

APPLICATION FOR A CREDIT CARD

Complete and sign the "Applicant" portion to apply for credit in your name only. To apply for a joint account, you complete and sign the "Applicant" portion, and the joint applicant completes and signs the "Co-applicant" portion. Both applicant and co-applicant must belong to the National Bank of Malawi, and both assume responsibility for any charges made to the account.

TO: NATIONAL BANK OF MALAWI

| | |
|--|---|
| *Applicant | |
| Title (Please Tick below) | |
| Mr | Miss Mrs Dr Prof Other: |
| First Name(s) | |
| Last Name | |
| *Full Name As You Wish to Appear On Card | |
| Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> | |
| *Date Of birth (DD/MM/YYYY) | |
| Postal Address | |
| *Email | |
| Telephone Numbers(Indicate Below) | |
| Office: | +265 |
| Home: | +265 |
| *Mobile: | +265 |
| Select Customer Type | Staff <input type="checkbox"/> Individual <input type="checkbox"/> |
| Occupation (Tick Appropriate) | |
| Executive/Director/Senior Manager | <input type="checkbox"/> |
| Middle Manger / Professional / MS Business | <input type="checkbox"/> |
| Officer /Small Size Business / Estate Owner | <input type="checkbox"/> |
| Clerk / Skilled Tradesman | <input type="checkbox"/> |
| Employed but unskilled | <input type="checkbox"/> |
| Unemployed | <input type="checkbox"/> |
| Student | <input type="checkbox"/> |
| Nature of Employment | Temporary <input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> |
| Name of Present Employer | |
| Years with Present Employer | |
| Name of Previous Employer | |
| Years with Previous Employer | |
| *Gross Monthly Salary | MK |
| *Net Monthly Salary | MK |
| *Overdraft Limit | MK |
| Other Income(specify) | MK |
| Is other income declared above likely to reduce? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If you answered yes above, please explain | |
| Outstanding debts (please indicate outstanding amounts) | |
| Mortgage Outstanding Amount | MK |
| Mortgage Repayment Amount | MK |
| Consumer Outstanding Amount | MK |
| Consumer Repayment Amount | MK |
| Leases Outstanding Amount | MK |
| Leases Repayment Amount | MK |
| Others Outstanding Amount | MK |
| Others Repayment Amount | MK |

| | |
|---|---------------------------------|
| *Residential Details | |
| Present Residence: | |
| Self Owned <input type="checkbox"/> | Rented <input type="checkbox"/> |
| Provided by Employer/Spouses Employer <input type="checkbox"/> Other <input type="checkbox"/> | |
| Physical Address | |
| | |
| | |

| | |
|--|---|
| *Card Product and Limit | |
| Credit Limit Requested | MK |
| Temporary Limit Increase | MK |
| *Minimum Due Rates | |
| 100% <input type="checkbox"/> | 75% <input type="checkbox"/> 50% <input type="checkbox"/> |
| Minimum Repayments (For information only) | |
| Classic MK 10,000 | Platinum MK 100,000 |
| Gold Individual MK 50,000 | Platinum Staff MK 50,000 |
| Gold Staff MK 25,000 | Business MK 150,000 |
| | Corporate MK 250,000 |

| | |
|------------------------------|-----------|
| *Security Details | |
| Description (Indicate Below) | |
| | |
| Value | MK |
| Security Insurance Cover | |
| | |
| Life Insurance Cover | |
| | |

| | |
|---|---|
| *Bank Details | |
| Account Number: | |
| Date Opened(DD/MM/YYYY) | |
| *Select Account Types Held | |
| Deposit Account <input type="checkbox"/> | Current Account with Limit/Loan <input type="checkbox"/> |
| Platinum Account <input type="checkbox"/> | Current account with No Facility <input type="checkbox"/> |
| Other NBM Accounts | |
| | |
| Other Bankers if Any | |
| Account Number: | |
| Date Opened (DD/MM/YYYY): | |

| | |
|---|------------|
| Other Applicant (Joint Accounts) | |
| In terms of a credit limit for MK.....granted in the name of.....my joint account partner of account number..... I authorize you to deduct monthly from the said account the sum of MK..... being loan repayment. | |
| Signed _____ | Date _____ |
| Signature Verified Initials _____ Date _____ | |

Terms and Conditions

- I hereby agree that if this application is successful, the following conditions will apply:
- I. Losses**
The cardholder shall be liable for all amounts arising from and/or losses incurred by the Bank in connection with the use of the card.
 - II. Exchange Control Regulations**
The Visa Classic, Gold, Platinum and Corporate credit cards may also be used abroad and the cardholders must comply with all laws and regulations in respect of the card (or any additional card) in the country of purchase and/or use.
 - III. Charges**
The Bank is hereby authorised to debit the cardholder's account or make any other legal arrangements to ensure the repayment of card fees and other charges in line with its tariff.
 - IV. Loss of card**
If the card is lost or stolen, the cardholder shall immediately phone the NBM Call Centre and report to the Police. This will be followed by a written notification addressed to any nearest Service Centre.
 - V. Reservations**
The Bank reserves the right to withdraw the card at any time without notice.
 - VI. For other terms and conditions, please see brochure.**

Declaration

I acknowledge and agree that:

- a) The card is issued by and remains the property of National Bank of Malawi
- b) The card shall be used for the period specified thereon.
- c) In the event of loss or theft of the card or disclosure of the PIN, I shall immediately notify the Bank. Verbal notice will be confirmed in writing immediately.
- d) I am responsible for all payments made arising from any unauthorized transaction concluded before the Bank is reasonably able to action the notice of loss or theft of the card.

The card is not transferable and may not be used by any person other than the cardholder

I/We,
DECLARE AS FOLLOWS:

1. That according to my/our knowledge all information contained in this application is true and correct, and I/We declare myself bound to all obligations, undertakings and information it contains or which may result from the banker-client relationship established by this document;
2. Should the loan facilities or other bank facility be granted to me/us, I/We declare and acknowledge that the following terms will apply to such facilities:
 - a. The granting of the facilities shall be at the sole discretion of the Bank;
 - b. Any facility granted to me/us by the bank may be cancelled at the mere notice by the bank and any amount(s) then outstanding will be immediately due and payable, or become due and payable at the time indicated in such notice;
 - c. I/We acknowledge that interest and applicable fees will be payable on any amounts taken up under the facilities. The rate of interest is to be determined by the bank at its sole discretion and to be calculated on the daily balance outstanding under the facility. Interest will be debited against the account on a date as the bank may deem fit;
 - d. Unless otherwise agreed to in writing, the bank shall be entitled to debit my/our account with normal service charges/bank charges as determined from time to time by the bank at its own discretion;
 - e. The bank shall be entitled to vary the rate of interest rate from time to time without notice or reference to me/us. Differentiated rates of interest may be applied by the bank to any transgression of the facilities;
 - f. A fee will be payable on any part of the facility not taken up, such fee or the rate thereof to be determined and/or varied from time to time, at the bank's sole discretion;
 - g. Notwithstanding non-enforcement of these terms or any concession under this agreement, the Bank will not be deemed to have waived its rights hereunder;
 - h. A certificate signed by the any manager or other competent official of the bank (whose authority need not to be proved) shall be prima facie evidence of the amount of my indebtedness to the Bank at the date stipulated in such certificate, as well as of the rate of interest then applicable in respect of the facilities, to such an extent that the Bank may obtain Provisional Sentence or Summary judgment thereon.
3. I/We hereby consent to jurisdiction of the Courts in respect of any claim or action arising Hereunder, irrespective of the fact that the amount claimed may be in excess of such jurisdiction, and elect the respective address (es) above as domicilium citandi et executandi for all purposes arising from this agreement.
4. I/We consent to payment of collection commission and legal fees on the attorney and client Scale, as well as search fees in respect of this document.
5. I/We consent that the Bank may make such enquiries including references to my/our past and employers and financial dealings with other financial institutions and creditors, as it considers necessary.

NOTE: THE BANK RESERVES THE RIGHT TO REFUSE /DECLINE ANY APPLICATION FOR A CREDIT CARD LIMIT WITHOUT GIVING REASONS.

Date: _____ Applicant's Signature _____

***For Bank Use Only**

Ratio of Credit limit to security value: _____
Monthly Repayments Exclusive of Interest and Fees (To be calculated by Service Centre on the Potential Aggregate Amount if the Repayment Option is not 100%) MK.....

Signature Verified By _____
 Name: _____
 Signature: _____

Application Recommended? Yes No
 Name: _____
 Signature _____

Application Approved? Yes No
 Name: _____
 Signature: _____

Cards & e-Banking Use

| | | | |
|--|-------|---|---|
| Country Code | 4 | 5 | 4 |
| BIN Code | | | |
| Customer / Client ID (From T24) | _____ | | |
| Billing Account Number (From T24) | _____ | | |
| Shadow Account Number (From PowerCard) | _____ | | |
| Card Number | _____ | | |
| Effective Date | _____ | | |
| Expiry Date | _____ | | |
| Captured By | _____ | | |
| Name | _____ | | |
| Signature: | _____ | | |
| Date | _____ | | |
| Checker | _____ | | |
| Name | _____ | | |
| Signature | _____ | | |
| Date | _____ | | |
| Manager | _____ | | |
| Name | _____ | | |
| Signature | _____ | | |
| Date | _____ | | |

| Daily Credit Card Limits | | | | | |
|--------------------------|--------|---------------------------------------|--------------------------------------|--|--|
| Credit Card Product | BIN | ATM Withdraw& Cash Advance | Betting & QuasiCash | Purchases | Allowable Credit Limit |
| Classic Individual | 459826 | K150,000.00 (Max.10 transactions) | K 50,000.00 (Max 3 transactions) | K 1,500,000.00 (Max 99 transactions) | K 200,000.00 to K 1,000,000.00 |
| Classic Staff | 459826 | K150,000.00 (Max.10 transactions) | K 50,000.00 (Max 3 transactions) | K 1,500,000.00 (Max 99 transactions) | K 50,000.00 To K 1,000,000.00 |
| Gold Individual | 459832 | K 500,000.00 (Max.20 transactions) | K 100,000.00 (Max 3 transaction) | K2,500,000.00 (Max 99 transactions) | K 1,000,000.00 To K 2,500,000.00 |
| Gold Staff | 459832 | K 500,000.00 (Max.20 transactions) | K 100,000.00 (Max 3 transaction) | K2,500,000.00 (Max 99 transactions) | K 500,000.00 To K 2,500,000.00 |
| Platinum Individual | 459835 | K 750,000.00 (Max.99 transactions) | K 300,000.00 (Max 5 transactions) | K 5,000,000.00 (Max 999 transactions) | K 1,500,000.00 To K20,000,000.00 |
| Platinum Staff | 459835 | K 750,000.00 (Max.99 transactions) | K 300,000.00 (Max 5 transactions) | K 5,000,000.00 (Max 999 transactions) | K 1,500,000.00 To K20,000,000.00 |
| Business | 459823 | K150,000.00 (Max.10 transactions) | Not Allowed / Blocked | K 2,500,000.00 (Max 99 transactions) | K 250,000.0 To K 2,500,000.00 |
| Corporate | 459823 | K150,000.00 (Max.10 transactions) | Not Allowed / Blocked | K 5,000,000.00 (Max 999 transactions) | K 2,000,000.00 To K30,000,000.00 |

Please tear off this part

✂.....

| *Important Security Information (Answer all questions) | |
|---|---------------|
| 1. What's the name of your mother? | Answer: _____ |
| 2. How many dependants / children do you have? | Answer: _____ |
| 3. Indicate your own security question here: Question: _____ | Answer: _____ |