

Applicant's Name :		Source Code :			
SL. No.	Documentation Checklist				
1	<b>Application form</b>		Yes	No	
	a. A complete card application form submitted (Every field is filled up, put n/a for irrelevant fields)				
2	<b>Photograph</b>		Yes	No	
	a. Recent P.P size Photo obtain- Clear and Recognizable photo of the customer (1 Copies)				
	b. Attested by source				
3	<b>Nationality proof Valid photo ID copy &amp; Business Card</b>		Yes	No	
	Valid ID copy Nationality proof photo ID attached obtain i.e. National ID, Passport, Driving License				
	Proper business card of the applicant obtain				
4	<b>TIN certificate</b>		Yes	No	
	Up-to-date personal tax certificate obtain (not more than 2 years old)				
5	<b>Applicant's Income documents</b>		Yes	No	
Salaried	LOI is on own letterhead / company letterhead				
	LOI is signed by proper authority with seal, date and contact no.				
Proprietorship business	Recent Trade license				
	Previous trade license - If issuing date of recent trade license does not proof 1 year business length				
Partnership Business	Valid partnership deed with date, preferably registered with the RJSC as a firm				
Ltd. Company	Complete and Full copy of MOA -				
	Registered from Registrar of Joint Stock Company (Seal and signed in all pages)				
	Recent registered Schedule X & XII - [If change of any share or new entry of a shareholder]				
Loan lord / Land lady	Valid rental Deed/ DCR/ Mutation/ Utility bill/ Holding tax				
	Rental receipt				
6	<b>Bank Statement</b>		Yes	No	
Salaried	Complete last 3/6 months statement obtain				
Proprietorship Concern	Complete last 6 months personal/company statement obtain				
Partnership Business	Complete last 6 months Joint a/c or company statement obtain				
Ltd. Company	Complete last 6 months company statement obtain				
7	<b>References</b>		Yes	No	
2 References obtain (One - close Relative Reference with fixed phone, Another One – Colleague/Friend)					
References details , contact numbers provided					
8	<b>Loan Details</b>		Yes	No	
Existing loan & card details provided					
9	<b>Documents</b>		Yes	No	
All the documents are signed by the source (Seen the original )					
10	<b>Physical Visit</b>		Yes	No	
Applicant's office/residence is visited by Sales Officer/GL/RM					
11	<b>KYC Sheet</b>		Yes	No	
KYC form filled up properly with required information					
RM/STM comments & recommendation in KYC with proper proceeding					
12	<b>Others documents (if any)</b>		Yes	No	
13	<b>Additional documents for secured card</b>		Yes	No	
Letter of Lien for Advance					
Letter of Authority to Debit account					
Letter of Encashment					
Letter of Authority to Mark Lien					
Board Resolution for ERQ Card					

**OFFICE USE ONLY**

Data Captured by : .....

Limit Loading by : .....

Date:

Date:

Corporate Head Quarter | 2/F HRC Bhaban | 46 Kawran Bazar C. A. | Dhaka-1215, Bangladesh

Card Center | Card Center Corporate HQ | Erra Tower, Level-5, 1/B Outer Circular Road | Moghbazar, Dhaka-1217

Fax | +88 02 9357527  
 E-mail | cards@onebank.com.bd  
 Website | www.onebank.com.bd

24 Hour Helpline | 16269 (Mobile)  
 OBL Cards | 09 666716269 (BTCL/ Land Phone)  
 Helpline | +88 09 666716269 (from overseas)



File Serial:  Branch:

DSE/Employee code:  Date:

Branch  DSE  Others Application Code:

### Credit Card Application Form

Please Note: You do not have to be an ONE Bank Limited Accountholder to apply for OBL Credit Card. For prompt processing of your application please: i) Use CAPITAL LETTERS ii) Tick boxes as appropriate and write N/A where not applicable to you. iii) Countersigned all changes or corrections you make.

I would like to apply for a:  Classic Local  Gold Local  Classic Dual  Gold Dual  Platinum Dual

USD Limit Type:  TQ  ERQ  RFCD  Others.....

### Applicant Details

Full Name as in Passport / NID card:  Mr.  Ms.  Mrs.  Others.....

Name:

Sex:  Male  Female

Name to appear on card (leave one space between names, do not use title and nickname, maximum 19 characters)

Name:

Father's Name:

Mother's Name:

Date of Birth:         NID No.:

Nationality:  Bangladeshi  Others (Please specify)

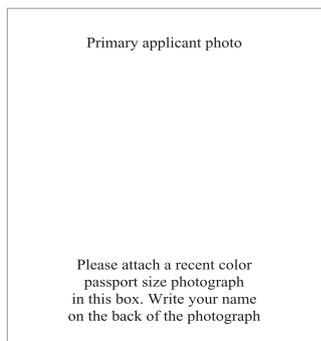
Passport No.:  Expiry Date:

TIN:

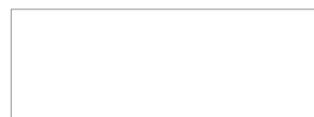
Marital Status:  Single  Married  Widowed  Others..... No. of dependents:.....

Customer Category :  Individual  Corporate  Pre-approved  B/T

Primary applicant photo



Please attach a recent color passport size photograph in this box. Write your name on the back of the photograph



Signature of Applicant

### Resident Details

Residential Status:  Owned  Rented  Company Provided  Parents  Other If rented, rent per month in Tk.....

Resident Since:  Year(s)  Month(s)

Current Resident Address:

Permanent Address:

### Contact Details

Office phone:  Ext. No.:  Fax:  Mobile: + 8 8

Resident phone:  E-Mail:

### About My Work

Job Status: Salaried  Business:  Self employed:  Others

Name of the Company:

Nature of Business:

Designation:

Establishment Year:

Office Address:

Previous Organization Details :  Tenure of Existing Business or Year of Employment:

### Spouse Details

Full Name:

Father's Name:

Mother's Name:

Profession:  Housewife  Service  Others .....

Name of the Company:

Company Address:

Contact No.: Office phone:  Ext. No.:  Fax:  Mobile: + 8 8

Designation:  Monthly Income:

### Income Details

If Salaried: Please fill in the following on monthly basis:

Gross Monthly Income Tk.  Expenses Tk.

If businessman or self employed professional : Please fill in the following on monthly basis:

Gross Monthly Income Tk.  Expenses Tk.

Additional Income: (If any) Tk. .... please attach the relevant documents

### I Would Like to Receive My Statement By

Your monthly statement will be sent in the form of any of the following ways:

Statement by E-mail (provide E-mail address in BLOCK letters, maximum two E-mail addresses)

1. ....@.....

2. ....@.....

Or

Printed Statement – Office Address  Printed Statement – Resident Address  Mobile Financial Service  Internet banking

### Card Delivery

How do you want to receive the card?  Through courier  from OBL branch. If from branch, please write the name of the branch .....

### Account Details

Are you an OBL accountholder?  Yes  No if yes, branch name  A/C no:

Auto Debit my OBL Account:  Yes  No if yes, I would like to have my above OBL account automatically debited each month for payment of my credit card dues as follows:

ONE Bank Account No. 1 for BDT:

Account No. 2 for USD:

Debit monthly payments:  Minimum amount due  Total current balance  .....% of current balance

Signature (1)

Signature (2) (For joint account)

Signature verified by

#### Other Bank A/c Details:

Sl	Bank Name	Branch Name	Account Number
1			
2			
3			

### Loan Details

Sl	Bank & Branch	Loan Type	Loan Amount	Current Outstanding	Account Number	Monthly Installment
1						
2						
3						

### Card Details

Sl	Bank Name	Card Number	Credit Limit		Member Since
			Tk.	USD	
1					
2					
3					





**ONE Bank Credit Card KYC**

Date 

d	d	m	m	y	y	y	y
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Name of the Applicant:

Name of the Organization:

**FAMILY BACKGROUND**

1. Father's last Occupation:

2. Education  Post Graduate  Graduate  Undergraduate  Others(please specify)

3. Name of the last educational institution

4. Whether politically exposed person:  Yes  No if yes then Details: .....

**JOB STANDING (APPLICABLE FOR SALARIED PERSONNEL)**

1. Job Position:  Permanent  Contractual  On Probation  Part-Time  Others(please specify) \_\_\_\_\_

2. Job history (Yrs): Experience in present organization  (years/months); Total job experience  (years/months)

**BUSINESS STANDING (APPLICABLE FOR BUSINESS PERSONNEL)**

1. Nature of Business:  Trader  Supplier  Manufacturer  Other(please specify)

2. Item Manufactured/traded

3. Initial Investment in Business(BDT)

4. Estimated Annual Turnover/Sales(BDT)

5. Total Business Experience(years):

6. Business Premises Ownership:  Owner  Rented  Leased

**CREDIT WORTHINESS**

1. Has loan or credit card with other Banks/Financial Institutions:  Yes  No

2. If yes, please mention repayment status of the said loan/card:  Fully Regular  Partially Regular  Irregular

**NET WORTH OF THE APPLICANT**

1. Residential Status:  Owned  Rented  Parents  Company Provided  Others(please specify)

2. Has fixed deposit with any Bank/Financial Institution:  No  Yes if yes, total fixed deposit value(BDT)

3. Whether owns any landed/residential property:  No  Yes if yes, total property value (BDT)

4. Whether owns any vehicle:  No  Yes if yes, brand name and model of the car

**LIVING STANDARD & SOCIAL STANDING**

1. Club Membership:  No  Yes if yes, club name & membership no.

2. Foreign traveling frequency (annual):  Not Applicable  Less than 3 times  More than 3 times

3. Kids Education:  Not Applicable  If applicable, name of the institution

Card Type:  Classic Local \ Business Silver  Classic Dual  Gold Local  Gold Dual  Platinum Dual

**Recommended Global Limit (BDT):**  **Balance Transfer:**  Yes  No

Waiver Sought (if any):

\_\_\_\_\_  
Name & Designation  
RM/DST

\_\_\_\_\_  
Name & Designation  
SSM/Head of Sales/Sales Manager

Letter of Continuity

To  
Manager  
ONE Bank Limited

\_\_\_\_\_ Branch

Date \_\_\_\_\_

Adhesive  
Stamp

Dear Sir,

I/we enclose herewith a demand Promissory Note for \_\_\_\_\_ Signed by me/us which is given to you as security for the repayment of any overdraft/ cash which is at present outstanding in my/ our name or in the name of either of us and also for the repayment of any overdraft/cash to the extent of

which I/we or either of us may avail of hereafter and the said Promissory Note is to be a security to you for the repayment of the ultimate balance amount remaining unpaid on the overdraft/ cash credit account and I/We am/are to remain liable on the said Promissory Note notwithstanding the fact that by payments made into the said overdraft/cash credit amount from time to time the said overdraft/cash credit account may from time to time be reduced or extinguished or even that the balance in the said account may be at credit.

Although the said overdraft/cash credit account is in the name of \_\_\_\_\_ and will be operated upon only by the said \_\_\_\_\_ all of us shall be liable jointly and severally as aforesaid.

Yours Faithfully

Name in Full

\_\_\_\_\_

Signature

\_\_\_\_\_

Authorisation of Bank Statement Withdrawal

Date: \_\_\_/\_\_\_/\_\_\_

The Manager,

\_\_\_\_\_ Bank Ltd.

\_\_\_\_\_ Branch

Dear Sir/Madam,

I/We, the undersigned, the Account Holder of your Bank do hereby delegated the authority to ONE Bank Limited or its representative to withdraw my/our Statement bearing A/C No. \_\_\_\_\_ maintained with \_\_\_\_\_ Branch of \_\_\_\_\_ Bank Ltd.

I would request you to cooperate with the representative of ONE Bank Limited with your opinion as to the authenticity of the Account Statement attached herewith.

You are hereby authorised to debit my/our Account No. \_\_\_\_\_ to realize the Bank statement Verification Charge (if any)

Thank You

Sincerely Yours

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Name:

A/C Number :

Contact No.

**ONLINE CIB INQUIRY FORM (For Individual Only)**

Please Tick

<input type="checkbox"/>	New
<input type="checkbox"/>	Renewal
<input type="checkbox"/>	Existing

Amount of loan applied for :

Credit Limit .....

No. of Installment .....

1. Name of Branch ..... Branch Code No .....

2. Under district of ..... Request Date : .....

3. Reference nos. of Head Office ..... H.O. Received Date : .....

4. Customer ID: (If available) .....

5. Type of Financing .....

6. Name of the Borrower in full .....

7. Abbreviated Name .....

8. Date of Birth .....

9. District of Birth .....

10. Father's Name (in case of individual) .....

11. Abbreviated Father's Name .....

12. Mother's Name (in case of individual)

13. Husband's Name (in case of individual)

14. Address :

a) Permanent .....

b) Present .....

c) Business .....

15. Tel. or Mobile No. ....

16. TIN No: (If available) .....

17. Individual ID/NID/Passport/Driving/Trade No.

To the best of our knowledge the above borrower obtained the credit facilities from different banks/financial institutions as mentioned below:

Name of the Banks/financial institution	Name of branch with district

Head of Branch/Manager

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

Seal : \_\_\_\_\_

Tel : \_\_\_\_\_

Note : Suppressing of distortion of any information (related to borrower/ owner) by the banks/ financial institutions in punishable under Bangladesh Bank Order 1972. Chapter IV Art.48

## Letter of Undertaking

The Manager  
ONE Bank Limited

Date: .....

Subject: **Submission of information on individual/Ownership of Borrowing Concerns.**

Dear Sir,

I, .....am proprietor/partner/ shareholder/ member of Trustee Body/ Director/ Managing Director/ Chairman of (name of borrowing organization).....

Father's name .....

Mother's name .....

Husband's name (if applicable) .....

Permanent address .....

Business address .....

National ID No .....

Date of Birth ..... District of Birth .....

do hereby apply for sanction/renewal/rescheduling in my own name or in favour of my organization.

In addition to the above organization, I enclose herewith a list of organization which is/ are being run in my name/ ownership/directorship/concern. If any organization is found to be in my name/ under my ownership/ directorship other than the under mentioned organization, I shall be legally convicted for falsification of information. The authority shall have every right to take any step against me for concealment of fact and I shall be legally bound to abide by the decision of the authority.

Sl. No.	Name of Concern or Organization	Permanent Address	Business address	Is the organization availing any credit facility		
				Yes		No
				Name of Bank/ Financial institution	Name of Branch	

If any of the above-mentioned information is changed, I will be bound to inform the change within 2 (two) weeks of change. Otherwise the authority will be able to take legal action against me.

Signature, name and  
Seal of certifying bank  
Official with date

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

Name of Applicant : \_\_\_\_\_

Name of the Borrowing

Organisation : \_\_\_\_\_

## Most Important Document (MID) - Credit Card Application

Dear Applicant,

Thank you for your interest in OBL Credit Card. To ensure clarity regarding the Bank's offer, we request you to go through the declaration and salient points given below & the opposite side of this form and sign your acceptance for the same.

FEES & CHARGES OF CREDIT CARDS	Classic Local/ Business Silver	Classic Dual	Gold Local	Gold Dual	Platinum Dual
<b>General</b>					
● Payment Due Date from Statement Date	15 days				
● Minimum Amount Due	5% or Tk. 500 or USD 10, whichever is higher				
● Cash Advance Limit	50% of Credit Limit				
● Maximum interest-Free days available (in case of 100% payment of current balance on or before due date)	45 days				
<b>Fees</b>	BDT	BDT	BDT	BDT	BDT
● Annual Fee (Primary Card)	1,000	1,200	1,500	2,000	2,500
● Annual Fee (Supplementary Card)					
● 1st Supplementary Cards	FREE	FREE	FREE	FREE	FREE
● 2nd Supplementary Card & onwards	Tk. 500	Tk. 500	Tk. 500	Tk. 500	Tk. 500
● Card Replacement Fee	Tk. 300	Tk. 300	Tk. 300	Tk. 300	Tk. 300
● PIN Replacement Fee	Tk. 200	Tk. 200	Tk. 200	Tk. 200	Tk. 200
● Late Payment Fee (if minimum due is not paid within due date)	Tk. 300	Tk. 300\USD 5	Tk. 400	Tk. 400\USD 5	Tk. 400\USD 5
● Over Limit Fee	Tk. 200	Tk. 200\USD 5	Tk. 200	Tk. 200\USD 5	Tk. 200\USD 5
● Conversion	FREE		FREE		FREE
● Global Usage Privileges Fee	FREE		FREE		FREE
● Access to Balaka Business Lounge	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
● Plastic Charge (if required)	Tk. 200				
<b>Other Fees &amp; Charges</b>					
● Finance Charge on all transaction types calculated from statement date till payment due date (calculated on average daily balance method)	2.5% per Month				
● Cash Advance Fee (ATM\Bank POS)	1% of the withdrawal amount (Minimum Tk.50) in whichever is higher				
● Cash Advance Fee (ATM)	Others (Local)	1.5% of the withdrawal amount (Minimum Tk. 100) in whichever is higher			
	VISA (Local)	2.5% of the withdrawal amount (Minimum Tk. 150) in whichever is higher			
	VISA (International)	2.5% of the withdrawal amount Or US \$5 whichever is higher			
● Duplicate Statement (For every month)	Tk. 50				
● Duplicate Statement (beyond last 2 months)	Tk. 100				
● Returned Cheque Fee (due to insufficient fund)	Tk. 300				
● Voucher Retrieval Fee (For every month)	Tk. 50				
<b>Certificate Charge</b>	Tk. 200				
● Safety ONE Insurance Charge	0.35% of the Statement Balance as at the Statement date				
● Cheque Book Issuance Fee :					
● 1st Card Cheque Book (10 Leaves)	FREE				
● 2nd Cheque Book & onwards	10 Leaves : Tk. 200				
● Card Cheque Processing Fee	1.5% for Classic or Gold Card and 1% for Platinum Card of the Card Cheque Amount				
● Internet Banking	FREE				
● e-Statements	FREE				
● Cheque Collection Fee	Regular Charge as per Schedule of Charges				
● Transaction Alert SMS	Tk. 100				
● CCTV Footage/ Fee	OBL ATM's Video	Tk. 1500			
	Other Bank's ATM's Video	As per Other Bank's Policy			
<b>Business Diversity</b>					
<b>Additional Facilities</b>	Insurance Facilities				Ö
	Card Cheque Facilities/POS				Ö
	Dual Currency Card				Ö
	Email Facilities				Ö
	Transaction Alert SMS				Ö
	Payment Confirmation SMS				Ö
	Card Current Status Alert				Ö

Please Note:

- Annual fee will be waived for both primary and supplementary Credit card if total number of any transaction is 18 or above over the year
- 15% VAT applicable on all fees and charges.
- Automatic enrollment will be made in case of SMS, Transaction Alert & Insurance service.
- Additional expenses, e.g. postage, cable courier, Fax legal fee etc. will be charged where applicable.
- All Fees and charges mentioned in this schedule are subject to change without notice.
- Credit card type will depend on the limit assigned to the card by the credit department.

