



# Credit Card Application Form

(For all conventional card types)

October 2021

LLID Number: \_\_\_\_\_

Relationship Number (If applicable): \_\_\_\_\_

Source: \_\_\_\_\_

BDO/RM Code: \_\_\_\_\_

Segment Code:  Salaried (Salary account with Standard Chartered)  Self Employed  
 Salaried (Salary account with Other Bank)  Other  
 Businessman



standard  
chartered

**Please note:**

- You do not have to be a Standard Chartered Bank account holder to apply for a Credit Card
- Use CAPITAL LETTERS
- Tick boxes as appropriate and write N/A where not applicable for you
- Countersign all overwritings or corrections you make
- Complete all sections of the application form. Incomplete application may be delayed or canceled
- Primary Card Applicant must be over 19 years of age
- Supplementary Card Applicant(s) must be at least 18 years of age

**Required Documents**

(For existing customers of Standard Chartered Bank, all of the following documents may not be required.)

- Enclose the following documents:
  - a) Photograph (2 copies)
  - b) Copy of National ID card (for Bangladeshi nationals) and copy of passport and valid work permit (for foreign nationals)
  - c) Personal Bank Statement as applicable
  - d) If salaried, latest original salary certificate/pay slip
  - e) If self-employed, copy of Trade License and personal/company bank statement for the last 12 months.
  - f) Copy of eTIN (Tax Identification Number) Certificate

Note: Our bank staff will guide you in case of any additional documentary requirements.

**1 Select Card Type - Your Card will have global usage privileges (against your Travel Quota)**

- I want to apply for a:  Visa Signature  Visa Platinum  Mastercard Titanium  Visa Gold  
 Visa Signature Star  Visa Platinum Star  Mastercard Platinum  Visa Silver  
 Visa Elite Signature  Visa Elite Platinum  Mastercard Gold  Visa Elite Gold  
 Visa Smart Platinum

I want to apply for a Supplementary Credit Card (Please fill up section no. 10)  
 Supplementary card is not applicable for Visa Smart credit card

**2 Please tell us about yourself**

Your full name (as in Passport/ID):  Mr.  Mrs.  Ms. \_\_\_\_\_  
First name Middle name Last name Alias

Date of birth: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 District of birth: \_\_\_\_\_ Country of birth: \_\_\_\_\_

Tax ID Number (eTIN): \_\_\_\_\_ Mobile No. \_\_\_\_\_

Your name, as you would like it on the card  
 (leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed): 

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

Father's name: \_\_\_\_\_

Mother's name: \_\_\_\_\_

Spouse's name: \_\_\_\_\_

Gender:  Male  Female Nationality:  Bangladeshi  Others (please specify) \_\_\_\_\_

Educational qualification:  Post Graduate  Graduate  Diploma  HSC  Other \_\_\_\_\_

Marital status:  Single  Married If married, no. of dependents: \_\_\_\_\_

ID Type:  National ID  Passport  Others \_\_\_\_\_

ID No. \_\_\_\_\_  ID issue date: \_\_\_\_\_

ID issue country: \_\_\_\_\_  ID expiry date: \_\_\_\_\_

**3 About your residence**

Your Residential Status  Owned  Rented  Company provided  Family Owned  Other If rented, rental per month Tk \_\_\_\_\_

Residential address: \_\_\_\_\_  
 \_\_\_\_\_ City: \_\_\_\_\_ Post code: \_\_\_\_\_

Nearest landmark: \_\_\_\_\_ No. of years at current address: \_\_\_\_\_ Year \_\_\_\_\_ Month \_\_\_\_\_

Permanent address: \_\_\_\_\_

District of permanent address: \_\_\_\_\_ Country of permanent address: \_\_\_\_\_

Your contact details: Office phone: \_\_\_\_\_ Ext. number: \_\_\_\_\_

Residence phone: \_\_\_\_\_

**4 Occupation (with details)**

You are  Salaried  Student  Self Employed  Retired  Unemployed  Homemaker  Salaried (Controller/Owner/Director)

Company name: \_\_\_\_\_ No. of years with current organization: \_\_\_\_\_

Designation: \_\_\_\_\_ Department: \_\_\_\_\_ Employee no: \_\_\_\_\_

Office address: \_\_\_\_\_

Name of previous organization: \_\_\_\_\_ Phone: \_\_\_\_\_

Total work experience in years: \_\_\_\_\_ Business established on (if self employed): 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Nature of business: \_\_\_\_\_ Business address: \_\_\_\_\_  
 \_\_\_\_\_ District of business address: \_\_\_\_\_

Country of business address: \_\_\_\_\_ Nearest Landmark: \_\_\_\_\_ City: \_\_\_\_\_ Post code: \_\_\_\_\_

\*Your Mobile Number and E-mail address is mandatory

**5 Details of other credit cards**

	Card no.	Bank name	Credit limit	Member since
1.	<input type="text"/>	_____	_____	_____
2.	<input type="text"/>	_____	_____	_____

**6 About Your Other Bank Loans**

	Bank name & branch	Account no.	Installment amount (Tk.)	Outstanding amount (Tk.)
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____

**7 Mailing Instructions**

For Card delivery:  
 Your Card will be delivered to your  Residence address  Office address (address as mentioned in this Application Form)  
 Please be informed that if we are unable to deliver your Card at your mailing address, the Card may be forwarded to your preferred branch.  
 Please mention your preferred branch: \_\_\_\_\_

**8 Card Cheque Application**

Please supply one (1) Cheque Book:  
 Yes  
 \*Note: First Cheque Book of 10 leaves at free of cost

**9 Statement Delivery & Electronic Banking Services**

For Statement delivery & other correspondence (Please Tick)

e-Statements: (email \_\_\_\_\_)

Paper Statement (the address would be the same as selected for card delivery)

You will be automatically subscribed to our Electronic Banking Services, including eStatements, SMS Banking, Electronic Alerts and Online Banking. You may use these Electronic Banking Services after activation.

If you do not wish to avail any of the Electronic Banking Services, please check the relevant boxes below:

eStatement     SMS Banking     Online Banking

**10 Supplementary Card Application (Not applicable for Visa Smart credit card)**

Name of Supplementary Card Applicant:  Mr.  Mrs.  Ms. \_\_\_\_\_

First name
Middle name
Last name
Alias

Supplementary Card Applicant's name, as you would like it on the card  
 (leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed):

Relationship with the Primary Card Applicant:  Spouse  Parent  Brother/Sister  Child  Other (please specify) \_\_\_\_\_

Date of birth:         District of birth: \_\_\_\_\_ Country of birth: \_\_\_\_\_

Are you an existing customer of the Bank?

Yes (In that case please go to signature directly)

Existing Account Number:

Note: If you feel any of your existing data is to be changed then please fill up the specific fields below & we will update that accordingly replacing your existing data already recorded with us for all Products.

No (please fill up the fields below)

Father's name (of supplementary card applicant): \_\_\_\_\_

Mother's Name (of supplementary card applicant): \_\_\_\_\_

Spouse's name \_\_\_\_\_

Gender:  Male  Female    Nationality:  Bangladeshi  Others (please specify) \_\_\_\_\_

Occupation: \_\_\_\_\_

Marital status:  Single  Married If married, no. of dependents: \_\_\_\_\_

ID Type:  National ID  Passport  Others \_\_\_\_\_

ID No. \_\_\_\_\_  ID issue date: \_\_\_\_\_

ID issue country: \_\_\_\_\_  ID expiry date: \_\_\_\_\_

Residential address:  Same as primary cardholders  Other (please write address below)

\_\_\_\_\_ City: \_\_\_\_\_ Post code: \_\_\_\_\_

Nearest landmark: \_\_\_\_\_

Mobile No. \_\_\_\_\_ E-mail: \_\_\_\_\_

\*The card will be delivered to the primary cardholder's mailing address

\*Your Mobile Number and E-mail address is mandatory

Would you like to set up a spending limit per billing cycle for your Supplementary Card? Yes  No

If yes, amount per month (Tk.) \_\_\_\_\_ or \_\_\_\_\_% of the card limit. (Lower of the two will be applicable and will be rounded-off to the nearest '00)

Please supply one (1) Cheque Book containing 20 leaves:  Yes  No

## SUPPLEMENTARY CARD APPLICANT DECLARATION

I, the Supplementary Card applicant, agree to be jointly and severally liable for all transactions processed by the use of the Card(s) applied for and issued by Standard Chartered Bank to the Primary Card applicant and/or myself, and to be bound by all the terms and conditions of the Bank's Credit Card Agreement which accompanies the Card.

### 11 Declaration on CIB Undertaking

I/We would like to authorise the Bank to retrieve my/our CIB report through CIB Online system based on the CIB undertaking provided with this application. This undertaking is valid until we inform the Bank to disregard this instruction. You are also authorised to search CIB report online as and when required by the Bank for the purpose of applied loan or credit card. Please note that for any change in personal information or directorship (where applicable), we will notify the bank in writing to update the CIB database and obtain fresh CIB report.

### 12 Terms and Conditions

I/We hereby declare that I/we have read and understood the "Client Terms" and "Credit Card Terms" available at [www.sc.com/bd](http://www.sc.com/bd).

### 13 Primary Card Applicant Declaration

Your signature below is proof of having read the following:

I/We are applying to open a credit card account with your bank. All my/our account related & personal information are attached herewith. If required, I/we shall provide any additional information/documents at the request of the bank. If the credit card is granted, I shall solely operate the card account unless otherwise instructed.

I/We declare that the information provided in this Application Form is true, complete and accurate and I/We have not wilfully withheld any material fact. I shall inform you of any changes thereto. I/We hereby authorize Standard Chartered Bank to verify any information pertaining to this Application Form whatever sources it may consider appropriate. I/We accept that Standard Chartered Bank is entitled in its absolute discretion to accept or reject this Application without assigning any reason whatsoever and that the Application and its supporting documents shall become part of the Bank's records and shall not be returned to me. I hereby acknowledge that I have read and understood the Terms & Conditions governing to Standard Chartered credit card (given in the last page of this Application Form) and agree to comply with them. By signing on and/or activating and/or retaining and/or using my Standard Chartered Credit Card, I'll be bound by the Credit Card Terms & Conditions. Upon approval of my Application I/We agree to pay the prevailing fees. Where requested, I authorize Standard Chartered Bank to issue Supplementary Card (s) for use on my account to the person (s) named who I undertake is or over 18 years of age, and is a resident of Bangladesh and I agree that you may provide information to him/her about the account. In consideration of the Bank agreeing to accept my request for sending my Credit Card monthly statements to my e-mail address in lieu of paper statements sent through courier service, I hereby agree that all statements (whether through e-Statements service or other means of transmission) sent by the Bank for my Credit Card shall be accepted and upheld by me as correct and authentic. I declare that I shall not raise any objection against the Bank on its agreeing the same and fully accept the risk and responsibility of statements transmitted by the bank. The Bank does not warrant against any external factors affecting the privacy and/or security of e mails during internet transmission. I also agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims cases damages costs and expenses in relations to or arising out of so accepting my request by the Bank and transmission statements and information through e-mail. I assure the Bank that I shall inform it in writing of any change in my e-mail address or any request for discontinuation of this facility to Card Services, Standard Chartered Bank The Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and the Bank reserves the right to update and vary such information from time to time and at any time. I hereby agree to indemnify the Bank against any loss, damage, liability or cost incurred by the Bank on account of any breach by me or the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honor all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholders shall be dependent on the continuation of my membership, I assume full responsibility for complying with the provisions of the Foreign Exchange Regulation Act 1947, and rules, orders and directives issued there under. I understand this card can be used for Internet transactions in line with Bangladesh Bank regulations pertaining to Internet transactions which may change from time to time. I hereby declare that I/we agree to have my security items (viz. Contact Centre TIN, Card Cheque, Internet Banking PIN, Credit Card PIN and other security items) delivered to my mailing address and also understand that Card Cheque and Credit Card will be delivered in deactivated status for security reason.

I/We irrevocably authorize and permit the Standard Chartered Bank to disclose and furnish such information that it deems fit concerning my Application, my business, my account with the Bank or my relationship with the Bank to the Bank's associates, branches, assignees, or other parties. I also irrevocably authorize and permit the Bank to disclose information about my Application/account to any credit rating /reference agency, bank, financial institution, any government regulatory agency or to any one else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law. The Bank shall have the right to check my credit standing at any times as and when the Bank may deem fit without reference to me.

Terms & Conditions of Standard Chartered Bank ('the Bank') for Cardholders availing the Card Cheque service:

In consideration of the Bank agreeing to accept my request for Card Cheque, the Bank may, in its absolute discretion, issue a Card Cheque book in my name or in the name of my Supplementary Cardholder(s). If a Card Cheque book is issued, I undertake to be fully responsible for its safe custody at all times and I will immediately notify the Bank if the Card Cheque book or any of the Card Cheques contained therein, is lost or stolen. I understand that the Bank may in its absolute discretion, accept

from me any stop cheque instructions (either orally or in writing) in cases where I have lost the relevant Card Cheque or, in other circumstances in which it shall be allowed by the law and agreed by the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. I take full responsibility of ensuring availability of necessary credit limit in my Credit Card while issuing a Card Cheque. I also fully acknowledge, confirm and accept that the Card Cheque is subject to the laws of Bangladesh. I further acknowledge and confirm that I shall pay the fees and charges as determined by the Bank for return of Card Cheques where my Card Cheque has been returned due to unavailability of Credit Limit  
I acknowledge that activation of my Card Cheque book will constitute binding and conclusive evidence of my confirmation to be bound by these Terms and Conditions.

**Disclosure Clause :**

I/We hereby consent to Standard Chartered Bank Bangladesh (the "Bank"), its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank, to (i) the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties"); (ii) professional advisers and service providers of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties; (iii) any actual or potential participant or sub participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the foregoing); (iv) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party; (v) any court or tribunal or regulatory, supervisory, governmental or quasigovernmental authority with jurisdiction over the Permitted Parties

**Primary Card Applicant**  
Please attach a recent colour passport-size photograph in this box, write your name on the back of the photograph.  
(Please do not staple)

**Signature as you would like on your Card (sign within white area, use black ink only)**  
Primary Card Applicant's Signature  
Date

**Supplementary Card Applicant**  
Please attach a recent colour passport-size photograph in this box, write your name on the back of the photograph.  
(Please do not staple)

**Signature as you would like on your Card (sign within white area, use black ink only)**  
Supplementary Card Applicant's Signature  
Date

**For Bank's use only**

Card no.

Credit Limit (in Taka) \_\_\_\_\_  
Date

Promotion code (if any)

BDO/RM Code _____	Comments by Source (if any)
Team Name _____	
Source _____	
Yes, I have Checked the completely filled up application & attached appropriate document as per requirement.	
Signature of the Source _____	

# UNDERTAKING

Annexure-Ka

Date:

To  
The Manager,  
Standard Chartered Bank  
67 Gulshan Avenue  
Dhaka 1212

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

Dear Sir,

I ..... owner/partner/director/guarantor of .....  
am applying for sanction/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 woman)

Main (permanent) address: Street No/Village ..... Street Name/PS/Upazila ..... District .....

Postal code ..... Country ..... Date of Birth .....

District of Birth ..... Country of Birth ..... National ID Number .....

Other ID documents (Passport/Driving License/Nationality Certificate) Number..... ID issue date.....

ID issue country ..... Company eTIN No.: .....

Personal eTIN No.: ..... 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:

SL No.	Name of the Company	Main (Permanent) Address	Additional (Business) Address	Whether the company is availing any loan or not		
				Yes ✓		No
				Name of the bank/Fl	Name of the branch	

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/rescheduling of the loan applied for and I will be punishable by law 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

\*If required please attach additional sheet for related organization.

# CREDIT CARD REFERENCE FORM

LLID \_\_\_\_\_ Applicant Name: \_\_\_\_\_

## Reference : 1

Name of Referee _____		
Contact Number _____		
Office : <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		
Permanent Address: _____		
Profession (If applicable) _____		
Office Address: _____		
Designation: _____		
Department: _____		

## Reference : 2

Name of Referee: _____		
Contact Number: _____		
Office: <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		
Permanent Address: _____		
Profession (If applicable): _____		
Office Address: _____		
Designation: _____		
Department: _____		

## Emergency Contact Details (Immediate family members only)

Name: _____		
Contace Number: _____		
Office: <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		

\_\_\_\_\_  
Signature of Applicant



# ELECTRONIC FUND TRANSFER AUTHORISATION FORM

(EFT Debit Entries to Pay Credit Card Bill Through BEFTN)

EFT Debit Entries: AUTHORISATION TO COLLECT CREDIT CARD BILL PAYMENTS THROUGH BEFTN

I/we hereby authorise Standard Chartered Bank, Bangladesh (Bank), to initiate debit entries on the terms and conditions of the Bank BEFTN Service Supplement to my account at the bank listed below, to collect the Credit Card Bill and to initiate the process within Five working days (maximum) prior to the payment due date, and if necessary, initiate adjustments for any transactions credited in error. This authority will remain in effect until the Bank is notified by me/us in writing to cancel it in such time as the Bank reasonable opportunity to act upon it, or until such discharge of amounts payable in connection with the credit card outstanding in the sole satisfaction of the Bank. I also authorize the Bank to verify my following Bank Account Statement to confirm the authenticity and I accept any delay in realizing the payment may cause because of not adequate time to complete the verification process before the payment due date.

Repayment Bank Account No:	<input type="text"/>
Account Name:	<input type="text"/>
Account Type (Please tick)	Current <input type="checkbox"/> Savings <input type="checkbox"/>
Bank Name:	<input type="text"/>
Bank Branch:	<input type="text"/> (Branch Name) <input type="text"/> (District)
Bank Routing No:	<input type="text"/> (Bank use only)
Minimum Amount Due or	<input type="checkbox"/> SI Percentage <input type="text"/> %
Standard Chartered Credit Card Number:	<input type="text"/>

Customer Signature	
<input type="text"/>	
Name:	<input type="text"/>
Contact Number:	<input type="text"/>

## BEFTN TERMS & CONDITIONS

### 1. INTRODUCTION

- 1.1 This BEFTN Terms and Conditions (the 'Terms') sets out the terms on which Bank will provide the Cardholder with BEFTN Service.
- 1.2 This BEFTN Terms forms part of the Terms and Conditions of Credit Card issued by the Bank and agreed by the Cardholder.
- 1.3 The Terms and Conditions of Credit Card as effective or applicable from time to time, are incorporated into this BEFTN Terms.
- 1.4 The Attachments mentioned in this BEFTN Terms shall be an integral part of the same.

### 2. DEFINITIONS AND INTERPRETATIONS

#### 2.1 Definitions

"Bank" means Standard Chartered Bank, its successors and its assignees.

"Cardholder" means an individual having any Credit Card issued by the Bank and whose name is in a Card Account (more fully described in the Credit Card Terms and Conditions) Capitalised terms used but not defined in BEFTN Terms have the meanings set out in the Terms and Conditions of Credit Card or the BEFTN Rules.

"Attachments" means the schedules to and referred to in this BEFTN Terms.

"BEFTN Rules" means the Bangladesh Electronic Funds Transfer Network Operating Rules of the Payment Systems Division, Department of Currency Management and Payment Systems, Bangladesh Bank, dated 10 August 2010, as the same may be supplemented, amended or substituted from time to time.

"BEFTN Service" means Bank's service to initiate debit Entries for collection of payments by electronic fund transfers from Cardholder's (Receiver) Bank Account held with other Bank i.e. Receiving Bank (RB) by means of the BEFTN.

"Rules and Laws" means rules, regulations and laws applicable to the BEFTN, Entries and BEFTN Service.

"BEFTN Terms" means the terms and conditions set out herein for BEFTN Service and its Attachments.

#### 2.2 Interpretations

The rules for interpreting the Credit Card Terms and Conditions shall also apply to this BEFTN Terms

### 3. BEFTN SERVICE

3.1

(a) This BEFTN Terms constitute the BEFTN Originator Agreement between Cardholder as the Originator and Bank as the Originating Bank (OB) for BEFTN Service.

(b) Bank may also act and perform as the Originator on behalf of the Cardholder upon receiving duly executed authorization from the Cardholder.

3.2 Cardholder will comply with all BEFTN Rules and Laws. Cardholder's specific obligations in this Terms shall in no way limit the foregoing undertaking.

3.3 It will be Bank's responsibility to ensure that the transmission of Entries and origination of BEFTN transactions are in compliance with BEFTN Rules and Laws.

3.4 Bank will obtain written authorizations from the Cardholder for origination in accordance with the BEFTN Rules, and shall retain the original or a copy thereof for no less than two (2) years following the termination or revocation of such authorization.

### 4. ENTRIES

#### 4.1 Attachments

(a) All Entries will be transmitted in accordance with the processing schedule in Attachment A (Processing Schedule).

(b) The amount of each Entry(s) sent by the Originator/authorized Originator (hereinafter referred to as 'Originator') shall not exceed the established limits in Attachment B (Exposure Limit).

(c) The Parties shall comply with the settlement procedures described in Attachment C (Settlement).

(d) Entries transmitted by the Bank will be reflected in the Cardholder's Credit Card Account statement.

#### 4.2 Transmission of Entries

(a) Bank as an OB will transmit the Entries initiated by the Originator into the BEFTN and with procedures provided for in this Terms and in the BEFTN Rules.

(b) Originator will utilize OB's origination system using BEFTN format or such other format or medium as the parties may mutually agree upon for the transmittal of Entries to OB.

#### 4.3 Rejection of Entries

(a) In the event that any Entries are rejected by the BEFTN System for any reason, it shall be Originator's responsibility to remake such entries. OB shall have no responsibility to reinitiate any returned entries until Originator remake such entries in accordance with the BEFTN Rules.

(b) OB shall have the right to reject any Entry that does not fully comply with the requirements of the Terms, which determination shall be made in OB's sole discretion. In addition, OB shall have the right to reject any Entry that is made while Originator is in default of any requirements of the Terms, including but not limited to the requirement to maintain an adequate account balance or line of credit in Cardholder's i.e. Receiver's Bank Account with RB.

#### 4.4 Return of Entries

Bank will notify Cardholder of the receipt of any returned entry no later than one Business Day after the Business Day of such receipt. Originator may reinitiate any returned entry at its discretion, provided the reinitiating is in accordance with applicable sections of the BEFTN Rules and Cardholder has notified Bank about the availability of fund in Cardholder's Account with RB before such reinitiating takes place. Bank as an OB will not reinitiate any returned entries automatically.

#### 4.5 Originator Error

If Bank discovers that any Entry initiated by it was made in error as an authorized Originator wherein Bank is in default, Bank will rectify the error within 24 hours of such discover. In such a case, Bank will utilize its best efforts to initiate an adjusting entry or stop processing of any "on\_us" Entry. Should Bank be unable to stop the Entry from posting, or if it is too late to withdraw the item from the BEFTN System, Bank may initiate a reversal Entry to correct the faulty Entry, as provided for and abiding by the BEFTN Rules.

#### 4.6 Originator Data Retention

Bank as an authorized Originator will retain data in accordance to BEFTN Rules.

### 5. LIMITATION OF LIABILITY

5.1 In relation to BEFTN Services, Cardholder's liability for any claim of the Bank for any Losses provided under the Terms shall be the amount Cardholder owes to the Bank and the amount aid by the Bank to the BEFTN system operator or any other sub member pursuant to the BEFTN Rules or any applicable indemnity agreement.

5.2 Bank will not be liable for any failure or delay in transmission of an entry if such transmission would (1) result in Bank's having exceeded any limitation upon its intra-day net funds

position established pursuant to BEFTN Rules, (2) violate any risk control provisions applicable to the Bank, or (3) violate any Rules or Laws.

### 6. INCONSISTENCY

If there is any inconsistency between:

(a) this BEFTN Terms and the Application Form for the BEFTN Service, this BEFTN Terms shall prevail;

(b) this BEFTN Terms and any of the Attachments, the relevant Attachment shall prevail; and

(c) this BEFTN Terms and the Credit Card Terms and Conditions, the later one shall prevail.

#### Attachment A (Processing Schedule)

Cardholder must execute and provide an authorization in favour of the Bank to initiate debit/credit entries from Cardholder's i.e. Receiver's Bank Account held with another bank i.e. RB for regular and smooth collection and repayment of Cardholder's Credit Card Bill generated by the bank.

#### Attachment B (Exposure Limit)

In its authorization Cardholder will confirm and fix the ratio of its monthly Credit Card bill which Bank will collect through BEFTN system for payment of the same. However, such ratio shall be either equal or more than the minimum payment amount.

#### Attachment C (Settlement)

Cardholder will promptly provide immediately available funds to indemnify the Bank if any debit entries are rejected after Bank has adjusted Cardholder's Credit Card Bill with the received fund from the RB through BEFTN.

# Branch/Booth/Service Centre Directory

## Dhaka

**Gulshan Branch**  
67 Gulshan Avenue

**Gulshan North Branch**  
Gulshan Centre Point  
House 23 - 26, Road 90,  
Gulshan - 2

**Islamic Banking Centre**  
Gulshan Centre Point  
House 23 - 26, Road 90,  
Gulshan - 2

**Banani Branch**  
14 Kemal Ataturk Avenue, Banani

**Bashundhara Branch**  
Haveily Center (GF), Ka-11/2/A,  
Jagannathpur,  
Bashundhara Road, Dhaka.

**Dhanmondi Road 5 Branch**  
House 6, Road 5, Dhanmondi R/A

**Kakrail Branch**  
Karnaphuli Garden City,  
109 Kakrail Road

**Kawran Bazar Branch**  
53 Kawran Bazar

**Sonargaon Booth**  
L101 Pan Pacific Sonargaon Hotel,  
107 Kazi Nazrul Islam Avenue

**Motijheel Branch**  
Alico Building, 18-20 Motijheel C/A

**Uttara Branch**  
Update Tower, Shahajalal Avenue  
Plot-1, Sector 6, Uttara

**Savar Branch**  
Dhaka Export Processing Zone,  
Zone Service Complex

**Mirpur Service Centre**  
Dynasty Tower Plot 1, Road 12,  
Block C, Section 6, Mirpur

**Uttara Service Centre**  
House 2, Road 6, Sector 1, Uttara

**Narayanganj**  
Narayanganj Branch  
26 Shaista Khan Road  
(near Narayanganj Club)

**Chattogram**  
Chattogram Main Branch  
Sheikh Mujib Road, Agrabad

**Karnaphuli EPZ Branch**  
Mohajan Golden Tower, 98/A,  
Mohajan Ghata,  
Karnaphuli EPZ Gate,  
Patenga Road, Chattogram

**Nasirabad Branch**  
1 Shahid Abdul Halim Road  
East Nasirabad

**CEPZ Branch**  
Zone Service Building  
Chattogram Export Processing  
Zone Free Port Road  
Ward 39, Chattogram  
City Corporation  
P.S. Bandar, Chattogram

**Bogura**  
**Bogura Branch**  
Shatani House, Sherpur Road

**Khulna**  
Khulna Branch  
Jibon Bima Bhaban,  
KDA Avenue

**Sylhet**  
Sylhet Branch  
7 Noya Sharak, Jail Road,  
Ward-16

Call our 24-hour Client Care Centre at 02 8332272 or 16233 (from mobile) or visit [www.sc.com/bd](http://www.sc.com/bd)