



**VIJAYA BANK**

Head Office, Card Division  
41/2, M G Road, Bangalore – 560 001  
Phone No : 091-80-25584066 (20 lines)  
Fax : 091-80-25582915,  
e-mail : [ccd@vijayabank.co.in](mailto:ccd@vijayabank.co.in) / [vijayacard@vsnl.com](mailto:vijayacard@vsnl.com)

**APPLICATION FOR MEMBERSHIP**  
**PREMIUM GOLD /GLOBAL CREDIT CARD/S (ICC)**  
**(Corporate Cards for Company)**

Company Name (IN FULL) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Pincode 

--	--	--	--	--	--

Phone No (s) \_\_\_\_\_

Telex No \_\_\_\_\_ Fax No \_\_\_\_\_

E-Mail ID \_\_\_\_\_

Registration No. and Date of Incorporation/Registration of the Company \_\_\_\_\_

**DETAILS OF BANK ACCOUNTS**

Name of Vijaya Bank Branch \_\_\_\_\_

Type of account \_\_\_\_\_ A/c No \_\_\_\_\_

Name & Address of Bankers (Other than Vijaya Bank) \_\_\_\_\_ A/c Type \_\_\_\_\_

\_\_\_\_\_ A/c No \_\_\_\_\_

As per latest Balance sheet and Profit & Loss a/c of the Company (Copy to be enclosed)

- |                             |                                      |
|-----------------------------|--------------------------------------|
| 1. Authorised Capital _____ | 2. Issued Capital _____              |
| 3. Subscribed Capital _____ | 4. Paid Up Capital _____             |
| 5. Reserves & Surplus _____ | 6. Net Profit _____                  |
| 7. Annual Turnover _____    | 8. Carry forward loss (if any) _____ |

## TERMS & CONDITIONS OF VIJAYA BANK'S CREDIT CARD MEMBERSHIP

Company shall mean any company registered under the law relating to Companies Act and reference to "Company" shall include the above and all other bodies Corporate.

1. In these terms and conditions, "The Bank" means Vijaya Bank and its successors & assignees. "The Card" means "Vijaya Bank's Credit Card currently issued to the Card holder". "Card holder" means the person to whom or for whose use a card is issued and will include all successors, legal heiress or assignees of such Card holder.
2. The card may be issued at the absolute discretion of the Bank to any competent person who may apply in the prescribed form, subject to such eligibility norms, terms & conditions as may be fixed by the Bank from time to time. The Bank will have the absolute right to reject any application without assigning any reason whatsoever.
3. The Card issued by the Bank shall remain the property of the Bank, the card must be signed by the Card holder in the appropriate signature panel immediately upon receipt , and shall be used by the Card holder only (i) Subject to terms & conditions of the which are current at the time of use (ii) within the Credit limit notified to the Card holder by the bank from time to time (iii) for bonafide purchase of goods or availment of services from Member Establishments (iv) the Card holder undertakes not to use the card outside India & Nepal. The Card holder alone shall make use of the card and shall not allow any other person to use it on his/her behalf. The card shall not be transferable.
4. Whenever the Card is used for purchases or for obtaining services or Mail Order or Cash Advance, the Card holder shall sign a Sale or Cash Advance Voucher or such other form as may be prescribed by the Bank, but if this not done the Card holder will nevertheless remain liable to pay the Bank all amounts charged to his/her card account.
5. All amounts pertaining to the Sales & Cash Advance Vouchers generated in the course of the use of the card will be charged by the Bank to the card account. The Bank will normally send monthly statements of account to the Card holder and debit Company's account maintained at our branches, which is immediately payable thereafter. Non-receipt of the statement of account will not absolve the Company of the responsibility to pay the dues within the stipulated period. The Company has to maintain sufficient balance in the account to meet the charges generated on account of the Card operations. Interest will be charged & debited to the card account at the maximum lending rate with penal interest (compounded on monthly basis) on the overdraft created in the Account. Where the Company fails to pay two monthly bills or where the outstanding is equal to or more than twice the amount of credit limit sanctioned, the card number will be put in a "Hot Card Bulletin" which invalidates the card. The Bank is not bound to intimate the Card holder personally, before hotlisting his/her card number. An amount of Rs 200/- will be debited to the Company's account to cover the cost of hotlisting.
6. The entire outstanding dues under the card account will become immediately payable in full on the death, insolvency, the Card holder/insolvency of the Company or if the Card holder commits any breach of these terms and conditions.
7. If the Card is lost or stolen, the Card holder must immediately inform the Bank (if this information is given orally, then it must be confirmed in writing within seven

The Company hereby applies for issue of Vijaya Bank's International VISA Gold Card for following Executives/Representatives of the Company in terms of Board Resolution dated

(The Company needs to apply for a minimum of 3 Corporate Cards).

Name of the Official to be embossed on the card	Designation	Date of Birth	Gross Annual Income	Specimen signature	Passport No, Date & Place of issue
1.					
2.					
3.					
4.					
5.					

The Company hereby applies for the issue of Vijaya Bank Credit Card/s to the above mentioned official/s and authorises them to incur charges on Company account through the use of the Credit Card/s so issued and agrees to accept liability for all charges incurred by and arising from the use of any Credit Card/s issued hereon including any re-issued Credit Card/s.

The Company authorises Vijaya Bank and/or their representative/s to contact the Company's bankers or any other source to obtain any other information Vijaya Bank may require from time to time.

The Company hereby undertakes that the International Credit Card (ICC) which may be issued to the above Executives/Representatives by Vijaya Bank will be utilised strictly in accordance with the Exchange Control (EC) Regulations stipulated by Reserve Bank of India. The Company is aware that, in the event of failure on its part to comply with the EC Regulations, the Company would be liable for action under the provisions of Foreign Exchange Regulation Act, 1973/FEMA or any other applicable act.

The Company confirms that all the information given in this application are true, correct and complete to the best of its knowledge and belief and hereby authorises the Bank to verify the information with any source the Bank may consider appropriate. The Company agrees to pay the entrance/annual subscription fees and other charges which will be fixed by the bank from time to time. It is hereby conformed that all the Terms and Conditions attached to this application form have been read and its implications understood fully with regard to usage of ICC Cards and payment of bills thereof. The Company also agrees to settle all dues arising under the VIJAYA BANK International Credit Card that may be issued in to Company's Executives/Representatives name, in accordance with the Terms and Conditions as existing and as amended from time to time.

days) and simultaneously lodge a report with the local police. Copy of the report bearing the acknowledgement of the police for having registered the case must be sent to the Bank. The Card holder must give the Bank all information in his/her possession as to the circumstances of the loss/theft and take all necessary steps to assist the Bank/ police to recover the missing card. A nominal charge of Rs 200/- will be charged to cover the administrative cost of hotlisting the card. The Card holder/Company will be liable for all the charges on the card for a period of 30 days from the receipt of the written lost card report by the Bank. Subject to the Card holder complying with the above requirements, and any other requirements of the Insurance Company, the Card holder's liability/Company's will be limited to Rs 1000/- only, provided the amount of the loss does not exceed the insurance cover available upto a maximum of Rs 1,00,000/-. In case, the Card holder recovers the card which was reported lost/stolen, he/she shall not make further use of it and surrender the same to the Bank along with the report giving full details of its recovery.

8. Purchase and cancellation of Airline/ Railway ticket shall be treated as two separate transactions. The Card holder/Company shall pay the charges/bills pertaining to the purchase, availment of service without waiting for set off of the refund/ cancellation if any receivable by him/her from the Merchant Establishment. Refund/ cancellation amount as and when received by the Bank from the Member Establishment will be credited to the Card holder's account.
9. The Bank has the right to cancel the card/withdraw the privileges extended to the Card holders under the card, at any time without notice or assigning any reason. Such cancellations or withdrawals shall not be deemed to cast any reflection on the credit worthiness, standing or reputation of the Card holder, and the Bank shall not be liable for any loss suffered/ allegedly suffered by the Card holder due to such cancellation/withdrawal. The Bank shall have the absolute right to retrieve the cancelled/withdrawn card through its representative/agent or Member Establishment. Use of the card after notice of cancellation/withdrawal is fraudulent and subjects the Card holder to legal proceedings.
10. Member Establishments are expected to honour a valid card. However, the Bank shall not be liable for loss/inconvenience caused to Card holder if any Member Establishment does not for any reason whatsoever, honour the card. The Bank shall not be responsible nor does it guarantee the quality, condition or the price of the merchandise (including those purchased from mail order). Existence of a dispute/grievance between the Card holder and Member Establishment in respect of any defect/ deficiency/price of the goods does not absolve the Card holder from obligation to pay all the dues to the Bank. Member Establishments are not bound to honour the card during any advertised reduction sale. All liquor charges are subject to the laws in each state for acceptance of the Credit Card. The Card holder is not required to pay extra amount if any demanded by the Member Establishment solely on account of the use of the card except in those cases where the Bank may specifically permit the Member Establishment to add such charges as in the case of Indian Railway, Indian Oil Corporation etc. No exchange/Cash refund where the card was used, will be entertained by the Member Establishment without the written permission of the Bank.
11. The Card holder shall collect the original sales bill and also Card holder's copy of the charge slip from the Member Establishment where the card is used. All enquires, representations, or complaints pertaining to the card transaction should be made by the Card holder within a period of 2 months from the date of

For any amount due from Company's Executives/Representatives towards payment under Vijaya Bank International Credit Card utilisation, the Company hereby requests and authorises the Bank to debit the Company's CA / CC / OD A/c No \_\_\_\_\_ with the \_\_\_\_\_ branch as and when the bills are raised.

Signed for & on behalf of the above Company by the Authorised signatory and signed by the Executives/representative/s in his/her/their individual capacity for having agreed to the terms and conditions.

---

Signature of the Company's Executives/  
Representatives

- 1.
- 2.
- 3.
- 4.
- 5.

For and on behalf of the Company

**Authorised Signatory**

Name :

Designation :

transactions or seven days from the date of receipt of statement of account whichever is earlier. The Bank shall not entertain any such request received after the expiry of the said period. The Bank shall not under any circumstances, be in a position to furnish the copy of the sales bill from the Member Establishment. However, the Bank may, in exceptional cases provide copy of the charge slip at the specific request of the Card holder made within the above period, subject to payment of service charges as may be fixed by the Bank from time to time.

12. The Credit Cards are renewed on the expiry of the card, at the absolute discretion of the Bank, unless the Company informs to Card Division of the Bank at its Head Office about his/her intention not to have the card renewed, atleast 40 days in advance of the expiry date.
13. The Card holder/s is jointly & severally bound with the Company, by the terms & conditions of issue of card and assumes and accepts joint & several liability with the Company for all charges incurred on the Credit Cards. The Company and its authorised holder/s shall forthwith inform Vijaya Bank if the facility granted by the Company is withdrawn for any reason whatsoever and surrender the Credit Card for cancellation and the Company/authorised holder/s shall be liable for all charges incurred by the use of the Credit Card till the date of surrender. Such liability continues notwithstanding the Card holder/s may have severed association with the Company.
14. Upon determination of membership of the Company/ authorised holder/s for any reason whatsoever the Company/authorised holder/s shall remain liable for all bills or charges incurred by the use of the Credit Card till the date the Credit Card is returned to Vijaya Bank.
15. The Card holder agrees to pay all cost of collection of dues, legal expenses, decretal amount with interest, should it become necessary to refer the matter to a collection agency or resort to legal recourse to enforce payment.
16. The Bank is entitled to add, alter, amend these terms & conditions as it deems fit, in its absolute discretion without assigning any reasons whatsoever and notify such changes to the Card holder by way of ordinary post or under certificate of posting and such changes will be binding on the Card holders.