

APPLICATION FOR A CORPORATE / BUSINESS CREDIT CARD

Please complete the form in CAPITAL LETTERS. Please attach a photocopy of each applicant's passport or proof of identity
TO: NATIONAL BANK OF MALAWI

Company Details	
Company Name	
Company Name To Appear on the Card	
Nature of Business	
Physical Address	
Postal Address	
Telephone Number	
Date Company Formed (DD/MM/YYYY)	
Total Number of Employees	
Company Registration Number	

Company Bank Details	
Bank Name	
Address	
Telephone Number	
Bank Account Number	

Repayment Rate		
Business	75%	50%
Corporate	75%	50%

Principal Card Applicant				
Title (Please Tick)				
Mr	Mrs	Dr	Prof	Other :
First Name				
Surname				
Position Held in Company:				
Email:				
Date of Birth(DD/MM/YYYY)				
Nationality				
Address				
Limit Requested		MK		
Name As You Wish To Appear on the Card				
Signature:				
Date:				

Company Directors	
Director 1	
First Name	
Surname	
Date of Birth	
Nationality	
Address Line 1	
Address Line 2	
Address Line 3	
City	
Country	
Director 2	
First Name	
Surname	
Date of Birth	
Nationality	
Address Line 1	
Address Line 2	
Address Line 3	
City	
Country	
Director 3	
First Name	
Surname	
Date of Birth	
Nationality	
Address Line 1	
Address Line 2	
Address Line 3	
City	
Country	
Director 4	
First Name	
Surname	
Date of Birth	
Nationality	
Address Line 1	
Address Line 2	
Address Line 3	
City	
Country	

Company Authorization						
This application must be countersigned by a director, partner or senior person authorised to sign on behalf of the company						
Signatory 1						
Title(Please tick)	Mr	Mrs	Dr	Prof	Other :	
Full Name						
Position Held						
Authorised Signature:						
Signatory 2						
Title(Please tick)	Mr	Mrs	Dr	Prof	Other :	
Full Name						
Position Held						
Authorised Signature:						

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.	
Authorised Signature 1	Authorised Signature 2

Second Card Applicant				
Title (Please Tick)				
Mr	Mrs	Dr	Prof	Other :
First Name				
Surname				
Position Held in Company:				
Email:				
Date of Birth(DD/MM/YYYY)				
Nationality				
Address				
Limit Requested		MK		
Name As You Wish To Appear on the Card				
Signature:				
Date:				

Third Card Applicant				
Title (Please Tick)				
Mr	Mrs	Dr	Prof	Other :
First Name				
Surname				
Position Held in Company				
Email:				
Date of Birth(DD/MM/YYYY)				
Nationality				
Address				
Limit Requested		MK		
Name As You Wish To Appear on the Card				
Signature:				
Date:				

Fourth Card Applicant				
Title (Please Tick)				
Mr	Mrs	Dr	Prof	Other :
First Name				
Surname				
Position Held in Company				
Email:				
Date of Birth(DD/MM/YYYY)				
Nationality				
Address				
Limit Requested		MK		
Name As You Wish To Appear on the Card				
Signature:				
Date:				
<i>Please complete another form and attach it to this application if there are more than four card applicants</i>				

For Bank Use Only

Credit Appraisal Report		
A recommendation is hereby made for the issuance of National bank of Malawi credit card to:		
Company Name		
Company Registration Number		
Has the company existed for more than 5 years?	Yes	No
Is the company/firm known to have been successfully in business for a minimum of 3 years	Yes	No
Is _____ who signed on behalf of the company authorised to commit the company by his/her signature.	Yes	No
Does the company meet its obligations promptly?	Yes	No
Do you recommend the company for a credit limit of _____?	Yes	No
Can you confirm the company address quoted above?	Yes	No
Comments		

Bank Authorised Signatures	
Account Relationship Manager	
Name:	
Signature:	
Date:	
Credit Management Division	
Name:	
Signature:	
Date:	
Cards & e-banking	
Name:	
Signature:	
Date:	

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
Business	459823	K150,000.00 (Max.10 transactions)	K2,500,000.00 (Max 99 transactions)	K250,000.00 to K10,000,000.00
Corporate	459823	K150,000.00 (Max.10 transactions)	K5,000,000.00 (Max 99 transactions)	K2,000,000.00 to K30,000,000.00