

APPLICATION FORM BOC CREDIT CARD



REQUIRED DOCUMENTS

- Duly Completed Application.
- Copy of National Identity Card / Driving License / Valid Passport.
- Proof of Salary / Income.
- Billing Proof (If Necessary)

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BOC, the pioneer bank for Credit Cards in Sri Lanka offers a range of cards to suit your needs.

- Free Travel Insurance Cover up to USD 250,000 for Platinum / World Master Cardholders.*
- Emergency Hospitalization Limit Enhancement Facility.
- Seasonal Discounts & Offers.
- Supplementary Cards for your Loved Ones.
- Easy Settlement Plan (up to 24 Months)
- 50% Cash Advance on Available Credit Limit once a month.
- Interest Free Credit Period (Maximum 52 Days & Minimum 22 Days)
- 24 Hours Customer Service via our Call Centre

* Conditions apply



BOC Card Centre,
22nd Floor, Head Office Building,
No 1, Bank of Ceylon Mawatha, Colombo 1, Sri Lanka.
Tel: 011-2205637 / 011-2205636 Fax: 011-2325092
Web: www.boc.lk
E-mail: ccissue@voc.lk



BOC Cards
Your Wise Choice





Approved Limit of Rs.

Authorized Officer

International Visa Card					Master Card				
Platinum		Gold		Classic	World Master		Titanium		World Master GMOA

Limit Requested for Rs.

[illegible]

No. of years at above Address : No. of Dependants :

[illegible]

Mobile No. :

Previous Address (if in present residence less than 3 years) : _____

Mother's maiden Name : _____
(to help us identify you over the phone)

Educational Qualifications: _____

Primary ☐ Secondary ☐ Professional ☐ Graduate ☐

Post Graduate ☐ Others ☐Res. Details: Own Res. ☐ Rented ☐ Live with Parents ☐

Mortgaged ☐ Company Owned ☐ Monthly mortgage
Instalment or Rental Rs. _____

Assets (Properties/Shares/Vehicles etc.) Owned by the Applicant

Description	Value

Vehicle No _____

Are you a politically exposed person Yes ☐ No ☐
if "yes" please describe.....

[illegible][illegible]

Designation/Position: _____

No. of years with previous Employer:

* To be completed by self employed

1. Nature of Business/Profession : _____

2. Capital invested _____

3. Annual turnover _____

Monthly Salary Rs. _____ Fixed Allowances Rs. _____
Other Income Rs. _____ Source of other Income Rs. _____

Bank	Branch	Account No.

Loans /Mortgages/ Credit Card etc.

Institution	Acct. No.	Balance	Instalments

Name with initials : _____

Full Name : _____

Date of Birth : Date Month Year *

NIC No.: _____
 Passport No.: _____ Nationality: _____
 Name & Address of Employer: _____

 Designation/Position: _____ Tel. No.: _____
 No. of Years in service: _____
 Annual income: _____

FORWARD STATEMENT TO

I wish to obtain e-Statement to my below mentioned e- mail address in lieu of paper statements via post Yes ☐ No ☐ *

E-mail: _____

* Statement will be delivered to your residential address

Card & PIN Dispatch (Only new card & Pin)

Branch Residential

PAYMENT DATE

* 2nd ☐ for platinum cards only

7th ☐ 12th ☐ 22nd ☐ 27th ☐

DECLARATION

I the undersigned hereby certify that the above information is true and correct. I confirm that I have read and understood the terms and conditions governing the use of the BOC credit card, a copy of which has been furnished to me and agree to accept and be bound by such terms and conditions.

The Bank is hereby irrevocably authorized by me without notice to me to combine my card Account with any of my other accounts and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of the monies due to the Bank even to the extent of dishonouring or refusing payment of cheques, demands or withdrawals or other like documents drawn by me on any office of the Bank.

Further I agree and I am bound by the terms and conditions governing the use of the BOC credit card and the PIN for the withdrawal of cash at the ATMs or any branch of the BANK

Date

Signature of Primary Applicant:

CENTRAL BANK OF SRI LANKA

TO: Director - Department of Foreign Exchange.

(To be filled by the Applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card)

I/We (Basic Cardholder / Supplementary Cardholder)..... (Basic Cardholder / Supplementary Cardholder) declare that all details given above by me/us on this form are true and correct.

I/We hereby confirm that I/We am/are aware of the conditions imposed under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transactions in foreign exchange and I/We hereby undertake to abide by the said conditions.

I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us as..... bank may require for the purpose of the Act. I/We am/are aware that the Authorized Dealer (bank) is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the Director- Department of Foreign Exchange.

I/We also affirm that I/We undertake to surrender the Credit Card/s tobank, if I/We migrate or leave Sri Lanka for employment abroad, as applicable.

Signature of Primary Applicant

Signature of Supplementary Card Applicant

I, as the Authorized Officer have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. I undertake to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director-Department of Foreign Exchange.

DD.MM.YY

Signature of the Authorized Officer
on behalf of the Bank

Please attach the following documentary evidence: Copy of identity Card, Salary Slip/Letter from employer confirming salary and Grade, Copy of utility bill payment, (in case of non customer: Copies of Account/Credit Card Statements)

* Income & Net worth to be supported by Documents/Tax Assessment/Returns etc.

SUPPLEMENTARY CARD

Please issue a Supplementary Card to the person named below: (who is over 18 years of age)

Mr. ☐ Mrs. ☐ Miss. ☐ Others. _____

Name with Initials:

Full Name:

Name on Card:

Date of Birth: _____

NIC No: _____ Passport No: _____

(Please Provide a photocopy of NIC)

Nationality: _____

Relationship: _____ Contact No: _____

Residential Address: _____

Annual Income: _____

Signature - Primary Applicant

Signature - Supplementary Card Applicant

Settlement by standing order (Optional) - only for BOC customers

1. Please recover my credit card dues from the following account

Account Number: Branch: _____

Instructions:

Full Outstanding:

Due Date:

Minimum Amount: on

A Fixed Amount:

Rs. _____

Signature - Primary Applicant

• TERMS AND CONDITIONS GOVERNING THE USE OF BOC CREDIT CARD

By signing the Credit card application form, and /or activating and /or using your card, you have agreed to be bound by these Terms and Conditions.

1. Definitions:

In the following terms and conditions 'this Agreement' means the agreement between the Bank and the Cardholder the terms of which may vary from time to time. "The Bank" means the Bank of Ceylon. "Card" means the BOC credit card issued by the Bank to a Cardholder including Primary, Supplementary/Additional and Replacement cards. "Card Account" means the account maintained by the Bank in relation to Card Transactions of the Card/s issued to Principal Cardholder and Supplementary Cardholder. "Cardholder" means any person for whose use a Card is issued by the Bank, "Card Transaction" means any payment made to a merchant for the supply of goods/services or cash advance obtained by the use of the Card, the Card Number or in any manner authorized by the Cardholder for debit to the Card Account, "Credit Limit" means the maximum debit balance permitted on the Card Account as determined and notified to the Principal Cardholder by the Bank from time to time, "PIN" means the Personal Identification Number issued to the Cardholder, "Authorised User" means a Cardholder nominated under Clause 10, "Principal Cardholder" means a person in whose name a Card Account is maintained, "Merchant" means a person or organization who is accredited by the Bank to sell goods/services on the acceptance of the Card.

2. Use of the Card

1) The Card must be signed by the Cardholder immediately on receipt and shall only be used:

a) by the Cardholder

(b) subject to this agreement and terms current at the time of use of the card and the regulations issued by the Central Bank in relation to Foreign Exchange transactions.

(c) within the Credit Limit (any excess over the Credit Limit being immediately repayable to the Bank and in calculating whether the Credit Limit has been exceeded the Bank shall take into account the amount of any Card transaction not yet debited to the Card Account and of any authorization given by the Bank to a third party in respect of a prospective card transaction).

(d) to obtain the facilities and benefits from time to time made available by the Bank in respect of the use of the Card and

(e) during the validity period embossed on the Card, subject to the right of the Bank in its absolute discretion and without prior notice, at any time to withdraw the right to use the Card by the Cardholder.

(ii) The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever shall allow the card and/or PIN to be used by any other individual. The Cardholder shall not pledge the Card as security for any purpose whatsoever.

3. The Card Account:

The Bank will send a Monthly Statement to the Principal Cardholder who shall pay within 22 days following the date of the statement, not less than 5% of the amount shown in the statement or minimum of Rs.500/- whichever is higher (If the amount due is less than Rs. 500/- the full amount has to be settled). The Principal Cardholder shall also pay immediately any outstanding excess over the credit payments and the amount of any card transaction made in breach of the terms in this agreement. limit, any arrears of previous

(i) The Bank will send a Monthly Statement to the Principal Cardholder who shall pay within 22 days following the date of the statement, not less than 5% of the amount shown in the statement or minimum of Rs. 500/-, whichever is higher (If the amount due is less than Rs. 500/- the full amount has to be settled). The Principal Cardholder shall also pay immediately any outstanding excess over the credit limit. Any arrears of previous payments and the amount of any card transaction made in breach of the terms in this agreement.

(ii) Subject to any limitations imposed by statute, all monies due under this Agreement shall be immediately payable on the breach of this Agreement by the Cardholder, or on the commission of any act of bankruptcy by the Cardholder, or on the death of the Cardholder, or on demand at any time as required by the Bank without previous notice.

(iii) Any payment to the Bank will only take effect when received at the address notified by the Bank and credited to the Card Account. The Principal Cardholder shall ensure that funds are available to meet any cheque given to the Bank in respect of the Cardholder's obligations under this Agreement.

4. Payment and interest:

(i) Cardholders are given the option of paying either the full amount or the obligatory minimum amount appearing in the Cardholder's statement on or before the due date.

(ii) If the full payment is paid within the due date no interest is charged.

(iii) If the full payment is not made interest will be charged at 2.25% p.m. Further delays in payment will attract a penal rate of interest.

(iv) The Principal Cardholder shall be liable for any loss or cost which the Bank determines it has suffered as a result of any breach of this Agreement by a Cardholder.

(v) On cash advances interest will be charged from the date of withdrawal to the date of settlement.

(vi) With regard to lost cards, the Bank will levy a charge to cover the administrative cost in informing the merchant network and for the issue of a new card.

(vii) The rate of interest will be varied from time to time at the discretion of the Bank.

5. Use of card and the PIN to withdraw cash

(i) Cardholder may withdraw cash from ATMs (Automated Teller Machine) by using the Card in combination with the PIN and shall be responsible and liable for all transactions effected through the ATM by use of the Card with or without the knowledge and authority of the Cardholder.

(ii) Cardholder may withdraw cash from any of the Bank's branches by tendering the Card during the business hours of the Bank

(iii) Cash withdrawal is restricted up to the "cash advance limit" as stated in the Bank advice given to Cardholder.

(iv) Cardholder is bound by the Bank Statement of Account issued every month on the use of the card and the Statement of Account is final and conclusive proof of the use of the Card and the Cardholder's debt.

(v) The PIN is strictly a confidential data and it is not known to anyone else, and any cash withdrawal at the ATMs will be by the use of the card in combination with PIN only. Thus any withdrawal entered at the ATMs by the said use is presumed to be the Cardholder's transaction for all purposes.

6. Withdrawal of use of the Card:

(i) The Bank may at any time and without notice cancel or suspend the right to use the card entirely or in respect of specific facilities or refuse to re-issue or renew or replace any card, without in any way affecting the Cardholder's obligations under this Agreement which shall continue to be in force.

(ii) The card remains the property of the Bank and at all times on request all or any cards issued for use on the Card Account must be returned immediately to the Bank or any other person acting for the Bank.

7. Termination:

The Principal Cardholder may terminate this Agreement by written notice to the Bank but such termination shall only be effective on the return to the Bank of all cards issued for use on the card account and the payment of all liabilities of the Principal Cardholder under this Agreement.

8. Safeguarding the Card and PIN:

(i) The Cardholder shall exercise all possible care to ensure the safety of the card and keep the PIN strictly Confidential. The Cardholder will not disclose the card number to any third party except in connection with the cheque guarantee or encashment use for the purpose of a card transaction or when reporting the actual loss or theft of the card.

(ii) If the card is lost, stolen or for any other reason liable to misuse or if the PIN is disclosed in breach of this condition, the Cardholder must immediately inform to the BOC Card Centre, 22nd Floor, Head Office Building, No.1 Bank of Ceylon Mw., Colombo 1 or any branch of the Bank. If this notification is given orally, it shall not take effect unless confirmed in writing to the Bank at the above address within 7 days. Until the Bank receives effective notification the Principal Cardholder will be liable (subject to any statutory limitation) in respect of any use of the card. After the Bank has been effectively notified the Principal Cardholder's liability for any subsequent use of the card other than by a Cardholder will cease.

(ii) If the Card is lost, stolen or for any other reason liable to misuse or if the PIN is disclosed in breach of this condition, the Cardholder must immediately inform to the BOC Card Centre, 22 nd Floor, Head Office

(iii) Building, No.01, Bank of Ceylon Mw, Colombo 1 or any branch of the Bank. If this notification is given orally, it shall not take effect unless confirmed in writing to the Bank at the above address within 7 days. Until the Bank receives effective notification the Principal Cardholder will be liable (subject to any statutory limitation) in respect of any use of the card. After the Bank has been effectively notified the Principal Cardholder's liability for any subsequent use of the card other than by a Cardholder will cease.

9. Refunds and Cardholder Claims:

The card account will only be credited with a refund in respect of a card transaction if the Bank receives a refund verification acceptable to it. The Cardholder shall be bound to bring all discrepancies or disclaimers in respect of card transactions to the notice of the Bank not later than two weeks after the issue of the monthly statement by the Bank. The onus for establishing any disclaimer in respect of any card transaction shall vest on the Cardholder, subject to any rights vested in the Principal Cardholder by statute, no claim by a Cardholder against a third party may be the subject of defence or counterclaim against the Bank. No rights of a Cardholder against the Bank may be assigned or otherwise disposed of.

The Bank shall not be liable in any way if the card is not honoured by a third party or any Bank or Merchant.

10. Authorised Users - Supplementary Cardholder/s

The Bank may issue an additional card for use by any person nominated by the Principal Cardholder as an Authorised User of the Card account. The Principal Cardholder shall be liable for all amounts arising from or losses incurred by the Bank in connection with the use of the card by the Authorised User (including any use in breach of this Agreement which the Bank shall be under no responsibility to prevent) and which amounts shall be debited to the card account in addition to the Bank's other powers. The Bank may cancel any Authorised User's card at any time upon the request in writing of the Principal Cardholder and the return of such card to the Bank or upon the surrender of such card to the Bank by the Authorised User.

11. Variation of this Agreement:

The Bank reserves the right to vary this Agreement at any time or times whether or not a similar variation is made to the Agreement(s) with any other Cardholder(s), subject to the requirements of statute. Notification of any such variation shall be given to the Principal Cardholder by the Bank either in writing or by publication thereof or by such means as the Bank may select and the variation so notified shall be binding on the Cardholder.

12. General:

(i) The Bank shall not be liable if it is unable to perform its obligations under this agreement due (directly or indirectly) to the failure of any machine Data Processing System or transmission with or to industrial dispute or anything outside the control of the Bank, its agents or subcontractors. If the Bank is unable to produce or send a statement, the Principal Cardholder's liability for interest shall continue and for the purpose of calculating interest and establishing the dates on which payments are due the Bank may select a date each month as the statement date.

(ii) The Principal Cardholder shall immediately notify the BOC Card Centre in writing of any change of name or address. The card shall be surrendered to the Bank in the event the Cardholder leaves the country for employment abroad or migrates.

(iii) Any other facilities or benefits made available to Cardholders as such and -not forming part of this agreement may be withdrawn at any time without notice.

(iv) The Bank shall be entitled to receive and share credit information concerning the Principal Cardholder with any credit reporting agency and/or credit bureau and any person, corporation or merchant with whom the Principal Cardholder proposes to have financial relations.

(v) The Bank may grant an additional credit limit to the Cardholder to meet any hospitalisation charges that may arise in an emergency.

(vi) This Agreement shall be governed by the laws applicable in Sri Lanka and the exclusive jurisdiction of the courts of Sri Lanka.



DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA

DIRECTIONS No.03 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Annex I to the Directions No. 03 of 2021

(To be included in the Electronic Fund Transfer Card (EFTC) application or EFTC agreement that the cardholder/s enter/s into with the bank)

CENTRAL BANK OF SRI LANKA

Declaration by the Applicant/s for Electronic Fund Transfer Cards

To: Director-Department of Foreign Exchange

(To be filled by the Applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card)

I/We..... (Primary/Supplementary Cardholder), (Primary/ Supplementary Cardholder) declare that all details given above by me/us on this form are true and correct.

I/We hereby confirm that I/ We am/ are aware of the terms and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the **Directions No. 03 of 2021 dated 18 March 2021 (Annexed)** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the FEA) subject to which the card may be used for transactions in foreign exchange and I/We hereby undertake to abide by the said conditions.

I/ We further agree to provide any information on transactions carried out by me/ us in foreign exchange on the card issued to me/us as.....(bank) may require for the purpose of the FEA.

I/ We am/ are aware that the bank is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of the annexed Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange.

I/ We also affirm that I/ We undertake to surrender the EFTCs to the bank, if I/ We migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. **Further, I/we also agreed to notify my/our change in residential status to the bank, if any, accordingly.**

.....
DD.MM.YY

.....
Signature of the Primary Cardholder

.....
Signature of the Supplementary Cardholder

Annex II to the Directions No. 03 of 2021

(To be filled by the Authorized Officer on behalf of(bank) when issuing/ authorizing Electronic Fund Transfer Cards to eligible persons)

Declaration by the Authorized Dealer for Electronic Fund Transfer Cards

To: Director - Department of Foreign Exchange

I, as the Authorized Officer of the bank have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. Further, I as the Authorized Officer of the bank undertake at all times, to exercise due diligence on the transactions carried out by the cardholder on his/ her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of **Directions No. 03 of 2021 dated 18 March 2021** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** are being carried out on the EFTC, in violation of the undertaking given by the card holders and to **bring the matter to the attention of the Director - Department of Foreign Exchange.**

.....
DD.MM.YY

.....
Signature of the Authorized Officer