BANK OF CEYLON
BOC
Bankers to the Nation

CREDIT CARD APPLICATION

CARD CENTRE USE ONLY

Approved Limit of Rs.			
			Authorized Officer

YOUR CHOICE

International Visa Card						Master Card					
Platinum		Gold	X	Classic		World Master		Titanium		Other Card Types	
Limit Requested for Rs.											

PERSONAL DATA

Name with initials:							
Full Name:							
Name on Card:							
	Mr.		Mrs.	X	Miss.		Others
Date of Birth							
NIC No.:					Passport No.:		
Nationality:					Marital Status:		
Residential Address:							
No. of years at above Address:					No. of Dependents:		
Residential Tel. No.					Mobile No.		
Previous Address (if in present residence less than 3 years):							
Mother's maiden Name: (to help us identity you over the phone)							
Educational Qualifications:							
Primary		Secondary		Professional		Graduate	X
Post graduates		Others					
Residential Address:		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				

DETAILS OF RELATIVE NOT LIVING WITH YOU

Name:			
Address:			
Relationship:		Tel. No.	

YOUR EMPLOYMENT

Employment Status:	Salaried		* Self Employed		Retired	
Name of Employer:						
Your Office Address:						
Tel. No.		Designation/Position:				
No. of Years in Service:		Your Annual Income:				
Previous Employer (if with present employer less than 3 years):						
Tel. No.		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						

YOUR INCOME (please attach income documents)

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

FINANCE & INVESTMENTS

Bank	Branch	Account No.

Loans/ Mortgages/ Credit Card etc.

Institution	Acc. No.	Balance	Installments

YOUR SPOUSE'S PERSONAL DATA

Name with initials:							
Full Name:							
Date of Birth:	Date		Month		Year		
NIC No:			Passport No:				
Name & Address of Employer:							
Designation/ Position:			Tel. No:				
No. 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 or the monies due to the Bank even to the extent of dishonoring 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

D D M M Y Y		
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…… (Primary/Supplementary Cardholder), ……... (Primary/ Supplementary Cardholder) declare that all details given above by me/us on this form 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 details 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 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.**

D D M M Y Y	Signature of the Primary Cardholder	Signature of the Supplementary Cardholder

I, as the Authorized Officer of the bank have carefully examined the information together with relevant documents given by the applicants/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.**

D D M M Y Y	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)

Title	Mr.	☐	Mrs.	☐	Miss.	☐	Others.
Name with initials:							
Full Name:							
Name on Card:				Date of Birth:	D D M M Y Y		
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:	

Full Outstanding:		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, "Authorized 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:

(i) 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

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 statuary 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.

(iii) The Cardholder shall give the Bank all information in the Cardholder's possession as to the circumstances of the loss, theft or misuse of the Card or the disclosure of the PIN and shall take all steps deemed necessary by the Bank to use or disclosure being suspect, the Bank may provide the Police with all relevant information. if a card is reported as lost, stolen or liable to misuse, that card must not be used from such occurrence and if available must be cut in half and returned immediately to the Bank.

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 notice of the Bank not later than two weeks after the issue of use 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 defense or counterclaim against the Bank. No rights of a Cardholder against the Bank may be assigned or otherwise disposed. The Bank shall not be liable in any way if the card is not honored by a third party or any Bank or Merchant.

10. Authorized Users – Supplementary Cardholder/s

The Bank may issue an additional card for use by any person nominated by the Principal Cardholder as an Authorized User of the card account. The Principal

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 what so ever shall allow the Card and/or PIM 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 may debit the Card account with the amounts of all Card transactions, enrolment charges, interest and any other liabilities of the Cardholder and any loss incurred by the Bank arising from use of the card. The Principal Cardholder will be liable to pay to the Bank all amounts so debited whether or not a sale or cash advance voucher is signed by a Cardholder.

(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 to 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 ho 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 1.5% 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 by 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 tome 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 user 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.

Cardholder will be liable for all amounts arising from or losses incurred by the Bank in connection with the use of the card by the Authorized User (including any use that breaches this Agreement which the Bank is 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 Authorized User's card at any time upon the request in written of the Principal Cardholder and the return of such card to the Bank or upon surrender of such card to the Bank by the Authorized 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. Data protection and data processing

(i) The Cardholder shall keep the Data, User ID, Password/s and Login PIN and One-Time password (OTP) strictly confidential and undertake not to reveal such numbers/information to any person at any time or under any circumstances.

(ii) The Cardholder's obligations in connection with confidentiality will continue indefinitely and will not end with the expiry or termination of the rewards scheme.

(iii) Cardholders shall read and understand the Bank's Privacy Statement accessing via the Bank of Ceylon Corporate Website (https://www.boc.lk/boc-privacy-statement),regarding as to how the personal information are collected, retained, and used in compliance with the applicable laws, including Prevention of Money Laundering and Countering the Financing of Terrorism in Sri Lanka and Data Protection.

(iv) Cardholders shall provide explicit consent for the collection, processing, and transfer of their personal data as part of participation in the 'Rewardz Plus loyalty scheme of Credit Cards – Bank of Ceylon. Cardholders shall acknowledge that their data are collected and processed by Bank of Ceylon for the purpose of tracking and awarding points or rewards, processing credit card transactions, and communicating the rewards, offers, and related promotions.

(v) The BOC Credit Card holders / REWARDZ PLUS account holders shall authorize the Bank to store their personal details and transactions in a platform of a bank appointed third party and hosted in cloud-based solution to calculate the rewards points and facilitate the redemptions.

(vi) Cardholders shall further understand that their personal data may be transferred, processed and located in countries (Singapore, United States or any other country) outside of Sri Lanka, including jurisdictions that may have different data protection laws. Cardholders hereby consent to the transfer and processing of data in such countries for the purposes stated above.

(vii) The Bank of Ceylon may engage third-party service providers to assist with the administration of the Reward Scheme. Cardholder data are processed by these third-party service providers in accordance with applicable data protection laws.

(viii) Cardholder shall have the right to access the personal data, request corrections, and withdraw consent at any time, subject to the limitations set out in the Reward **Scheme's terms and conditions.**

13. 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 hospitalization 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.

(vii) Credit Cards are not to be used for any unlawful activity deemed as an offence under Sri Lankan law. If any customer is found to have used the credit Card for such unlawful activity, Card Issuer shall immediately terminate the card facility and inform details of such transaction to the CBSL.