

DECLARATION

- I/we hereby apply for PNB Credit Card (Physical and/or e-card)."
- I/we hereby declare that the above information is complete and true and PNB is entitled to verify this directly or through any third-party agent I/we further state that PNB may at its sole discretion sanction or decline this application. I/we authorize PNB to debit my/our credit card account for any fees, charges, interest, etc. The usage of the credit card/s by me/us will also be deemed to be automatic confirmation of the acceptance of the said terms and conditions. I/we will be liable to comply with the rules of the Foreign Exchange Management Act 1999 and the amendments thereof as stipulated by the Reserve Bank of India. I/we undertake to intimate PNB and surrender our credit cards before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality. I/we authorize PNB to share details of my/our card transactions with other card issuers and/or financial institutions and/or other entities as PNB may deem fit I/we acknowledge that PNB remains entitled to assign any activities to any third party agency at its sole discretion.

In addition to any general right to set-off or other rights conferred by law or under any other agreement, I/we authorize PNB to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we maintain with PNB and set-off, transfer any money outstanding to the credit of such other accounts), In or towards the satisfaction of my liability to PNB under this Agreement I also authorize PNB to send me SMS Alerts on marketing / account related Information on my mobile phone number. I/we authorize and hereby give consent to PNB to provide details of my/our account to third party agencies for the purpose of processing, issuing, marketing and management of all activities relating to credit card."

I, the primary card holder, acknowledge that the credit card limit approved on my account is to cover all transactions whether made by me or add-on card holders (now added or subsequently added). I/we will be responsible for any transaction/usage of card made i.e. withdrawal from ATM, payment and other transactions through ATM, purchase from Merchant Establishment by me/add-on card holder/s and even by anyone else by misuse or use permitted by me or add-on card holder, of the card Issued to me or to add-on card holder/s. I, as primary card holder, will be liable for all transactions of mine as well as add-on card holder/s.

I/we, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund based credit facilities to me/us, PNB requires my consent for the disclosure by PNB of information and data relating to me/us, obligations assumed/to be assumed, by me/us, in relation thereto and default if any, committed by me/us, in discharge thereof:

1. Accordingly, I/we, hereby agree and give consent for the disclosure by PNB of all or any such: (a) Information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed, by me/us and (c) default, if any committed by me/us, in discharge of my/our such obligation, as PNB may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI in terms of Credit Information Companies (Regulation) Act 2005.
2. I/we undertake: (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by PNB and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to Banks/financial institutions and other credit guarantors, as may be specified by the Reserve Bank in this behalf.
3. I/we hereby agree and give consent to the Bank to modify the rate of finance charges at its sole discretion from time to time without any prior information and levy such charges accordingly.
4. The applicant agrees and confirms that the Bank will always be at liberty to stop making advances or cancel the credit facility(ies) at any time without prior notice and without assigning any reason, even though the credit limit(s)/credit facility(ies) has/have not been fully availed of."
5. I/we confirm having received and understood the PNB's Credit Card Terms and Conditions supplied to me which I/we unconditionally accept and also the changes brought out from time to time.
6. I/we further authorize PNB to use the personal information provided for cross selling the product with its subsidiaries or other agencies/entities.
7. I/we confirm having read and understood the recent terms and conditions including Most Important Terms and Conditions (MITC) supplied to me which I/we unconditionally accept the same.
8. I/we authorize PNB to use Aadhar number, PAN TIN and other information/details provided by me/us to collect/verify information/details from Unique Identification Authority of India (UIDAI) National Securities Depository Limited (NSDL), Income Tax and/or any other government body or authorities. I/we understand that PNB shall be relying on the information received from UIDAI and/or any other government body for processing credit card Application.
9. I/We hereby give my consent for issuance of e-Credit Card and agree to use the same on PNB's Credit Card terms and conditions already accepted and understood by me.

Affix photo
and sign across

Primary card applicant

Affix photo
and sign across

Add-on card applicant

Affix photo
and sign across

Add-on card applicant

Signature of primary card applicant

Signature of 1st add-on card applicant

Signature of 2nd add-on card applicant

Date _____



CREDIT CARD APPLICATION FORM

(Please complete all sections in **CAPITAL LETTERS**. Tick mark ✓ in appropriate boxes)

For branch use only

CERTIFICATE TO BE ENCLOSED WITH PNB CREDIT CARD APPLICATION

Name of the applicant _____

Printed Application No. (UARN) _____ D.No. of the branch _____

With respect to above application, we confirm as under:

Serial no. _____ Confirmation for Status (Yes/No)

1. Photocopies of the documents have been verified from originals and authorized official has signed it	<input type="checkbox"/>
2. Photocopies of documents have been attested by the applicant.	<input type="checkbox"/>
3. The correspondence address/ Mailing address is complete along with PIN code of the area with mobile number and email address.	<input type="checkbox"/>
4. Organization or employer address is complete. The applicant is contactable on organization's/employer's Phone numbers given in the application.	<input type="checkbox"/>
5. Authenticity of the salary certificate has been cross checked with employer and / or verified with statement of Bank account when salary is being credited.	<input type="checkbox"/>
6. Income given in application matches with profile of applicant.	<input type="checkbox"/>
7. Enquiry regarding income & profile of spouse as mentioned in the application has been made from the applicant.	<input type="checkbox"/>
8. Enquiry regarding present residence whether owned / rental / financed as declared in application has been made from the applicant.	<input type="checkbox"/>
9. Applicant has satisfactory relationship with the Bank.	<input type="checkbox"/>
10. Statement of account for latest 6 months is enclosed. If the applicant is not account holder of the branch, reason for sourcing of application from our branch has been explained to us applicant and is to our satisfaction. (Give brief reasons)	<input type="checkbox"/>

Check list before submission

- All the columns of the application have been filled up.
- Signatures on the application have been verified with that on Bank's record.
- Photograph of the applicant is verified.
- If Customer is not our bank customer then provide other bank salary A/c statement along with relevant annexure.
- If customer is providing salary slip as income proof then his latest 6 months salary A/C statement of other Bank.

1. Verified by	2. Recommended issuance of credit card to the applicant.
Name _____	Name _____
Designation _____	Designation: _____
Signature with stamp & PANo. _____	Signature with stamp & PANo. _____
Date _____	Date _____

For Head office use only

PNB Score _____	CIBIL Score _____
Recommending Authority _____	Sanctioning Authority _____
Name GBPA _____	Name GBPA _____
Signature _____	Signature _____
Limit Recommended _____	Limit Sanctioned _____
Date _____	Date _____

Note: Application can not be processed unless all sections are fully complete. PNB reserves the right to reject this application without assigning any reason.

DOCUMENTS REQUIRED:

- Copy of PAN Card.
- Copy of residence/Address proof-Telephone/Electricity Bill/Votor ID Card/Driving License/Passport/Aadhar or any other eligible document as per bank's guidelines.
- Copy of Income proof: Copy of latest Form 16/Incom Tax Return/Salary Certificate.

**For Card Against FDR
Enclose Annexure
For NRI - Annex. 4,5,6
For Residents - Annex. 7,8,9**

**Address of Credit Card Processing Center
3rd Floor, Rajendra Bhawan, Rajendra Place,
New Delhi-110008
Contact No.- 011 258 200 40**

**Card for Housing-
-Loan Customer
Enclose Annexure 10**