

This declaration form will be considered as an integral part of the Split Card Application form.

1. The Primary Cardholder and any Supplementary Cardholder shall Jointly and severally responsible to repay ONE Bank in full—including all costs, fees, and expenses—when requested. This covers all the amounts spent by ONE Bank to recover overdue payments or the Card itself.
2. All requests or instructions to ONE Bank must be submitted in writing and signed by the Cardholder. However, ONE Bank may (but is not required to) accept and act on instructions or requests sent via fax, phone, or other means if it reasonably believes they came from the Cardholder. ONE Bank is not responsible for any losses or damages resulting from acting on such instructions—even if they were unauthorized, fraudulent, or falsely given. The Cardholder assumes all risks in these cases.
3. The correspondence address and employment information provided have been previously verified and are accurate.
4. This is to formally certify that the cardholder mentioned above has maintained a consistent payment record and has not missed any due payments on their credit card account over the past three months. All payments have been made in a timely manner, as per the billing schedule.
5. Annual Fee will be imposed.
6. The acceptance or approval by ONE Bank of any instruction or arrangement for the monthly or periodic payment of any charge by deduction from any Card Account, as well as the execution of such deductions for any given month or period, shall not impose any obligation on ONE Bank to continue making such deductions for every subsequent month or period. ONE Bank shall not be held liable for any loss or damage arising from its failure or neglect to affect any deduction or process any Card transaction for any specific month or period.
7. Any and all Card Account Statements, notices (including notifications of the PIN and any amendments to this Agreement), or demands from ONE Bank may be sent to the Primary Cardholder or any Supplementary Cardholder via post, courier service, or facsimile transmission, using the address provided in the Card Application or any other address the Cardholder has notified ONE Bank in writing, or from which any facsimile transmission is made to ONE Bank. Any statement, notice, or demand so sent or dispatched shall be deemed effective and considered received by the Cardholder as follows: (a) On the day immediately following the date of dispatch, if sent by post or courier service. (b) Immediately upon dispatch, if sent by facsimile transmission, regardless of whether it is received by the Cardholder or returned undelivered.
8. Any Card Account Statement or notice related to any amendment to this Agreement sent to the Primary Cardholder shall also be deemed to have been dispatched and received by each and every Supplementary Cardholder at the time the Primary Cardholder has received, or is deemed to have received, the same. The use of any Card is also subject to other terms and conditions governing the use of additional facilities or benefits, which may be made available from time to time. Cash withdrawals from any account with ONE Bank will be subject to the terms and conditions set by ONE Bank. Any leniency or delay by ONE Bank in exercising any right, power, or remedy shall not be deemed as a waiver or partial waiver of such right, power, or remedy unless explicitly waived by ONE Bank in writing.
9. Any Charge Slip or Transaction Information Document signed by the Cardholder shall serve as conclusive proof of the charges incurred by the Cardholder. The Cardholder is responsible for collecting bills and copies of the Charge Slip or Transaction Information Document signed by him/her from the merchant establishment. ONE Bank will not provide a copy of the Charge Slip or impose any arrangement charges for such collections upon request by the Cardholder.
10. The Cardholder is responsible for maintaining the Card with utmost care and security and shall not permit any unauthorized person to use or possess the Card. The Cardholder is responsible for notifying ONE Bank immediately of any changes to their business or home telephone number, billing address, or any other details provided in the Credit Card Application Form submitted for the issuance of the Card.
11. The Cardholder is required to return immediately all Cards issued to them to ONE Bank upon request, where ONE Bank believes there is a valid reason for the Card to be returned. The Cardholder and ONE Bank unconditionally agree to submit to the jurisdiction of the courts of the country for any disputes arising out of this Agreement.
12. This Agreement shall be governed by the laws applicable in Bangladesh, and these terms and conditions shall be construed in accordance with such laws. All Cardholders submit themselves to the non-exclusive jurisdiction of the courts of the Government of the People's Republic of Bangladesh.

Signature of Primary Customer

Head Quarter	2/F HRC Bhaban 46 Kawran Bazar C.A. Dhaka-1215, Bangladesh	Card Center	Card Center, Corporate HQ Yousuf Chamber (2 nd Floor) 20, Dilkusha C/A, Dhaka -1000	E-mail Website	cards@onebank.com.bd www.onebank.com.bd	24 Hour OBL Cards Helpline	16269
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