

CREDIT CARD

Application Form

YOUR REQUEST

BML Internet Banking Registered User*

Yes No

Card Type

New Card

(Applicant must be at least 18 years of age)

American Express Green

American Express Gold

American Express Platinum

Mastercard Standard

Mastercard Gold

Mastercard Platinum

Mastercard World

USD or MVR Visa Classic

USD or MVR Visa Gold

USD or MVR Visa Platinum

USD or MVR Visa Signature

*If you are registered for Internet Banking a physical PIN will not be issued.

Replacement

Lost/Stolen

Expired

Damaged

Fraud Capture

PIN Only*

*Registered Internet Banking users have to set your own preferred PIN through Internet Banking upon receipt of your card. You will not be getting any printed PIN.

Others (specify) _____

Please fill form in **CAPITAL LETTERS**

If you are not eligible for the product selected, the bank may issue the highest product eligible.

YOUR DETAILS

Mr

Ms

Dr

Others

Full Name
(as in ID Card/ Passport)

Name to be Embossed on Card
(Fill only if "Full Name" characters exceed more than 19 Alphabets.)

Your name as you want it to appear on the Card (Maximum 19 characters including spaces)

Date of Birth

Nationality

ID Card / Passport No.
(Passport Number for foreigners)

YOUR SPOUSE DETAILS

Full Name

ID Card No. / Passport No.

Mobile Number

Employer's Name

Total Monthly Income
(in MVR)

SIGNATURE: _____

EMPLOYER DETAILS

Employment Status Salaried Self-employed Retired

Employer / Business Name Phone Number

Occupation Length of Service Years Months

Name of the previous employer
(If you have been in your current
job for less than six months) Phone Number

Nature of the Business Length of Service Years Months

For self-employed applicants only

Capital Invested Annual Turnover (in MVR)

Number of years company has been in business Years Months

Number of Employees in Company Nature of the Business

YOUR FINANCIAL DETAILS

Monthly Basic Salary (in MVR) Fixed Allowance (in MVR)

Other Income (in MVR) Sources of Other Income

Monthly Living Expenses (in MVR)

Details of loans from any financial institution

Bank Name	Loan Type	Monthly Repayment	Balance

SIGNATURE: _____

AUTOMATIC SETTLEMENT

I wish to settle my Credit Card bills on the due date automatically by debiting my Bank of Maldives Account as under:

Account Number

If a USD Visa Credit Card type is selected, the settlement account must be a USD account

Account Option

5% (Minimum Auto Pay)

Full Auto Pay

Interest will not be charged to your Card if it's fully settled on or before the due date.

If automatic settlement option is given, the specified account will be debited on the due date, subject to available funds in the account, as per following rules:

- If manual payment is made before the due date, for the full outstanding of the last billed amount, no amount will be debited as automatic settlement.
- Automatic settlement will in no case exceed the unpaid balance outstanding from the last billed amount.
- If available funds balance in specified account on the due date is insufficient for the entire automatic settlement amount, no amount will be debited. We may debit available funds at a later date in the same or other accounts of the cardholder.
- Manual payments made to the card account on the last day (due date itself) are not recognized when debiting automatic settlement and automatic settlement will be debited. For payments on last day, please deposit to your automatic settlement account instead of direct to card account.
- If the automatic settlement account is not in the cardholder's individual personal name, the necessary account debit authority must be provided (letter signed by all other joint account holders, or board resolution in case of a company account).

IMPORTANT INFORMATION

Please note that all the information provided by you will be verified by the Bank prior to Credit Card approval. Please complete the application in full. Insufficient information may cause delay in processing your application. Please attach the following documents to your application.

If Salaried: Copy of ID/PP, latest salary slip or a letter from employer confirming salary and employment with designation and last three month's bank statements (if account is not a Bank of Maldives account).

If self-employed: Copy of ID/PP, last two years income statement (to be confirmed by auditors if required by the Bank), business registration certificates, Memorandum and Articles of Association including Amendments there to, latest Tax return statement payment receipt, Up to date Tax Clearance Report and last three months Bank statements- personal and company (if the account is not a Bank of Maldives account).

If Rental Income: Property registration, Rent agreement/Lease agreement, No objection letters (if property is shared with another or group), BPT registration certificate, BPT returned statement, BPT returned voucher and Up to date Tax Clearance Report (if liable).

Please note: All fees and finance charges will be debited to your Credit Card account. Eligibility criteria maybe amended at any time at the Bank's discretion.

CARD AND PIN DELIVERY

Collect from Bank of Maldives _____ Branch/Centre.

Your application will be processed within 10 working days. Cards and PINs not collected within three months will be destroyed.

DECLARATION

This declaration is made to Bank of Maldives Plc. By signing below I ask that a Bank of Maldives Credit Card be issued to me or to the above mentioned person. I agree that upon registration to BML MobilePay, the Card issued will be linked to the Application. I accept and (if applicable, undertake the responsibility to ensure the person issued the card at my request) agree that the Card will only be used subject to Bank of Maldives Credit Card Terms & Conditions (available from Bank of Maldives website) and other applicable terms and conditions issued by Bank of Maldives Plc. In addition, I accept (and undertake the responsibility to ensure the person issued the Card upon my request) that usage of Bank of Maldives Credit Card will be construed by the Bank as acceptance by the Cardholder of the Bank of Maldives Credit Card Terms & Conditions. I understand that irrespective of my total credit card limit, daily and periodic limits may apply, which may change from time to time at the sole discretion of the bank. I accept that the usage of the new Credit Card, and any replacement or renewal Card will be construed by the Bank as acceptance of the terms and conditions by the Cardholder and any Supplementary Cardholders. I agree that my Cash Advance limit will not be more than 50% of my permanent credit limit which is combined credit limit the Primary Cardholder will share with any Supplementary Cardholder(s). I am aware that deposits or transfers to my Credit Card account or temporary limit increases will not increase my Cash Advance limit. I am aware that certain ATM machine/bank/counter restrictions may apply to usage of my Credit Card in Maldives and overseas. I agree that I as the Principal Cardholder am responsible for all liabilities (including liabilities incurred by all Supplementary Cards, annual fees or any other fees/charges) and each Supplementary Cardholder is responsible for his/her liabilities incurred in respect of his/her Card. I hereby warrant that the above information given in this application is true and correct. I accept that Bank of Maldives Credit Card will be issued at the sole discretion of the Bank. I understand that outstanding balance for USD Credit Cards will have to be settled in USD.

NOTE: Details and fees applicable to the Card and its use are stated in the applicable Bank's Schedule of Charges. All charges and fees are subject to change without notice at the Bank's sole discretion.

Applicant's Signature

Date

