

File Serial:

Date:

Instructions: * Use CAPITAL LETTERS
* Tick boxes as appropriate and write N/A where not applicable
* Countersign all changes or corrections you make

☐ Source Name :
☐ Source Branch Name :
☐ Source Contact No :

CUSTOMER TYPE :

☐ Investment Customer of AIBL ☐ Service Holder (Salary with ☐ AIBL ☐ Other Bank) ☐ MTDR/MDS (lien) ☐ Employee of AIBL ☐ Other

ABOUT YOUR APPLICATION

☐ **LA-RIBA Silver** (up to a maximum limit of BDT 50,000 only)
☐ **LA-RIBA Gold** (up to a maximum limit of BDT 1,00,000 only)
☐ **LA-RIBA Platinum** (up to a maximum limit of BDT 2,00,000 only)**
☐ Expected Limit (BDT) :

ABOUT YOURSELF

☐ Mr. ☐ Mrs. ☐ Ms.

Full Name :

Father's Name: Mother's Name:

Date of Birth: District/Place of Birth:

Nationality: ☐ Bangladeshi ☐ Other (please specify)

Passport No : Passport Expiry Date:

National ID No : e-TIN :

Mobile No : Email :

Marital Status: ☐ Single ☐ Married ☐ Others Gender: ☐ Male ☐ Female No. of Dependents:

Educational Qualification : ☐ Post Graduate ☐ Graduate ☐ Other (please specify)

Your name as you would like it to appear on the card (leave one space between names, do not use title or nick name; max 21 characters)

How do you want to receive the card? ☐ Through Courier (☐ Office Address ☐ Residence Address)

☐ From AIBL Branch, Branch Name :

☐ From Card Division

ABOUT YOUR RESIDENCE

Residence Status : ☐ Owned (Flat/House) ☐ Family Owned ☐ Rented ☐ Company Provided ☐ Other (please specify)

Residence Address:

No. of Years Staying at Residence Address : Year Month Residence Phone No :

Permanent Address:

ABOUT YOUR SPOUSE

Spouse Name:

Profession :

Company Name :

Designation: Department: Mobile No :

Current Office Address :

** In some special cases, Platinum product is divided into several tiers. Respective fees & charges would be applicable according to Tier Structure.
Please contact with the Bank for more information.

ABOUT YOUR WORK

☐ Salaried ☐ Self Employed ☐ Business Person ☐ Land Lord/Lady ☐ Other (please specify) _____

Company Name: _____

Nature of Business: _____ Designation: _____ Department: _____

Current Office Address: _____

Job Status: ☐ Permanent ☐ On Probation ☐ Contractual ☐ Part-Time ☐ Other (please specify) _____

Office Phone : _____ Ext : _____ Date of Joining : _____

Duration with Current Organization: _____ Year _____ Month Total Period of Service/Business: _____ Year _____ Month

Name of Previous organization (with Designation): _____

Current Premises Status (for Business Person): ☐ Owned ☐ Rented ☐ Other (please specify) _____

ABOUT YOUR MONTHLY INCOME (BDT)

For Salaried Person :

Basic: _____ Allowance: _____ Total Gross Salary : _____

For Business Person :

Gross Income: _____ Expenses: _____ Net Income: _____

Additional Monthly Income (if any, attach relevant documents):

Spouse Income: _____ Other Income: _____ Source of Other Income: _____

ABOUT BANK LOAN / INVESTMENT

Bank & Branch Name	Account No.	A/C Type	Monthly Installment (BDT)	Outstanding (BDT)

DETAILS OF OTHER CREDIT CARDS

Bank Name	Card No.	Credit Limit		Card Issue Date
		BDT	USD	

AUTO DEBIT INSTRUCTION (only for AIBL account holder)

I would like to authorize AIBL Card Division to debit my account for monthly payment of LA-RIBA Islamic Credit Card dues :

☐ Minimum Amount ☐ Full Amount

AIBL Account No. : _____

Branch Name: _____

Applicant's Signature: _____

(as same as AIBL Account; use seal where necessary/Company Account)

PHOTO SIGN FEATURE

(Primary Card Applicant's Passport size photo)

Please attach a recent Passport size photograph in this box. Write your name on the back of the photograph and do not staple please.

(Supplementary Card Applicant's Passport size photo)

Please attach a recent Passport-size photograph in this box. Write your name on the back of the photograph and do not staple please.

Signature as you would like to appear on your card (sign within the specific area by using black ink only)

Primary Card Applicant's Signature

Date:

Supplementary Card Applicant's Signature

Date:

SUPPLEMENTARY CARD APPLICATION

Name of Supplementary Card Applicant: ☐ Mr. ☐ Mrs. ☐ Ms.

As you would like to appear your name on the card (leave one space between names, do not use title or nick name; max 21 characters)

Relationship with the Primary Card Applicant:

Date of Birth:

Place of Birth:

Profession:

NID:

Passport No:

Passport Expiry Date:

Father's Name:

Mother's Name:

Spouse's Name:

Mobile No:

Residence Address:

% of the LA-RIBA Islamic Credit Card spending limit for Supplementary Card:

(Use separate form for additional Supplementary Card (s))

SUPPLEMENTARY CARD APPLICANT DECLARATION

I, the Supplementary Card Applicant agree to be jointly and severally liable for all transactions processed through the use of the card(s) applied for and issued by AIBL to the primary card applicant and/or myself, and to be bound by all the terms and conditions of the bank's LA-RIBA Islamic Credit Card agreement which accompanies the card.

Supplementary Card Applicant's Signature

Date

REFERENCE DETAILS (One reference must be a relative; not living with the applicant)

Reference 1

Name:

Contact Address:

Relationship with the Applicant:

Contact Number: Residence:

Office:

Mobile No:

E-mail:

Reference 2

Name:

Contact Address:

Relationship with the Applicant:

Contact Number: Residence:

Office:

Mobile No:

E-mail:

Primary Card Applicant's Declaration

My signature below is proof of having read the followings

I understand that AIBL LA RIBA Islamic Credit Card is a Shari'ah compliant Credit Card and I do hereby agree to abide by, among others, the permissions and prohibitions in terms of Shar'iah, incorporated in this card.

I declare that the information provided in this Application Form is true, complete & accurate and I have not willfully hidden any material fact. I shall inform you of any changes thereto. I hereby authorize Al-Arafah Islami Bank Limited to verify any information pertaining to this Application Form whatever sources it may consider appropriate.

I accept that Al-Arafah Islami Bank Limited 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 understand that it is my responsibility to obtain, read and understand the terms and conditions of AIBL LA RIBA Islamic Credit Card as available at all the branches. By signing on and/or activating and/or retaining and/or using my AIBL LA RIBA Islamic Credit Card, I will be bound by the AIBL LA RIBA Islamic Credit Card terms & conditions. Upon approval of my application, I agree to pay the prevailing fees where requested. I authorize AIBL 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 LA RIBA Islamic Credit Card monthly statements to my e-mail address/mobile SMS address in lieu of paper statements sent through courier services. I hereby agree that all statements (whether through e-statements service or other means of transmission) sent by the bank for my LA RIBA Islamic 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-mail/mobile SMS during internet transmission. I also agree to keep the bank indemnified against all actions-proceeding, liabilities and claims, cases, damages, costs and expenses in relations to or arising out of 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 LA RIBA Islamic Credit Card services of AIBL. The bank shall not be liable or responsible for data corruption, delay and/or interception of the information provided and the bank reserves the right to update and verify such information from time to time or 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 of agreement by me or the supplementary cardholder.

I also understand that supplementary card fees shall be billed in my statement of accounts and it shall be my primary responsibility to honor all charges incurred on the supplementary card(s). The continuation of the membership of the supplementary cardholder(s) 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 (amendment 2015), Money Laundering Prevention Act 2012 (amendment 2015), Anti Terrorism Act 2009 (amendment 2015), Foreign Account Tax Compliance Act (FATCA), তথ্য সন্ত্রাস দমন আইন-2013/2014 and rules, orders and directives issued there under.

I irrevocably authorize and permit AIBL to disclose and furnish such information that it deems fit concerning my application, my business, accounts held with the bank or my relationship with the bank to any local or international regulatory authorities or to the bank's associates, branches, assignees, agents, or other parties. I also irrevocably authorize and permit the bank to disclose any account's information to the mentioned parties. The bank shall have the right to check my credit standing at any times as and when the bank deems fit without referring to me.

Disclosure Clause

I hereby consent to Al-Arafah Islami Bank Limited., its officers and agents disclosing information relating to me and my accounts 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 of its holding company, affiliates, representatives 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 banks rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the forgoing); (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's Signature

Date

For Bank's use only

LA-RIBA Card No:

LA-RIBA Card No. (Supplementary)

LA-RIBA Card Limit: BDT. (In word :)

Data Captured by

Checked by

Validated by (with date)

INSTRUCTIONS (where applicable)

- Incomplete application may delay or cancel the facility.
- Primary Card Applicant must be over 21 (twenty one) years of age.
- Supplementary Card Applicant(s) must be at least 18 (eighteen) years of age.
- Monthly income is required to be minimum BDT 10,000.00
- AIBL shall not be responsible for payment/purchase of any Shari'ah forbidden/attested goods/products/ services by the cardholder/ supplementary cardholder
- Photocopy of all submitted documents must be signed by the applicant & duly attested by the source
- Additional paper requirement for the professionals:
 - In case of **doctor**, an attested copy of BMDC registration certificate.
 - In case of **engineer**, an attested copy of IEB membership certificate.
 - In case of **lawyer**, an attested copy of Bar Council certificate.
 - In case of **land/ flat owner**, an attested copy of holding tax payment receipt or payment of any utility bill like Gas/ WASA Bill or title deed copy.
- Personal Guarantee (where/if necessary).

REQUIRED PAPERS FOR SERVICE HOLDER

- 02 (two) copies recent passport size color photograph
- National ID copy
- Employee ID / Birth certificate copy
- E-TIN certificate/latest tax return acknowledgment slip copy
- Bank statement for last 6(six) months
- Latest original salary certificate
- Visiting / business card (if available).
- Passport copy (if available)
- Utility Bill copy

REQUIRED PAPERS FOR BUSINESS PERSONNEL/ PROFESSIONAL

- 02 (two) copies recent passport size color photograph
- National ID copy
- E-TIN certificate/latest tax return acknowledgment slip copy (personal & company).
- Bank statement for last 6 months (company)
- Trade License of last 02 years. MOA/Partnership Deed
- Business card.
- Passport copy (if available)
- Utility Bill copy
- In case of professional, membership certificate copy of Professional Body/ Competent Authority

SCHEDULE OF CHARGES OF LA-RIBA ISLAMIC CREDIT CARD

SI	Service Name	Silver Card	Gold Card	Platinum Card
1	Annual Fee (Primary Card) ¹	500	1000	1500
2	Annual Fee (1 st Supplementary Card)	Free		
3	Annual Fee (2 nd Supplementary Card & Onward) ²	500	1000	1500
4	Monthly Maintenance Fee ³	570		
5	Service Charge ³	Free	600	1400
6	Collection and File Maintenance Fee ⁴	500		
7	Card Replacement Fee	300	400	500
8	Cash Advance Limit ⁵	30%		
9	Cash Withdrawal Fee at AIBL ATM	150		
10	Cash Withdrawal Fee at other than AIBL ATM	170		
11	Statement Retrieval Fee	300		
12	Pin Replacement Fee	200		
13	Minimum Payment	500 or 5% of total due whichever is higher		
14	Certificate Charge	100		
15	SMS Alert Fee	Free		
16	Auto Bill Pay Fee	Free		

Notes:

- Primary Card Annual Fee will be waived if total number of transactions is 18 or above over the year.
- 2nd Supplementary Card & Onward Annual Fee will be waived if total number of transactions (for each card) is 18 or above over the year.
- Monthly Maintenance Fee and Service Charge will be applicable if customer does not pay total bill.
- Collection and File Maintenance Fee will be applicable if customer does not pay minimum due on time.
- Cash Advance Limit is upto 30% of limit. For each transaction, transaction ticket size would be BDT 10,000.
- All Charges are in BDT.
- 15% VAT will be charged where applicable.

LA-RIBA Islamic Credit Card Agreement

We request you to read and understand the below Terms & Conditions governing the use of AIBL LA-RIBA **Islamic** Credit Card. If you don't understand any of them, please feel free to contact us. Our **staffs** at Card Service (CS) will be happy to assist you. By signing and/or, activating and/or retaining and/or using the card, you have agreed to be bound by these Terms and Conditions.

Knowledge of your rights and obligations will ensure that you are protected in the event of any unauthorized transaction on your LA-RIBA **Islamic** Credit Card Account(s) and how you can gain the maximum benefit from the services we offer apart from enabling you to fulfill your responsibilities as a Cardholder.

The issuance of AIBL LA-RIBA **Islamic** Credit Card is conditional upon proper completion of Bank's LA-RIBA **Islamic** Credit Card application form by a person under the laws of Bangladesh. The Bank reserves the right to issue a card or reject an application for the issuance of a card without even assigning any reason, and the Bank might employ verification agencies to verify the authenticity of the stated information in the application form. We strongly recommended that you preserve this booklet readily available as it contains information and Terms & Conditions for use of LA-RIBA **Islamic** Credit Card.

1. DEFINITIONS

- 'Annual Fee' means the fixed fees which are payable by the Cardholder to the Bank on an annual basis in consideration of allowing continued usage of the card. Such fee shall be determined by the Bank at its sole discretion from time to time. The Bank will have to right to rebate the Annual Fee at its sole discretion.
- 'PIN' means Personal Identification Number issued to the Cardholder which will be used to access cash advance through ATM, POS or internet.
- 'Card Account' means the Credit Card Account opened & maintained by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder & Supplementary Cardholder, if any.
- 'Primary Cardholder' means an individual whose name is embossed/printed on a Card & who is responsible for all transactions and liabilities on the Card Account. It includes Primary and any Supplementary Cardholder.
- 'Supplementary Cardholder' means a person nominated by the Primary Cardholder to whom card is issued by the bank.
- 'Monthly Maintenance Fee' prescribed by the Bank from time to time and arising from the continued usage of the Card and the benefits and privileges relating thereto. Such fee is payable by the Cardholder every month. The Bank will have the right to rebate the Monthly Maintenance Fee at its sole discretion. The fee only be charged, and appear in the card statement, in the month the bank decides not to waive the maintenance fee.
- 'Minimum Amount Due' is 5% of the Current Balance subject to a minimum of BDT 500 or such other amount as determined by the Bank from time to time, which if paid by the Payment Due Date, will avoid any late payment charges.
- 'Credit Limit' means the maximum debit balance permitted by the Bank for the Card Account for the Primary & the Supplementary Card.

2. THE CARD

- The Card is and will be, at all times, the property of the Bank and must be surrendered to the Bank immediately on demand by the bank or its duly authorized agent.
- The Card may be collected by the Cardholder or sent by post or courier to the address notified to the Bank by the Cardholder at the risk and responsibility of the Cardholder.
- The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever will allow the card and/or PIN to be used by any other individual. The Cardholder as Security may not pledge the Card for any purpose whatsoever.
- The Cardholder shall at all the times ensure that the Card and PIN is kept in a safe place and is not disclosed to anyone. Any discloser or loss of Card or PIN shall be the absolute and sole responsibility of the Cardholder. Bank shall not be liable in any manner whatsoever for any authorized use of the Card nor shall be liable for any loss or disclosure of Card and PIN.

3. USE OF THE CARD

- The Cardholder acknowledges that the facility provided by the Bank under the Card is an unsecured credit facility granted by the Bank subject to the terms and conditions of this agreement and is available at the sole discretion of the Bank. Cardholder acknowledges that his/her obligation to make repayment of the facility is immediate and on demand of the Bank and undertakes to make repayment of the facility without any caveat or argument.
- The use of this Card is confined to Bangladesh only unless the Cardholder applies for international usage facility after proper endorsement on the passport by the Bank. Use of the Card outside Bangladesh without proper passport endorsement shall make the Card liable for immediate cancellation and any other appropriate action in accordance with law. The Cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him, by the Bangladesh Bank, the Bank, court or any regulatory agency.
- The Cardholder shall undertake to stay within the prescribed Credit Limit and further undertakes not to enter into purchases or transactions which may cause the aggregate outstanding balance under all such purchases and transactions to exceed such Credit Limit.
- Notwithstanding that the Cardholder's Credit Limit has not been exhausted, the Bank shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use or to refuse to authorize any Card Transaction.
- Certain purchase of goods or services, such as alcohol, dealing in pork and pork related product, gambling, pornography or other illegal activities are prohibited under the principles of the Islamic Shariah. It is the Cardholder's responsibility to ensure that the Card is utilized for Card Transactions which are not contrary, offensive or repugnant to the principle of the Islamic Shariah. Even if the Cardholder uses the Card for making payment of such transaction or the services the Bank may refuse to honor such transaction. The Bank holds the right to suspend and/or terminate the Credit Card Services in case of any breach in complying with this condition

4. CASH ADVANCE

The Cardholder may obtain the cash advances up to such amount as determined by the Bank from time to time at its sole discretion. Such cash advance is subject to **availability** of adequate credit. Unless and until the Bank states otherwise the Cardholder may obtain cash advance up to 30% (might be changed) of the credit limit. Cardholder may obtain the cash advances by the following means:

- Use of the Card at any ATM of the Bank or of any other Bank or institution that accepts the prescribed Card's brand. The amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM.
- The Bank will provide a PIN to be used in conjunction with the Card when effecting a transaction at an ATM. The Cardholders are requested not to disclose the PIN to any other person whatever the reason is.
- In the event where the Cardholder obtains any cash advance, a fixed transaction fee shall be payable on each cash advance and charged to the card account. Such shall be determined by the Bank from time to time at its sole discretion.

5. PAYMENT

Details of all fees and charges are listed in the section of Fees & Charges of LA-RIBA **Islamic** Credit Card. These Fees & Charges may be amended from time to time usually giving advance notice to the Cardholder.

- The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued or renewed.
- The Cardholder agrees to pay the total or minimum amount of all charges described as the Current Balance specified in the Statement, which is due in full or minimum and payable not later than the date specified on the Statement. The Cardholder shall incur no Financial Charge/Monthly Maintenance Fee (excluding for cash advance) if the payment of the Current Balance is received by the Bank on or before the Payment Due Date.
- If the Cardholder fails to pay the Minimum Amount Due even by the Payment Due Date, a flat **Collection & File Maintenance Fee** will be applicable.
- If the Cardholder is travelling out of town, it would be responsibility of the Cardholder to make arrangements to ensure that at least Minimum Amount Due is paid to the Bank on or before the Payment Due Date.
- The Bank reserves the right to block the card if the Card goes into delinquency due to non-payment. The Card will only be reinstated once payment on Card account is regularized and as per the Bank's policy.
- A Replacement Fee as prescribed by the Bank is payable by the Cardholder to the Bank immediately upon a request to the Bank to issue a Replacement Card.

6. LOSS OF CARD AND PIN

- The Cardholder shall be fully liable for all Card transactions made with the PIN whether with or without the knowledge of the Cardholder.
- The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.
- In the event when the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to the Bank and the nearest Police Station of the country where such loss or theft or disclosed occurred.
- The Bank may at its absolute discretion issue a replacement for any lost or stolen card or a new PIN on the Terms and Conditions that the Bank may deem fit & the Bank will charge for it.

7. TERMINATION

- Notwithstanding the payment provisions outlined under clause 5, all amounts outstanding on a Card Account (including that of all Supplementary Cards) together with the amount incurred by the use of the Card but not yet charged to the Cardholder's Account shall be payable immediately in full upon the termination of this Agreement.
- The Cardholder may, at any time, notify the Bank of his intention to close the Card Account and terminate the use of all Cards by giving notice in writing and returning all Cards cut into halves to the Bank. The Card Account shall be closed only after the receipt by the Bank of all Cards cut in halves and full payment of all charges and liabilities under the Card Account.
- The Bank shall terminate the use of the Card 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 Bank.
- The Bank shall not be liable to refund the annual membership fee or any part thereof in case of the termination of the Card Account.

8. DISCLOSURE OF INFORMATION

The Cardholder irrevocably authorized and permits the Bank to disclose information about Card Account to any credit rating/reference agency, Bank, financial institution, leasing company, 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.

9. INDEMNITY

The Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and expenses in such regard may be debited to the Card Account and shall be payable by the Cardholder.

10. NOTICES

- The Cardholder must give the Bank in writing their address, telephone, fax number, email address and mobile phone number for receipt of notices and other communications in connection with any Card. If these details change, the Cardholder must give the Bank not less than 14 days advance notice in writing before the change taken place. If the Cardholder intends to live outside Bangladesh they must immediately notify the Bank.
- The Cardholder must promptly notify the Bank in writing of any change in employment or business or address (office and/or residence) or if Cardholder intends to be away from Bangladesh for more than 30 days.
- All Card, PIN, statement of Account, demands or any other communication under these Terms and Conditions may be delivered personally or sent by courier or ordinary post to the last known billing or any other address of the cardholder and such communication shall be deemed to be to have been served on the Cardholder on the day of delivery if delivered by hand and on the next business day after dispatch, if set by courier or by post.
- All communications under these Terms & Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communication sent to both.

11. GOVERNING LAW

The Terms & Conditions are governed by and shall be construed in accordance with the laws of Bangladesh and the Cardholder hereby submits irrevocably to the exclusive jurisdiction of the courts of Bangladesh.

12. VARIATION OF TERMS

- The Bank may from time to time change the Terms & Conditions of this agreement with 30 days prior notice to the Cardholder(s). Cardholder hereby authorizes the Bank to change the Terms & Conditions of this agreement without prior consent of the Cardholder. Subject to the requirements of statute, notification of any such change shall be given to the Cardholder by the Bank in writing. Such changes shall be applied to all unpaid Government taxes (if applicable), Monthly Maintenance Fee, Annual Fee, Charges, Cash Advance Fee, Costs and Card transactions.
- Retention or use of the Card after the effective date of any such change of Terms & Conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed change, the Cardholder must terminate use of the Card by giving prior written notice to the effective date and clause 7 shall henceforth be operative.

13. SCOPE OF INFORMATION

Personal information means information that identifies a particular individual and includes personal details (for example name, personal identification details, and date of birth). Contact details (for example telephone number, mobile phone number and email address) and employment details:

Cardholder's information comprises all the details the Bank hold or collect about the Cardholder, the transactions, their financial information, their personal information and the information about the Cardholder obtained from them, their interactions and details with the Bank any third party, including information received from third parties and information collected through their use of the Bank's electronic banking services.

14. SUPPLEMENTARY CARD

- The Bank may at its absolute discretion issue a Supplementary Card to a person with an age of 18 years or over, nominated by the Primary Cardholder and approved by the Bank under the Terms & Conditions.
- The Credit limit assigned to the Primary Cardholder in inclusive of the Credit Limit of the Supplementary Cardholder and the Primary Cardholder; and the Supplementary Cardholder shall not permit the total of the charges incurred through their respective cards to exceed the said Credit Limit.
- The validity of a Supplementary Card is dependent on the validity of the Primary Card. However, termination of the Primary Card will lead to the termination of Supplementary Card(s).
- The undertakings, liabilities and obligations of the Primary Cardholder and the Supplementary Cardholder to the Bank and the Bank's rights herein shall not be affected in any way by any dispute or counter claim which the Primary Cardholder and the Supplementary Cardholder may have against each other.
- The Supplementary Cardholder is bound by all Terms & Conditions except that he or she is not liable for payment in respect of any transactions on the Card Account. The Primary Cardholder will be responsible to the Bank for all transaction to the Bank accompanied by the Bank for all transactions on the Supplementary Card.
- All transactions authorized by the Supplementary Cardholder prior to the date the Supplementary Card is received by the Bank, are valid and treated as binding upon the Primary Cardholder and are the liability of the Primary Cardholder.

15. GENERAL

- The Bank shall not be liable for any act done in good faith and without negligence upon the Cardholder's instructions or receipt of any information from third part or source having prejudicial effect of the interest of the Bank and/or the Cardholder.
- The Cardholder authorizes the Bank at its discretion to record any such instruction and to use such records as evidence in a court of law or the legal proceedings.
- The Bank shall be entitled to appoint an agent to collect all sums due to the Bank from the Cardholder under this agreement.
- The Cardholder is responsible for holding/possessing the card with utmost care and not to permit anyone unauthorized to use or have possession of it.
- The Foreign Currency limit will be set as per Bangladesh Bank's guideline for Travel Quota.
- The limit of the Cardholder for dual currency will be set in a way so that the dollar limit set against Travel Quota cannot exceed the total limit assigned in BDT amount against the Credit Card.
- In connection with the special discount/offers made by respective Merchants, the Bank does not hold out any warranty or make any representation of the delivery, quality, design, specifications or otherwise set out in respect of these offers. Also, these products /services are subject to availability and will be allocated on a first come, first serve basis.
- In connection with the special discount/offers made by respective Merchants, the Bank will not be held responsible where any of the Merchants withdraws, cancels, alters, or amends these products/services. In addition, the Bank reserves the right to change the benefits available to Cardholders at any time without prior notice.
- Cardholder with irregular payment history (as decided by the Bank) will not be entitled for redemption.

16. DECLARATION

I/We do hereby declare, understand and affirm as under:

I/We am/are not a loan defaulter with any Bank or Financial institute or in any way or the other.

I have read and understood the above terms and conditions of AIBL LA-RIBA **Islamic** Credit Card and **accepted these**.

Primary Card Applicant's Signature

Name:

Date:

Tick (Any one)

☐ New

☐ Renewal

☐ Enhancement

☐ Other

CIB ONLINE INQUIRY FORM-1

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

Inward Serial Number of HO:**Al-Arafah Islami Bank Limited**

Ref. No. Branch : AIBL/

Date :

Name of the Branch : Card Division**Branch Code :******Type of Investment:** Credit Card****Total Requested Amount: (Limit)******Number of Installment : (Only for Term Inv.)******Installment Amount: (Only for Term Inv.)******Periodicity of Payment :** Monthly

** Role In the Institution (If the individual is an owner/Partner /Director of any company then select a role)	Proprietor	Partner	Chairman	Managing Director
	Sponsor Director	Elected Director	Nominated Director (by Govt.)	Nominated Director (by Pvt. Inst.)
	Shareholder	Others		

FI Subject Code : (Customer IID) M

CIB Subject Code :

Title : **Name ** :**

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

Father's Title : **Father's Name ** :****Mother's Title :** **Mother's Name ** :****Spouse's Title :** **Spouse's Name :****National ID Number :****ETIN : (Must be 12 Digit)****Date of Birth** (DD/MM/YYYY) ** (according to NID or valid document)**Gender **:** Male / Female (✓ only)**District of Birth ******Country of Birth ****

(N. B. District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh)

Permanent Address :

District **: Street name and number (Vill+PO+PS) ** :

Postal Code :

Country **

Present Address :

District : Street name and number (Vill+PO+PS) :

Postal Code :

Country:

Identification Document Data: (Must be filled up if NID is not Available)

ID Type (Tick Only) : Passport / Driving License / Birth Registration

ID Number :

ID Issue Date (DD/MM/YYYY) :

ID Issue Country :

**** Sector Data : Sector Type (✓ Tick only) : Private / Public.***** * Sector Code (6 digits) :**

Telephone Data : Telephone/Mobile Number :

Signature of the Customer

Date:

Authorized Officer
(Signature & Seal)Manager
(Signature & Seal)

N.B. ** Indicates Mandatory Field (must be filled up)

Additional form will be used in case of Co-Borrower

(N.B. Valid NID or Other ID (Passport/Driving License/Birth Registration) is required)

UNDERTAKING

Revised on- 01/10/2015

Attachment-Ka

To
The Manager
Al-Arafah Islami Bank Ltd.
..... Branch
.....

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

Dear Sir,

I.....owner/partner/director/guarantor of.....
....., am applying for sanctioning/renewal/rescheduling of a loan in my own name/aforementioned company's name.

My father's name....., **mother's name**.....

husband's name (in case of married woman)

Main (permanent) address : Street No/village.....

Street Name/PS/Upazilla....., District....., Postal code....., Country.....

Additional (Business) address : Street No/village....., Street Name/PS/Upazilla.....

....., District....., Postal code....., Country....., **Date of Birth**.....

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

Other ID documents (Passport/Driving license/Birth Registration): ID Number.....

ID issue date....., ID issue country....., **ETIN**.....

Gender : Male /Female, **Telephone Number** : are given for your kind consideration.

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

Serial No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
				Name of the bank/Fl	Name of the branch	
1						
2						
3						
4						

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

“শুধুমাত্র শরীয়াহ অনুমোদিত পন্য
ক্রয় ও সেবা গ্রহণের জন্য প্রযোজ্য”

Seal and Signature of the bank official who certified the borrower	Customer's Signature :
	Name :
	Name of the Borrowing Organization :

* If necessary, extra paper could be used for list of companies.