with any other account which the cardholder maintains or which may be opened afterwards with the Bank and the cardholder agrees to transfer any credit balance in these accounts to set off the outstanding in the cardholder's card account.
- All payments made by the cardholder(s) shall be applied by the Bank first towards satisfaction of replacement, handling and other fees, interest and finance charge payable and secondly of the outstanding purchase money, cash advance and all other deeds involving the use of the card(s).
- The cardholder will collect from the member establishments the cardholder's copy of every charge slip that he signs and will preserve the same carefully for his record. The cardholder agrees to pay handling charges, for the supply of photocopy of any particular chargeslip he signed that is specially requested by the cardholder from the Bank at such rate as the Bank shall determine from time to time. The Bank will not supply photocopy of chargeslip older than one year from the date thereof.
- The Centralcard shall be used by the cardholder only by himself and he shall not allow any other person to use it on his behalf nor shall he lend or transfer the card to anyone else.
- The Bank may issue add-on cards in the name of those persons nominated by the cardholder. Both the cardholder and the add-on cardholder shall be jointly and severally liable for the use of the add-on card.
- These terms and conditions shall apply to the use of all add-on cards and be binding on the add-on cardholders.
- The cardholder must promptly notify the Bank in writing of any change in address (office or home) / Branch Name and Account No. or any other material information already supplied by him.
- Charges / Fee Structure of Visa Gold Card**

Kindly note :

Enrolment/ Joining Fee	Annual Membership Fee	Finance charge on revolving credit facility	Late payment fee	Cheque returned unpaid	Duplicate Statement Charge
NIL	NIL	2.75% P.m. or part thereof on the unpaid amount of his bill from the date of transaction	Rs.100/- per month	Rs.150/- for every cheque bounced	Rs.100/- per Statement

- The renewal of card is automatic subject to satisfactory card utilization. However, Bank shall have sole discretion and liberty to renew / refuse to renew any card without assigning any reason whatsoever.
- In case of non - renewal of card, the Cardholder has to give 3 months notice before the card falling due for renewal, failing which the cardholder will be liable for the charges, if any.
- The Bank reserves the right to charge handling charges to the concerned card account for the supply of replacement card.
- The Bank has the right to withdraw the privileges attached to the Centralcard and to call upon the cardholder to surrender the card and / or pick it up through the member establishments, or their representatives or any other representative of the Bank without assigning any reason whatsoever.
- The use of the Centralcard after the expiry date or after the notice of withdrawal of the privileges is fraudulent and subjects the cardholder to legal proceedings.
- Use of the card shall be terminated, without notice, upon the death, bankruptcy or insolvency of the cardholder or when the whereabouts of the cardholder become unknown to the Bank due to any cause attributable to the cardholders.
- If the Centralcard is lost or stolen, submit to us at the earliest a copy of the FIR lodged with the police. The cardholder shall notify the Bank immediately of its loss or theft by telephone, telegram or telex and also confirm the same by Registered AD letter. The responsibility of the cardholder will cease only after his reporting is noted at our end. Necessary fee will be charged.
- Whenever the card is used at the member establishments, the cardholder must affix his signature on the chargeslips presented by the member establishments showing the amount payable by him. Even if this is not done for some reason, the cardholder shall remain liable to pay the Bank such amounts which become due on the use of his Centralcard.
- The Bank is not responsible for the refusal by any member establishment to accept or honour the card nor shall it be responsible in any way for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claims or disputes directly with such member establishments and no claim by the cardholder against the member establishments may be the subject of set-off or counter claim against the Bank. The Bank will credit the cardholders' card account with the amount of any refund only upon receipt of a properly issued credit slip or cheque or demand draft.
- The original bills of the member establishment will be collected by the cardholder at the time of signing the chargeslips. The Bank will not be responsible to furnish such original bills of the member establishments to the cardholder.
- The cardholder shall pay all costs of collection of dues, legal expenses and decretal amounts with interest, should it become necessary to refer the matter to a collection agency or to a legal recourse to enforce payment.
- The Bank reserves the right to claim from the cardholder any amount due to the Bank which may not have appeared in the last statement within six(6) months after the termination or cancellation of the card.
- Revolving credit facility as an option is available with minimum monthly payment of 5% of the outstanding amount.
- Non payment of card usage within the due date shall attract service charges @ 2.75% per month or part thereof (compounded). Any outstanding amount payable by the Cardholder is liable to be levied further service charges @ 2.75% per month or part thereof from the date of transactions of the entire amount of the bill until the outstanding amount is fully paid off.
- Service tax is levied on finance charges, replacement card fee, cash advance fee, charge slips/ statement retrieval fee, surcharges/ service charge on railway fare, fuel charges and utility bill payments, charges on over limit accounts and late payment fee, Interest on delayed payment, interest on revolving credit etc. as per rates specified by the Govt. from time to time.
- In case of disputes and legal proceedings that may be initiated, only the courts in India shall have jurisdiction.
- C/o. mailing address to branch will be incorporated for all new Centralcards issued.
- The Bank would be at its sole discretion to approve / reject any card transaction.
- The Bank is entitled to add, alter or amend these terms and conditions at its absolute discretion and without assigning any reason whatsoever. Any such change will become effective and be binding on the cardholder irrespective of whether the cardholder has or lacks actual notice or knowledge thereof. The terms and conditions as specified at any time will be binding on the cardholder.

I confirm that I have gone through all the terms and conditions of Centralcard and hereby agree to abide by the same.

Place : _____

Date : _____

Signature of Primary Card Applicant

FOR BRANCH USE

BRANCH RECOMMENDATIONS

BRANCH NAME :

BRANCH CODE (6 LETTER CODE)

FINANCIAL DATA
AND OTHER
INFORMATION
VERIFIED BY US.

SIGNATURE OF BRANCH MANAGER

INDEX NO. _____ DATE _____

NAME :

R.O.NAME

R.O.CODE DATE

CARD ISSUANCE
PERMITTED

ISSUANCE OF CARD
SANCTIONED

GM/DGM/AGM/CM
(CENTRALCARD)

SANCTIONING AUTHORITY
CHIEF MANAGER /
REGIONAL MANAGER /
ZONAL MANAGER

FOR OFFICE USE

ALPHA CODE						ALPH CODE BR2							
ZONE			REGION			STATE			JOINING DATE				

CARD NUMBER	EXPIRY	INITIAL

सेन्ट्रलकार्ड
आवेदन

APPLICATION FOR

Centralcard
VISA GOLD



Gold Card



१५/१६, बजाज भवन, नरीमन पॉइंट, मुंबई - ४०० ०२१.

15/16, BAJAJ BHAVAN, NARIMAN POINT, MUMBAI - 400 021.

दूरभास / TEL. : 022- 6638 7737 / 6638 7743

टेलीग्राम / TELEGRAM : 'सेन्ट्रलकार्ड' / 'CENTRACARD'

फैक्स / FAX NO. : 022 - 2202 4004

Email : cbicards@mtnl.net.in

All India Toll Free Number
1800 22 2368