

Card Type: Visa Sristi Porua Staff Defence Salary

Proprietary (Defence Salary)

Others _____ (Visa/Proprietary)

Trust Bank Debit Card Application Form

Primary Card

* Name : _____

* Date of Birth of the Applicant :

Name as desired on the Card :

(18 characters and spaces only)

Gender : Male Female

Marital Status : Married Unmarried Others _____

* Father's Name : _____

* Mother's Name : _____

Spouse Name : _____

Mailing Address : _____

City : _____ Country : _____

Postal Code : _____

Permanent Address : _____

Phone : _____

* Mobile : _____

Email : _____

Fax : _____

Primary Card Applicant
Photograph Here

Supplementary Card
Applicant
Photograph Here

For Supplementary Card Only

In case require a supplementary card

* Name : _____

Name as desired on the Card :

(18 characters and spaces only)

Relationship with the Primary Cardholder : Spouse Parent

Brother/Sister Others _____

Mobile : _____

* Date of Birth of the Applicant :

* Signature of Supplementary Applicant

Date : _____

Account Information

* Primary Savings/Current/STD Account :

E-Commerce : Yes No

In case of multiple accounts :

I would also like to link the following Savings/Current/STD accounts maintained with Trust Bank to my Debit Card :

Savings/Current/STD Account # 1 :

Savings/Current/STD Account # 2 :

Savings/Current/STD Account # 3 :

* Mandatory fields

* Signature of Applicant

Date : _____

For Bank Use Only

ID Card

Signature of Manager/Sub Manager

Authorised Signature

Date : _____

Date : _____

TERMS AND CONDITIONS FOR "TBL CARD"

1. In these Terms and conditions-
 - a) "The Bank" means Trust Bank Limited (TBL) and its successors and assigns.
 - b) "The Card" means valid "TBL Card" issued to a cardholder to avail of services and/or to purchase and/or to draw cash on credit facilities by properly presenting the same at the notified Member Establishments/Banks. The card will be of two types : Debit and Overdraft (The Cardholder will be billed in Bangladeshi Taka).
 - c) "Member Establishment" means the authorised establishment with which Trust Bank Limited has entered into agreements for honouring the "TBL Card" on proper presentation. The list of banks that accepts TBL Cards on their ATMs are available in TBL website.
 - d) "Cardholder" means an individual, mentioned in this application form, to whom the card has been issued at his/her request.
 - e) "Card Account" means an account maintained by the Bank in the name of the cardholder.
2.
 - a) The "TBL Card" is the property of the Bank at all times.
 - b) It is non-transferable.
 - c) All rules and regulations governing the operations of current and savings accounts will be applicable to the Card transactions relating to such accounts.
 - d) The Bank reserves the right to seize/cancel the card at any time issued to any Cardholder, if the information submitted by the Cardholder is found false and/or he/she is misusing the card.
 - e) Every "TBL Card" Cardholder shall furnish up-date data of his/her financial position whenever called upon by the Bank, failing which the Bank may-"refuse renewal cancel" the Card at it's own discretion.
 - f) In case of termination / determination of membership of "TBL Card" for any reason whatsoever the card shall be returned to the Card Department of the Bank within 7 days from the date of receipt of notice thereto, against a proper receipt and notwithstanding such termination and/or determination the Cardholder shall remain liable to pay all dues to the Bank arising out of and in connection with the issue and utilization of the Cards for the period from its issue/renewal to till surrender.
 - g) The Bank reserves the right to renew the membership entirely at its own discretion and can refuse the same without assigning any reason whatsoever.
 - h) The Card and PIN (Card pin and/or E-commerce pin) are issued to the Card Holder entirely at the Card Holder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise, or damage howsoever caused from this issue, The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as a result of any transaction made with the Card and shall be indemnified by the Cardholder, against any such loss or damage.
 - i) The Cardholder shall not disclose the PIN. The Cardholder will be liable to the Bank for any and all transactions made by the use of the Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorized use of Card or PIN, unless the Bank has received notice in writing of any loss, damage of theft of the Card or disclosure of the PIN prior to any unauthorized use of the Card or PIN for this purpose, use of the Card by a person who obtained possession of the card with the consent of the cardholder constitutes authorized use of the Card.
 - j) The Bank reserves the right to withdraw the privileges attached to "TBL card" at any time and to call upon the Cardholder to surrender the card to the bank or any other representative of the bank without assigning any reason whatsoever.
 - k) Use of the card after notice of withdrawal of the privileges is fraudulent any may subject the Cardholder to legal action by the bank.
 - l) Cardholders shall pay all costs of collection of dues/legal expenses and decretal amounts with interest, should it become necessary to refer the matter to any agency of legal resource to enforce payment.
 - m) Unless otherwise renewed, this agreement and the card issued under this will expire on the date mentioned on the card.
3.
 - a) If the card is lost/stolen, the cardholder shall immediately inform the card department of the bank by Fax/Telegram/E-mail of its loss.
 - b) For issuance of a duplicate card from time to time shall be charged. Such issuance may be made by the bank on payment of outstanding balance in the card account on completion of all formalities and/or receiving lost card report in the prescribed format from the cardholder.
 - c) All notifications and/or questions concerning the use of the Card should be directed to the Card Division of the Bank.
4.
 - a) The card will be honoured only subject to-proper presentation at the Member Establishments.
 - b) The Bank will not be liable for any action in the event Member Establishment is unable to honour the Card. Member Establishments may not honour the Card when conducting a reduction or discount sale.
 - c) The Bank is not responsible for any defective merchandise purchased or services availed of by the Cardholder and any claim or dispute with the Member Establishment will be Cardholder's direct responsibility to deal with the establishment but this does not relieve the Cardholder of his/her obligation to pay all dues to the Bank in respect of utilization of the Card.
 - d) As debit and credit transactions are two separate transactions, the Cardholder shall have to pay charges incurred on purchase of Air-tickets when billed although the Air-tickets have subsequently been cancelled by them, The Bank will credit to the Cardholder's account the amount of cancelled tickets less cancellation charges and also the Bank's service charges as and when received from the ticketing Agency.
 - e) The Bank will levy service charges as decided from time to time for special services rendered to Cardholders.
 - f) The Card shall cease to be valid and the Bank shall be entitled to the immediate return of the Card in the event of-
 - i) Closure of the Designated Account; ii) death of the Card Holder; iii) The Card Holder's authority to operate the Designated Account is terminated;
 - iv) The Card Holder ceases to be a customer of the bank; v) The Bank requests its return.
 - g) Any charge slip signed by the Cardholder shall be conclusive proof of the charges recorded therein as incurred by the Cardholder himself /herself.
 - h) The Cardholder is responsible for collecting the bills and copies of the charge slips signed by him/her from the Member Establishment. The Bank will not provide any copy of the charge slips.
 - i) Member Establishment may, for certain transactions request Cardholder's kind co-operation and time, as they may have to seek authorization of those transactions from the bank. This is introduced as a safeguard in the interest of the Cardholders.
5.
 - a) All charge slips and cash advance vouchers signed by Cardholder in respect of the use of Card will be charged by the Bank to the account of Cardholder bank account maintained at any of the branches of the bank on any day from the date the Bank receives charges slips or debit information. The Cardholder agrees to pay the amount shown due in the statement to the Bank within 15 days of the date the statement or at the date, Stipulated in the statement for payment whichever is earlier at the notified address of the bank failing which a finance surcharge, as fixed by the Bank from time to time, will be levied, If dues remain unpaid for 60 days or more, the Card may be cancelled/suspended at bank's own discretion.
 - b) In the event of cancellation/suspension of the Card Bank shall have right to exercise lien on all/ any accounts of the Cardholder maintained with any of the branches of the bank and shall further right to set off any amount or transfer any sum or sums towards adjustment of the Cardholder's outstanding liabilities with the bank on account of the card not limiting Bank's right to take legal action against the Cardholder. Further the Cardholder irrevocably authorized the Bank with unfettered right to foreclose any existing mortgage already created by the Cardholder in favour of the Bank as security for adjustment of any outstanding liabilities on account of the Card and also give irrevocable right and authority to exercise lien on any or all FBD/PSP etc. kept by the Cardholder with the Bank in connection with any other loan and encash the same in adjusting any liability under the Card. even of any other loan against which the security or securities is/are being kept is/are fully adjusted.
 - c) All cash advances and other special services e.g. Airlines refund, communication service, purchase of petrol etc. availed by Cardholder shall attract service charge.
 - d) It shall be the sole responsibility of the Cardholder to collect any duplicate accounts statement and advice if & when necessary from the Bank. The Bank may provide a copy of statement on payment of service charge fixed by the Bank from time to time.
6.
 - a) The membership renewal fee shall be debited from the Card account in advance in case of auto renewal.
 - b) Every fee and service charges shall be debited from the Card account.
 - c) The joining fee/annual membership fee/renewal fee paid shall not be refunded under any circumstances.
 - d) The Card will be renewed for a period of one or two years.
7. The Bank reserves the right to add to, alter and/or amend these terms and conditions including fees and services charge without giving any prior notice.
8. All disputes are subject to the jurisdiction of courts in Bangladesh only.
9. Any notice made by the bank in respect of the facility shall be informed in writing and made to the address given by the cardholder(s) in the application form signed by the cardholder(s) and shall be deemed to have been served on the cardholder(s) 03 (three) business days from the date of posting.
10. The cardholder(s) shall keep posted of any changes in address related to him/them/
11. In case of any act of God, war, riots, civil disturbances, changes of Law over which the bank has no Control and when any of such cases result in an impossibility for the bank to perform this agreement, The bank may terminate this agreement before its expiry without assigning any reasons whatsoever.



Signature of the Applicant