

CARD BUSINESS, CHQ

Card Application Form

Date:

Customer Details:

Name:

Name on Card:

(19 Character Inc. Space)

Card No:

Branch Name:

Date of Birth:

Father's Name:

Mother's Name:

Gender:

☐

Male

☐

Female

Nationality:

Present Address:

Permanent Address:

Type of Card:

☐

International Prepaid/Gamca

☐

Versatile

☐

Medical

☐

Hajj (Personal)

☐

Hajj (Agent)

NID No

:

Mobile Number

:

Passport No

:

TIN

:

Email

:

Applicant Photo

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

For Card Center Use Only:

Client ID:

Date:

Inputted By

Checked by

CARD BUSINESS, CHQ

Card Holder Agreement Important – Please Read Carefully

1. Terms and Conditions for ONE Bank Prepaid Card Program

This document constitutes the agreement ("Agreement") outlining the terms and conditions under which ONE 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 ONE Bank Prepaid Card issued to you by ONE Bank PLC. "You" and "your" 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" mean ONE Bank, our successors, affiliates or assignees. The Card will remain the property of ONE 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

ONE Bank Prepaid Card: The Card allows you to 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 or 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 all transactions and fees incurred by you or any other person you have authorized. In order to become a cardholder, you must be an individual who can lawfully enter into and form contracts under applicable law. **Personal Identification Number ("PIN"):** We may, at our option, give you a 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") or (ii) at any Point-of-Sale (POS) device which requires entry of a 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 ONE Bank branches. The usage 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 track of the 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 authorize 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 a 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 ONE Bank Prepaid Card, subject to a 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 date which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, 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 updated account statement is available upon calling the customer care number of ONE Bank Card Center @16269.

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 party, 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 16269, or write to: ONE Bank PLC, Card Center, Corporate HQ, Yousuf Chamber (2nd Floor), 20, Dilkusha C/A, 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 statement become 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.

NATURE	HAJJ Card (Agent & Personal)	TRAVEL Card (Int. Prepaid Card/ Medical Card/GAAMCA Medical Card)	VERSATILE (Staff / Payroll)
Issuing Fee	Free	USD 10	BDT 400/-
1 (One) Backup Card	Free	Free	N/A
Cash Advance Fee (Per Transactions)	USD 1	2% or USD 2, whichever is higher	Free
Loading Fee	Free	Free	Free
Card Replacement Fee	Free	BDT 200/-	BDT 200/-
PIN / e-PIN Replacement Fee	Free	BDT 200/-	BDT 200/-
Refund Fee – A/C Transfer	Free	Free	Free
Refund Fee (pay order)	Free	Regular PO issue charge	Regular PO issue charge
Transaction Statement Fee	Free	USD 3/-	BDT 100/-

Signature of Customer

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