

VIJAYA BANK

Head Office
 Credit Card Division
 41/2, M G Road
 Bangalore – 560 001
 Phone No : 091-80-5584066 (20 lines)
 Telex : 0845 8842 (VBHO IN)
 Fax : 091-80-5582915

APPLICATION FOR Vijaya gold Visa/ Mastercard

* Please complete the application in full using BLOCK LETTERS

* Tick where appropriate

Personal Details

(Please leave blank space between each name)

First Name

Middle Name

Surname

Name in full

Father's/Husband's Name

Name to appear in Credit Card *(maximum 18 characters)*

Residential address

Tel/Fax No City Pincode

Date of Birth (DD MM YYYY)

Sex Female Male

Marital Status Single Married

Do you own Car Two Wheeler

Registration No : _____ Driving License No : _____

Educational Qualification _____

Residence Own Rented (Monthly Rent Rs _____)

No of Dependants _____

Income Tax/PAN No _____

Are you a NRI Yes No

Passport No _____ (Copy to be enclosed)

References

References (Other than relatives)	Address	Occupation	Telephone Nos
1.			
2.			

Enclosed

- Salary Certificate
- Proof of Business income
- Proof of other income
- Proof of property
- IT/WT Order

Banking Details (SB/CA/OD/CC/NRE)

Name of the branch VIJAYA BANK		A/c No	
Other Bank Name & Address		A/c No	
Other Bank Name & Address		A/c No	

Add-On Card Details

Would you like to have a Add-on Card Yes No

If yes, particulars of the Add-on Card -

Date of Birth (DD MM YYYY)

Name of Add-on applicant : _____

Relationship : Spouse Parent Major son/ daughter of applicant

I hereby request and authorise you to issue the above add-on card and I/we shall be jointly/severally responsible for the use of the card and payment of the bills.

Particulars of Deposits, if any

No. _____ for Rs. _____ With _____ branch of _____ Bank

No. _____ for Rs. _____ With _____ branch of _____ Bank

Billing

I hereby authorise you to debit my/our SB/CA/OD/CC a/cNo. _____ with VIJAYA BANK _____ branch as and when the bills are raised.

Correspondence & Bills may be addressed to :

<input type="checkbox"/> Office :	<input type="checkbox"/> Residence
_____	_____
_____	_____
_____	_____

Other Credit Card Details

Issued by (Bank)	Date Of Issue	Card Number

Declaration

I/We confirm that all the information given in this application is true, correct and complete to the best of my/our knowledge and belief and hereby authorise the Bank to verify the information with any source the Bank may consider appropriate. I/We agree to pay the entrance/annual subscription fees and other charges which will be fixed by the bank from time to time. I/We have read/understood and hereby agree to the Terms and Conditions of this application form. I/We also agree to settle all dues arising under the VIJAYA BANK Credit Card that may be issued in my name and Add-on Card that may be issued in the name of my family members, in accordance with the Terms and Conditions as existing and as amended from time to time. The use of the card will be deemed to be acceptance of the Terms and Conditions.

PLACE :

DATE :

Signature Of the Add-on cardholder
(if applicable)

Signature of the cardholder
(Applicant)

Terms and Conditions for Vijaya Gold Visa/Mastercard

1. In these terms & conditions. "The Bank means Vijaya Bank and its successors & assignees." "The Card" means "Vijaya Bank's Credit Card currently issued to the card holder." "Card Holder" means the Person to whom or for whose use the card is issued and will include all successors, legal heirs or assignees of such Card holder. "Add-on card" means card issued in terms of Paragraph(3) here of.
2. The card may be issued at the absolute discretion of the Bank to any competent person who may apply in the prescribed form, subject to such eligibility norms, terms, & conditions as may be fixed by the Bank from time to time. The Bank will have the absolute right to reject any application without assigning any reason whatsoever.
3. The Bank may issue "Add-on Cards" to such members of family of the individual card holder as the Bank may deem fit, upon a request from the Applicant (Main card holder) and subject to conditions stipulated by the Bank. All charges incurred on Add-on Cards shall be accounted for in the name of the Applicant. The add-on Card holder(s) and Applicant shall be jointly & severally liable for paying to the Bank, all the Charges incurred under the Card/Add on Card(s).
4. The Card issued by the Bank shall remain the property of the Bank, the card must be signed by the card holder in the appropriate signature panel immediately upon receipt, and shall be used by the card only.
 - (i) Subject to terms & conditions of the use which are current at the time of use,
 - (ii) within the Credit limit notified to the Card holder by the Bank from time to time,
 - (iii) for bonafide purchase of goods or availing of services from Member Establishments
 - (iv) the Card holder undertakes not to use the Card outside India & Nepal. The card holder alone shall make use of the card and shall not allow any other person to use it on his/her behalf. The card shall not be transferable.
5. Whenever the Card is used for purchases or for obtaining services or Mail order or Cash Advance, the Card holder shall sign a Sale or Cash Advance voucher or such other form as may be prescribed by the Bank, but if this is not done the card holder will nevertheless remain liable to pay the Bank all amounts charged to his/her card account.
6. All amounts pertaining to the Sales and cash Advance Vouchers generated in the course of the use of the card will be charged by the Bank to the Card holder's Account. The Bank will normally send monthly statements of Account to the Card holder and debit his account maintained at our Branches, which is immediately payable thereafter. Non receipt of the statement of Account will not absolve the Card Holder of his/ her responsibility to pay the dues within the stipulated period. The Card holder has to maintain sufficient balance in his/her account to meet the charges generated on account of the Card operations. Interest will be charged & debited to the Card account to meet the charges generated on account of the Card operations. Interest will be charged & debited to the Card account at the maximum lending rate with penal interest (compounded on monthly basis) on the Overdraft created in the Account. Where the Card Holder fails to pay two monthly bills or where the outstanding is equal to or more than twice the amount of credit limit sanctioned, the card number will be put in a "Hot Card Bulletin" which invalidates the Card. The Bank is not bound to intimate the card holder personally, before Hotlisting his/her card number. An amount of Rs.200/- will be debited to the card holder's account to cover the cost of Hotlisting.

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7. The entire outstanding dues under the card account will become immediately payable in full on the death, insolvency of the card holder or if the card holder commits any breach of these terms and conditions.
8. The card holder shall agree and undertake not to contract under the card, any liability which the card holder has neither the intention nor the means to discharge within the stipulated period. It shall be the responsibility of the card holder to ensure that the liability under the card as well as liability under the Add-on card (if the card holder holds the Main card), does not exceed the overall credit limit fixed to the Main card.
9. If the cardholder fails to make the payment of the amount of the bill, the Cardholder would be listed as a defaulter and information of such default made by the Cardholder would be given to other Banks, Financial institutions, Credit Rating Agency/ies and other similar organisations as the bank may deem fit, without obtaining any further oral or written consent from the defaulting cardholder.
10. If the card/Add-on card is lost or stolen, the card holder must immediately inform the Bank (if this information is given orally, then it must be confirmed in writing within seven days) and simultaneously lodge a report with the local police. Copy of the report bearing the acknowledgement of the police for having registered the case must be sent to the Bank. The card holder must give the Bank all information in his/her possession as to the circumstances of the loss/theft and take all necessary steps to assist the Bank/police to recover the missing card. A nominal charge of Rs.200/- will be charged to cover the administrative cost of Hotlisting the card. The card holder will be liable for all the charges on the card for a period of 30 days from the receipt of the written lost card report by the Bank. Subject to the card holder complying with the above requirements, and any other requirements of the insurance Company, the card holder's liability will be limited to Rs.1000/- only, provided the amount of the loss does not exceed the insurance cover available upto a maximum of Rs.1,00,000/-. In case the card holder recovers the card which was reported lost/stolen, he/she shall not make further use of it and surrender the same to the Bank along with the report giving full details of its recovery.
11. Purchase and cancellation of Airline/Railway ticket shall be treated as two separate transactions. The card holder shall pay the charges/bills pertaining to the purchase, availing of service without waiting for set off of the refund/cancellation if any receivable by him/her from the Member Establishment. Refund/cancellation amount as and when received by the Bank from the Member Establishment will be credited to the Card Holder's account.
12. The Bank has the right to cancel the card/withdraw the Privileges extended to the card holders under the card, at any time without notice or assigning any reason. Such cancellations or withdrawals shall not be deemed to cast any reflection on the credit worthiness, standing or reputation of the card holder, and the Bank shall not be liable for any loss suffered/allegedly suffered by the card holder due to such cancellation/withdrawal. The Bank shall have the absolute right to retrieve the cancelled/withdrawn card through its representative/agent or Member Establishment. Use of the card after notice of cancellation/withdrawal is fraudulent and subjects the card holder to legal proceedings.

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13. Members Establishments are expected to honour a valid card. However, the Bank shall not be liable for loss/inconvenience caused to the card holder if any Member Establishment does not for any reason whatsoever, honour the card. The Bank shall not be responsible nor does it guarantee the quality, condition or the price of the merchandise (including those purchased through mail order). Existence of a dispute/ grievance between the card holder and Member Establishment in respect of any defect/deficiency/price of the goods does not absolve the card holder from obligation to pay all the dues to the Bank. Member Establishments are not bound to honour the card during any advertised reduction sale. All liquor charges are subject to the laws in each state for acceptance of the credit card. The card holder is not required to pay extra amount if any demanded by the Member Establishment solely on account of the use of the card except in those cases where the Bank may specifically permit the Member Establishment to add such charges as in the case of Indian Railway, Indian Oil Corporation etc. No exchange/Cash refund where the card was used, will be entertained by the Member Establishment without the written permission of the Bank.
14. The Card Holder shall collect the original sales bill and also card holder's copy of the charge slip from the Member Establishment where the card is used. All enquiries, representations, or complaints pertaining to the card transaction should be made by the card holder within a period of 2 months from the date of the relevant statement of account, whichever is earlier. The Bank shall not entertain any such request received after the expiry of the said period. The Bank shall not under any circumstances, be in a position to furnish the copy of the sales bill from the Member Establishment. However, the Bank may, in exceptional cases provide copy of the charge slip at the specific request of the card holder made within the above period, subject to payment of service charges as may be fixed by the Bank from time to time.
15. The Credit Cards are renewed on the expiry of the card, at the absolute discretion of the Bank, unless the card holder informs to Credit and Division of the Bank at its Head Office about his/ her intention not to have the card renewed, at least 40 days in advance of the expiry date. The card holder may at any time, by giving seven days notice to the Bank in writing, terminate the agreement as to use of the Card provided, he/she surrenders the card to the Bank after breaking it into two pieces, the card holder is liable for all the incurred under the card till such terminations.
16. The Card holder agrees to pay all costs of collection of dues, legal expenses, decretal amount with interest, should it become necessary to refer the matter to a collection agency or resort to legal to enforce payment.
17. The Bank is entitled to add, alter, amend these terms & conditions as it deems fit, in its absolute discretion without assigning any reasons whatsoever and notify such changes to the card holder by way of ordinary post or under certificate of posting and such changes shall be binding on the card holders.
18. The Bank has the right to cancel the card/withdraw the Privileges extended to the card holders under the card, at any time without notice or assigning any reason. Such cancellations or withdrawals shall not be deemed to cast any reflection on the credit worthiness, standing or reputation of the card holder, and the Bank shall not be liable for any loss suffered/allegedly suffered by the card holder due to such cancellation/withdrawal. The Bank shall have the absolute right to retrieve the cancelled/withdrawn card through its representative/agent or Member Establishment. Use of the card after notice of cancellation/withdrawal is fraudulent and subjects the card holder to legal proceedings.