

# Credit Card Application



## Enhance Your Lifestyle



[www.peoplesbank.lk](https://www.peoplesbank.lk)

1961 PEOPLES BANK CALL CENTRE



PEOPLES BANK

The Bank of the People

AA+ (Bk) Fitch Rating, AAA- Brand Finance Rating

Peoples Bank is a licensed financial institution regulated by the Central Bank of Sri Lanka.

# Open a world of opportunity

A range of unique experiences awaits you as the holder of a credit card from People's Bank. Be it Classic, Gold or Premium, you will benefit from amazing deals, great discounts, low interest rates and a host of other advantages. You will be able to do transactions with utmost convenience at numerous places across the country and the world. The cards come with exciting features to enhance your lifestyle!

## Convenience

Accepted worldwide at over 30 million establishments, with easy access to more than 3.5 million ATMs – Make purchases anywhere, anytime.

## Value

Smart deals all year round with overseas travel insurance and no collateral or guarantors on your credit. Utmost flexibility with minimum requirements, low interest rates and competitive charges.

## Flexibility

Extended settlement plans up to 3 years combined with flexible transfer facilities and easy instalment based repayment options with a choice of VISA, Mastercard or both for the same account.

## Connectivity

Free SMS alerts on your transactions and free electronic statements via e-mail

Link your card to your phone and to People's E-banking free of charge while checking transactions and balances through the Internet

Settle dues online with no branch visits and enjoy 24-hour call centre support services

The ability to settle card payments at over 700 branches and service centres islandwide

## Safety

Fraud prevention with 3D Secure and dual authentication complying with EMV standards

## Documents Required

### If monthly salaried:

- \* Duly completed application form
- \* Copy of National ID
- \* Copy of Service Identity Card
- \* Last 2 months' pay slips certified by employer and service certificate issued by employer
- \* Billing proof when required (utility bill copy such as electricity, water, etc.)

### Business / Self-employed:

- \* Duly completed application form
- \* Copy of National ID
- \* Copy of business registration
- \* Income proof documents
- \* Business account maintained in People's Bank (no need of income proof documents)
- \* Billing proof when required (utility bill copy such as electricity, water, etc.)

## People's Bank Card Centre

2nd floor, No.1161, Maradana Road, Colombo 8.

Call Center : 1961 Fax : 0112 169 029 / 0112 169 023

E-mail : [card@peoplesbank.lk](mailto:card@peoplesbank.lk) Web : [www.peoplesbank.lk](http://www.peoplesbank.lk)

\*Terms and Conditions Apply



Phone No. Home

Mobile No.

**SMS Alert Service** Yes

No

By selecting "Yes" you will receive transaction details, one time password and information related to your card.

E-mail Address

Authorized e-mail address to communicate card-related information

**E-statement** Yes

No

Mother's Maiden Name

**If Married**

Spouse's Name

NIC No.

Spouse's Occupation

Office Address

Spouse's Income : Monthly \_\_\_\_\_ Annual \_\_\_\_\_

Phone No. (Home)

Mobile No.

Phone No. (Office)

Fax

**Details of relatives not living with you**

1. Name

Home Address

Office Address

Phone No. (Home)

Mobile No.

Phone No. (Office)

Fax

Relationship

2. Name

Home Address

Office Address

Phone No. (Home)

Mobile No.

Phone No. (Office)

Fax

Relationship

MY OCCUPATION

Employer/Name of business

Office Address (include department)

Tel No.

Ext

Fax

E-mail

Length of service at current employment:

Years

Months

No. of employees

Up to 10

11-50

51-100

More than 100

Job title

Permanent

Contract

Other





## MY SUPPLEMENTARY CARD

I, the primary card holder hereby authorize and request you to issue in accordance with the Terms and Conditions of the People's Bank Credit Cardholder Agreement, a supplementary People's Bank Credit Card to the person named below who is not less than 18 years of age for use on my People's Bank Credit Card Account / between 16-18 Years of age and I confirm that the People's Bank Credit Card will be used strictly for payments regarding educational purposes and he/she is a direct dependent of mine. I also hereby take full responsibility to settle the expenditure incurred by the supplementary card holder.

I, the primary card holder hereby authorize that both the primary cardholder and the supplementary cardholder will be jointly and severally liable for the use of the card as well as the supplementary card.

Surname Mr./Mrs./Miss

Other Names

Name as it should appear on the card (Max 19 letters)

*As per NIC / Passport*

Relationship to the primary applicant

NIC No.

Passport No.

*( Please attach photocopies of NIC and Passport)*

Date of Birth

*Year*

*Month*

*Day*

Mother's maiden name

Phone No.

Credit limit to be allocated to supplementary card

Rs.

## DECLARATION

I/We state that the above details are true and correct and are given in support of my/our application to People's Bank, Sri Lanka for a Credit Card Account, subject to the respective Credit Cardholder Agreement which outlines the Terms & Conditions of Use, and which will be sent to me/us upon approval of my/our application.

I/We authorize People's Bank to debit my/our Card Account with the charges, fees due and transactions done assisting the card in respect of this card account and will be liable jointly and severally for all charges, fees and transactions done assisting the card to the primary and supplementary cards issued on my/our request. If People's Bank considers it relevant for purpose of assessing this application, I/We would authorize People's Bank to obtain a report about my/our commercial activities or commercial creditworthiness from Businesses/Institutes which provide this information. I/We understand this information may be used to assist me/us to avoid default and to notify other credit providers of my/our defaults.



I/We also authorize People's Bank to make inquiries about the information included on my/our application from any other source, that People's Bank may deem fit. I/We also acknowledge the right of the Bank to deduct the due from my/our account under personal or business name and appoint an agent to collect all sums due to the Bank from me/us. By signing below I/We request that a card account to be opened for me/us and to renew and replace it (subject to Terms & Conditions) until I/We surrender my/our rights to use the card by cutting the card and returning it to People's Bank with written notification.

I/We authorize People's Bank to charge all pending payments and other fees and charges at its prevailing rates from surviving cardholder on the death of primary cardholder or supplementary cardholder.

I/We also confirm that the brochure/leaflet and the description/nature of the product/service to be received by me/us were explained to me/us by the bank making this application and that I/we fully understand the details and the nature of the product/service offered herein. I/We further authorize the Bank to use my/our personal information for marketing and operational matters. I/We further authorize the Bank to report any default by me/us to the Credit Information Bureau or similar organization in Sri Lanka or abroad. I/We accept that the Credit Card will be issued at the sole discretion of the Bank.

I/We hereby authorize the Bank to accept and execute the instructions received by fax or e-mail from me/us bearing or purporting to bear my/our signature/s. I/We hereby undertake to keep the Bank fully indemnified and free from all claims, damages, charges and expenses which the Bank may incur, directly or indirectly, by reason of complying with this request/instruction or any incorrect or improperly authorized instruction from me/us received by the Bank via fax or e-mail, unless the Bank acts fraudulently or with gross negligence. Notwithstanding the foregoing, the Bank may at any time at its absolute discretion decline to execute any request or instruction given via fax or e-mail pursuant to this request/instruction. This request/instruction shall remain in force until I/we shall give the Bank written notice to the contrary. I/We assume all risk in relation to any such communication via fax / telephone and/or e-mail.

### **Declaration by the Applicant/s for Electronic Fund Transfer Cards**

To: Director - Department of Foreign Exchange

I/We \_\_\_\_\_  
(Basic Cardholder), \_\_\_\_\_ (Supplementary Cardholder)  
declare that all details given above by me/us on this form are true and correct. I/We hereby confirm that I/we am/are aware of the conditions imposed under the provision of the Foreign Exchange Act, No. 12 of 2017 (the Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transactions in foreign exchange and I/we hereby undertake to abide by the said conditions. I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us as People's Bank may require for the purpose of the Act. I/We am/are aware that the Authorized Dealer (Bank) is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange. I/We also affirm that I/we undertake to surrender the Credit Card/s to People's Bank, if I/we migrate or leave Sri Lanka for employment abroad, as applicable.

I have read & understood the above declaration & Credit Cardholder Terms & Conditions.

\_\_\_\_\_  
DD.MM.YY

*Signature of the Primary Basic Cardholder*

\_\_\_\_\_  
DD.MM.YY

*Signature of the Supplementary Cardholder*

I \_\_\_\_\_ (name of the Officer) have carefully examined the information together with relevant documents submitted by \_\_\_\_\_ (name of the Cardholder) and satisfied myself that the said information and documents are in conformity with Exchange Control requirements and the internal policies of the Bank. The Bank undertakes to exercise due diligence on the transactions carried out by the Cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking given by the Cardholder and to bring the matter to the notice of the Controller of Exchange.

\_\_\_\_\_   
 Date

\_\_\_\_\_   
 Signature of the Authorized Officer on behalf of the Bank

I/We the undersigned hereby certify that the above information is true and if the application is accepted, request a People's Credit Card/Cards be issued to me/us. I/We have read and understood and agreed to abide by the Terms and Conditions, applicable in present and future, which form an integral part of this application.

I have read and understood the above declaration.

Primary Applicant's Signature

Supplementary Applicant's Signature

Date \_\_\_\_\_

Date \_\_\_\_\_

Preference to collect my card:

People's Card Centre

People's Bank \_\_\_\_\_ Branch

**FOR CARD CENTRE USE ONLY**

Securities (if any)

P S


Credit Limits Rs.

Cash Limits Rs.

Statement Cycle

Recommended by:

Approved by:

Date \_\_\_\_\_

Date \_\_\_\_\_