

CZB CARD DIVISION, HEAD OFFICE:

Level: 3, 76 Motijheel C/A,

Dhaka-1000, Bangladesh

Helpline: +8809612767676

Email: cards@citizensbankbd.com

Citizens Bank PLC Prepaid Card Application Form

Personal Information (USE BLOCK LETTERS)

Applicant Name	<input style="width: 100%;" type="text"/>												
Name on Card <small>(Max 19 Characters)</small>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>		
Nationality	<input style="width: 100%;" type="text"/>					Gender	<input style="width: 40px;" type="text"/>	Male	<input style="width: 40px;" type="text"/>	Female	<input style="width: 40px;" type="text"/>	Others	<input style="width: 40px;" type="text"/>
Date of Birth	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Religion	<input style="width: 100%;" type="text"/>				
Father's Name	<input style="width: 100%;" type="text"/>												
Mother's Name	<input style="width: 100%;" type="text"/>												
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single												
NID	<input style="width: 100%;" type="text"/>					TIN	<input style="width: 100%;" type="text"/>						
Passport Number	<input style="width: 100%;" type="text"/>			Issue Date	<input style="width: 100%;" type="text"/>		Expiry Date	<input style="width: 100%;" type="text"/>					
Permanent Address	<input style="width: 100%;" type="text"/>												
Present Address	<input style="width: 100%;" type="text"/>												
Mailing Address	<input type="checkbox"/> Present Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Office Address (As in Section 2)												
Communication Details	Mobile No: <input style="width: 100%;" type="text"/>					E-Mail: <input style="width: 100%;" type="text"/>							

Image and Signature

Passport Size Image of Primary Applicant	<input style="width: 100%; height: 100%;" type="text"/>
	Applicant Signature (as per NID)
	<input style="width: 100%; height: 100%;" type="text"/>
	Signature of Applicant

Customer Data Update Checklist for CMS

Client ID:	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	RM/DSE code:	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
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Financial Profile in CMS:

SMS & Email OTP enrolled in CMS: Updated in CMS Not Available

Maker
Signature:

Checker
Signature:

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Cardholder Agreement

1. Terms and conditions for CZB Bank Prepaid card program

This document constitutes the agreement ("Agreement") outlining the terms and Conditions under which CZB Bank Prepaid Card program has been issued to you. By accepting and using this card, you agree to be bound by the terms and conditions contained in this agreement. In this Agreement, "Card" means CZB Bank Prepaid Card issued to you by Citizens Bank PLC. "You" and yours means the person or persons who have received the card and are authorized to use the card as provided for in this Agreement. "We" "Us" and "our" means Citizens Bank, our successors, affiliates or assignees. The card will remain the property of Citizens Bank PLC and must be surrendered upon demand. The card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

2. Definitions:

CZB Prepaid card. The card allows to you access funds you place on the card. The card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The card is not a credit card and you will not receive any interest on your funds on the Card.

Authorized users: You may request an additional card for another person. You may also permit another person to have access to your card and Card number. However, if you do, you are liable for all transactions made with the Card or Card number by those persons. You are responsible for the all transactions a fee incurred by you and any other person you have authorized. In order to become a Cardholder, you must be an individual who can lawfully enter into and from contacts under applicable law.

Personal Identification Number ("PIN"). If we give you a PIN, you may use your Card (i) To obtain cash from any Automated Teller Machine ("ATM"). (ii) at any Point-of-Sale (POS) device which requires entry of PIN, that bears the Visa, PULSE, or Interlink brand.

Loading Your Card: you may add funds to your Card, called "Value loading", at any business day through Citizens Bank branches. The uses amount and loading amount are strictly subject to regulations stipulated by the Central Bank of Bangladesh.

Using Your Card: You may use your Card to purchase or lease goods or services wherever the Card is honored as long as you do not exceed the value available on your Card. You are responsible for all transactions initiated by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use.

You should keep the track amount of value loaded on cards issued to you. You may call us at the Customer Service number shown on your Card at any time.

Each time you use your Card, you authorized us to reduce the value available on your Card by the amount of the transaction plus applicable fees. You are not allowed to exceed the available amount on your card through an individual transaction or series of transactions.

you do not have the right to stop payment on any purchase transaction originated by use of your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds. Please note that we have no control over when a merchant settles a previously authorized transaction. Funds, loaded on to Citizens Bank Prepaid Card, subject to an authorization hold will not be available to pay for other purchases or ATM withdrawals.

3. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

4. Foreign Transactions

If you obtain your funds (or make a purchase) in a currency other than the currency in which your card was issued. The amount deducted from your funds will be converted by Visa into an amount in the currency of your card. Visa will establish a currency conversion rate for this convenience using a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing data which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing data. In each instance, plus or minus any adjustment determined by the issuer.

5. Receipts

You should get a receipt at the time you make a transaction or obtain cash using your card. You agree to retain your receipt to verify your transactions.

6. Periodic Statements

A continuously update account statement is available upon calling the customer care number of Citizens Bank PLC@16757.

7. Confidentiality

We may disclose information to third parties about your Card or the transactions you make where it is necessary for completing transactions; in order to verify the existence and condition of your Card for a third part, such as merchant; in order to comply with government agency, court order or other legal reporting requirements, if you give us your written permission or; to our employees auditors, affiliates, service providers, or attorneys as needed.

8. Our Liability for failure to Complete transactions

In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: if, through no fault of ours, you do not have enough funds available on your Card to complete the transaction; if a merchant refuses to accept your Card: if an ATM where you are making a cash withdrawal does not have enough cash; if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; if access to your Card has been blocked after you reported your Card lost or stolen; if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; if we have reason to believe the requested transaction is unauthorized; if circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; any other exception stated in our Agreement with you.

9. Other Terms

The usages of this card is subject to Foreign Exchange regulations stipulated by the Bangladesh Bank from time to time.

10. Amendment and Cancellation

We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. We may cancel or suspend your Card or this Agreement at any time. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

11. Information About Your Right to Dispute Errors

In case of errors or questions about your Card transactions, call 16757, or write to: Citizens Bank PLC, Card Division 2nd Floor Chini Shilpa Bhaban (2), 76 Motijheel, Dhaka 1000. If you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt contact Customer Service immediately. You must contact us no later than sixty (60) days after the statement becomes available on which the problem or error appeared.

12. Privacy and Data Protection

(i) Information We Collect ("Cardholder Information"):

(a) Information about purchases made With the Card, such as date of purchase, amount and place of purchase

(b) Information you provide to us when you apply for a Card, or for replacement Cards or when you contact us with customer service issues, such as name, address, phone number.

(ii) Information Security: Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with regulations to safeguard Cardholder Information.

(iii) Disclosure: We may use Cardholder Information to provide customer services, to process claims for lost or stolen Cards, to develop marketing programs, to help protect against fraud and to conduct research and analysis. In addition, it is often necessary for us to disclose Cardholder Information for the same purposes to companies that work with us. For example, we may provide certain Cardholder Information to companies that perform business operations or services, including marketing services, on our behalf. We may also provide certain Cardholder Information to others as permitted by law, such as government entities or other third parties in response to subpoenas.

13. No. Warranty Regarding Goods and Services

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

14. Applicable Fees & Charges

	Nature of Charges	Amount
Prepaid Card	Issuance Fee	500
	Card Replacement Fee	500
	Pin Replacement Fee	200
	SMS Fee	200
	Cash withdrawal Fees at Local ATM	Free**
	Markup Fee (Where applicable)	3%
	Balance Enquiry at ATM	Free**
	Mini Statement at ATM	Free**
	Vat for ads on Social Media	15% of the transaction amount
	Visa Money Transfer (VMT) Charges	50
	IBFT Fee (A2A, C2A) and Prepaid Card to Another Bank	BDT 10 (Including VAT)
	Refund of unused balance	1.5% of the refund amount
	Cash withdrawal Fee International	1.5% of the withdrawal amount or US 3 whichever is higher
	Loading Fee	Free

*15% VAT will be applicable

**Local ATM Cash withdrawal fee will be reimbursed to CASA/Card account (Both Debit and Prepaid Card)

Signature of Applicant

Date: / /