

APPLICATION FOR A PERSONAL 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 <input type="checkbox"/>	Miss <input type="checkbox"/>
Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>
Prof <input type="checkbox"/>	Other: <input type="checkbox"/>
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 Manager / 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 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	
50% <input type="checkbox"/>	75% <input type="checkbox"/>
Minimum Repayments (For information only)	
Classic MK35,000	Platinum MK300,000
Gold Individual MK200,000	Platinum Staff MK300,000
Gold Staff MK100,000	

*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.
e)	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: <ul style="list-style-type: none"> 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: _____

Signature Verified By	
Name:	
Signature:	
Application Recommended?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name:	
Signature	
Application Approved?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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	Purchases	Allowable Credit Limit
Classic Individual	459826	K150,000.00 (Max.10 transactions)	K1,500,000.00 (Max 99 transactions)	K200,000.00 to K1,000,000.00
Classic Staff	459826	K150,000.00 (Max.10 transactions)	K1,500,000.00 (Max 99 transactions)	K50,000.00 To K1,000,000.00
Gold Individual	459832	K500,000.00 (Max.20 transactions)	K2,500,000.00 (Max 99 transactions)	K1,000,000.00 To K5,500,000.00
Gold Staff	459832	K500,000.00 (Max.20 transactions)	K2,500,000.00 (Max 99 transactions)	K750,000.00 To K5,500,000.00
Platinum Individual	459835	K750,000.00 (Max.99 transactions)	K5,000,000.00 (Max 999 transactions)	K3,500,000.00 To K20,000,000.00
Platinum Staff	459835	K750,000.00 (Max.99 transactions)	K5,000,000.00 (Max 999 transactions)	K3,500,000.00 To K10,000,000.00

Please tear off this part

X.....

*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: