

## YAQEEN UJRAH CARD APPLICATION FORM

Customer's Name

Campaign Code

Sourcing Channel

Branch Code

Name of the RM

RM Code

Referring Channel

Referring MTBian

Name:

Employee ID:

Date of Application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

File Reference No.



**I would like to apply for**

Yaqeen VISA Gold     Yaqeen VISA Platinum     Yaqeen VISA Signature

Other

Expected Qard Limit

**1. Personal Information (USE BLOCK LETTERS)**

Name

Name on Card   
(Max 22 Characters)

Nationality  Gender  Female  Male  Others

Date of Birth  /  /  Religion

Father's Name

Mother's Name

Marital Status  Married  Single

Spouse's Name

Spouse's Profession

NID  TIN

Passport Number  Issue Date  Expiry Date

Permanent Address

Present Address

Mailing Address  Present Address  Permanent Address  Office Address (As in Section 2)

Communication Details  
Mobile No:   
E-Mail:

Educational Qualifications  SSC  HSC  Graduate  Post Graduate  Ph.D.  Others

**2. Professional Information**

**Customer Segment**

Salaried Person  Business Person  Self-employed Professional  Landlord/Landlady  Others

Name of the Current Organization

Parent Group (if any)

Department/Division

Designation

Office Address

Length of Service/Business Experience  Years  Months Total Experience  Years  Months

Previous Employment Detail (If any) Organization:

Designation:

### 3. Monthly Income Details (in BDT)

For Salaried Person

Gross Salary  Total Deductions  Net Salary

Other Segments

Gross Income  Total Expenses  Net Income

Source(s) of Additional Income (if applicable)

Source of the Income  Amount

Source of the Income  Amount

Source of the Income  Amount

### 4. Banking Activity Details (Accounts)

Bank Name	Account Type	Account No.	Branch

### 5. Banking Activity Details (Credit Cards/Loans)

Bank Name	Type of Facility	Credit Card No./ Loan Account No.	Limit (BDT)	Monthly Installment

### 6. MTB Protection Plan (MPP)

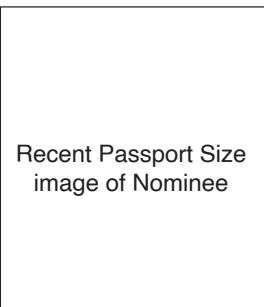
Name of the Nominee

Relationship  Spouse  Parent  Daughter  Son  Other

Date of Birth  /  /

Contact Address

Mobile Number



- a. I want to enrol myself to Monthly Protection Plan
- b. I agree that in the event of my death/ permanent total disability, the Nominee shall receive takaful benefits under MTB Protection Plan.
- c. I also agree that if the Nominee who is so authorized above remains minor during the event of my death/ permanent total disability, his/her Legal Guardian is authorized to receive takaful benefits under MTB Protection Plan.

Signature (Primary Applicant)

## 7. Application form for Supplementary Card

Full Name	<input type="text"/>																						
Name on Card (Max 22 Characters)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Relationship	<input type="checkbox"/> Brother	<input type="checkbox"/> Daughter	<input type="checkbox"/> Parent	<input type="checkbox"/> Sister	<input type="checkbox"/> Son	<input type="checkbox"/> Other	<input type="text"/>																
Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Gender	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Others											
Mother's Name	<input type="text"/>																						
Father's Name	<input type="text"/>																						
Spouse's Name	<input type="text"/>																						
Present Address	<input type="text"/>																						
Permanent Address	<input type="text"/>																						
NID/Birth Certificate No.	<input type="text"/>							TIN	<input type="text"/>														
Contact Number	<input type="text"/>							E-mail	<input type="text"/>														
Passport Number	<input type="text"/>							Issue Date	<input type="text"/>							Expiry Date	<input type="text"/>						
Spending Limit (%)	<input type="text"/>																						

## 8. References

(01) Name of the Referee	<input type="text"/>																					
Relationship	<input type="text"/>							Mobile Number	<input type="text"/>													
Address:																						
Work Address	<input type="text"/>																					
Residence Address	<input type="text"/>																					
(02) Name of the Referee	<input type="text"/>																					
Relationship	<input type="text"/>							Mobile Number	<input type="text"/>													
Address:																						
Work Address	<input type="text"/>																					
Residence Address	<input type="text"/>																					

## 9. Image and Signature

Passport Size Image of  
Primary Applicant

Passport Size Image of  
Supplementary  
Applicant

Signature (Primary Applicant)

Signature (Supplementary Applicant)

## 10. Instruction for Auto Debit

I would like to avail Auto Debit facility to pay monthly ujah card bills.

Minimum Amount Due

Total Outstanding

Account Name

MTB Yaqeen A/C Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature (Primary Applicant)

**11. Most Important Document (MID)****(Office Copy)**

Dear Applicant,

Thank you for applying for MTB Yaqeen Ujrah Card. To ensure transparency regarding the Bank's offer & your application, we cordially request you to go through the declaration and significant points given below, and sign your acceptance for the same.

**Customer Declaration**

I'm aware of all the terms & conditions, benefits, usage, and fees & charges applicable for the Ujrah Card.	Yes	No
I'm aware that the Bank reserves the right to revise fees & charges from time to time.	Yes	No
I'm aware of my obligations regarding the monthly payment of my Ujrah Card.	Yes	No
I'm aware that the Bank may seek to verify/confirm the validity of my information and documents.	Yes	No
I have applied for this Ujrah Card without any undue influence.	Yes	No
I have applied for a Supplementary Ujrah Card.	Yes	No
I have submitted all the supporting documents along with this application form.	Yes	No
I'm aware that the Bank has the right to reject my application without assigning a reason.	Yes	No
I'm aware that the assignment of the Ujrah Card Qard limit is the sole discretion of the Bank.	Yes	No
I'm confirming that currently I'm not a defaulter of any bank(s) or any financial institution(s).	Yes	No
I'm aware that my Ujrah Card is subject to existing regulatory requirements and any future regulations imposed by the Government.	Yes	No
I understand that my Ujrah Card PIN should not be given away to anyone in any situation.	Yes	No

**Documents Submitted**

Name of the Documents	Remarks	Name of the Documents	Remarks
Copy of National ID/Smart Card		Copy of Trade License	
Copy of TIN		Copy of Memorandum/Articles of Associations/Partnership deed	
Copy of Salary Certificate/Pay Slip/Letter of Introduction		Schedule X	
Copy of Bank Statement		Schedule XII	
Copy of Office ID/Business Card		Nominee's Picture	
Copy of Offer Letter/ Letter of Contract (for contractual employee)		Picture of 1st Supplementary Applicant's	
Recent Picture of the Primary Applicant		Copy of NID/Birth Certificate/Passport of Supplementary Applicant	
Copy of Passport		Copy of Ownership Document	
Copy of Membership Card (Club/Organization/Institution)		Copy of Rental Agreement	
Others: 1.	2.	3.	

I have read & understood the above mentioned statements & contents. I confirm that all the declaration is true & accurate. I also confirm that no financial/material transaction has been taken place between any person of the bank and myself regarding Ujrah Card application processing and approval.

Signature (Primary Applicant)

## 12. Schedule of Charges for MTB Yaqeen Ujrah Card

Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
<b>Annual Fee-Primary Card<sup>1</sup></b>	BDT 3,000	BDT 5,000	BDT 10,000
<b>Annual Fee-Supplementary Card<sup>2</sup></b>	BDT 1,000	BDT 1,500	BDT 2,000
<b>Card Replacement Fee</b>	BDT 500	BDT 1,000	BDT 1,000
<b>PIN Replacement Fee (Paper Pin)</b>	BDT 300	BDT 500	BDT 500
<b>Late Payment Fee</b>	BDT 600 or USD 7	BDT 800 or USD 9	BDT 1000 or USD 12
<b>Monthly Maintenance fee (MMF)<sup>3</sup></b>	BDT 2000	BDT 3000	BDT 5000
<b>Returned Card Cheque Fee<sup>4</sup></b>	BDT 50	BDT 50	BDT 50
<b>Voucher Retrieval Fee<sup>5</sup></b>	BDT 300	BDT 300	BDT 300
<b>Out of Town Cheque Collection Fee<sup>6</sup></b>	BDT 100	BDT 200	BDT 200
<b>Certificate Charge<sup>7</sup></b>	BDT 300	BDT 300	BDT 300
<b>Duplicate Statement Fee</b>	BDT 200	BDT 200	BDT 200
<b>Cash Advance Fee (MTB ATM)</b>	BDT 500	BDT 500	BDT 500
<b>Cash Advance Fee (Other Banks' ATM)</b>	BDT 500 (Local) USD 6 (International)	BDT 500 (Local) USD 6 (International)	BDT 500 (Local) USD 6 (International)
<b>Card Cheque Book Fee-1<sup>st</sup> Book (10 Leaves)</b>	Free	Free	Free
<b>Card Cheque Book Fee (15 Leaves)</b>	BDT 200	BDT 200	BDT 200
<b>Card Cheque Book Fee (25 Leaves)</b>	BDT 300	BDT 300	BDT 300
<b>Card Cheque Processing Fee<sup>8</sup></b>	BDT 1000	BDT 1000	BDT 1000
<b>Fast Fund Fee<sup>9</sup></b>	BDT 500	BDT 500	BDT 500
<b>SMS Alert Fee</b>	BDT 300	BDT 300	BDT 300
<b>Markup Fee <sup>10</sup></b>	3.00%	3.00%	3.00%
<b>MTB Protection Plan Fee (Monthly)</b>	0.35%	0.35%	Free
<b>CIB Fee<sup>11</sup></b>	BDT 100	BDT 100	BDT 100
<b>Lounge Key Access Fee<sup>12</sup></b>	N/A	N/A	USD 27 (per person per visit)

**Note:**

- Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years. From the 2nd year, a Cardholder can get annual fee waived if he/she makes 15 transactions in a year (anniversary to anniversary) and no Late Payment Fee or Excess Limit Fee was imposed during the same period. This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary. The Cardholder needs to call 16219 or email at customer.service@mutualtrustbank.com for the waiver after the fee has been charged.
- One Supplementary Card is free for Gold/Platinum Cardholders and two supplementary Cards are Fee for Signature Cardholders. The said charge is applicable for any additional card.
- Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on MMF/Ujrah on the basis of customer's credit history and rating.
- Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
- If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
- If the Cardholder pays bill by a collection cheque, which is out of the clearing area, Out of Town Cheque Collection Fee will be charged for cheque collection.
- Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
- Single Transaction Limit for card cheque transaction is BDT 1 Lac.
- Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
- Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
- CIB Fee will be charged when the card is issued.
- Signature Cardholders can enjoy ten free visits to international Lounges under Lounge Key program in a calendar year upon passport endorsement against their respective cards. For any further visit, USD 27 per person per visit will be charged.
- Platinum/ Signature Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). Gold Cardholders can enjoy four such Free Visits. For any subsequent visit by Gold Cardholders or in case of any additional guest for the previously mentioned cardholders, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit.
- Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari'ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
- The Bank reserves the right to amend the schedule of charges from time to time, subject to a prior notice to the cardholder at least a quarter ahead.
- 15% VAT will be charged as applicable.

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

**11. Most Important Document (MID)****(Customer's Copy)**

Dear Applicant,

Thank you for applying for MTB Yaqeen Ujrah Card. To ensure transparency regarding the Bank's offer & your application, we cordially request you to go through the declaration and significant points given below, and sign your acceptance for the same.

**Customer Declaration**

I'm aware of all the terms & conditions, benefits, usage, and fees & charges applicable for the Ujrah Card.	Yes	No
I'm aware that the Bank reserves the right to revise fees & charges from time to time.	Yes	No
I'm aware of my obligations regarding the monthly payment of my Ujrah Card.	Yes	No
I'm aware that the Bank may seek to verify/confirm the validity of my information and documents.	Yes	No
I have applied for this Ujrah Card without any undue influence.	Yes	No
I have applied for a Supplementary Ujrah Card.	Yes	No
I have submitted all the supporting documents along with this application form.	Yes	No
I'm aware that the Bank has the right to reject my application without assigning a reason.	Yes	No
I'm aware that the assignment of the Ujrah Card Qard limit is the sole discretion of the Bank.	Yes	No
I'm confirming that currently I'm not a defaulter of any bank(s) or any financial institution(s).	Yes	No
I'm aware that my Ujrah Card is subject to existing regulatory requirements and any future regulations imposed by the Government.	Yes	No
I understand that my Ujrah Card PIN should not be given away to anyone in any situation.	Yes	No

**Documents Submitted**

Name of the Documents	Remarks	Name of the Documents	Remarks
Copy of National ID/Smart Card		Copy of Trade License	
Copy of TIN		Copy of Memorandum/Articles of Associations/Partnership deed	
Copy of Salary Certificate/Pay Slip/Letter of Introduction		Schedule X	
Copy of Bank Statement		Schedule XII	
Copy of Office ID/Business Card		Nominee's Picture	
Copy of Offer Letter/ Letter of Contract (for contractual employee)		Picture of 1st Supplementary Applicant's	
Recent Picture of the Primary Applicant		Copy of NID/Birth Certificate/Passport of Supplementary Applicant	
Copy of Passport		Copy of Ownership Document	
Copy of Membership Card (Club/Organization/Institution)		Copy of Rental Agreement	
Others: 1.	2.	3.	

I have read & understood the above mentioned statements & contents. I confirm that all the declaration is true & accurate. I also confirm that no financial/material transaction has been taken place between any person of the bank and myself regarding Ujrah Card application processing and approval.

Signature (Primary Applicant)



## 12. Schedule of Charges for MTB Yaqeen Ujrah Card

Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
<b>Annual Fee-Primary Card<sup>1</sup></b>	BDT 3,000	BDT 5,000	BDT 10,000
<b>Annual Fee-Supplementary Card<sup>2</sup></b>	BDT 1,000	BDT 1,500	BDT 2,000
<b>Card Replacement Fee</b>	BDT 500	BDT 1,000	BDT 1,000
<b>PIN Replacement Fee (Paper Pin)</b>	BDT 300	BDT 500	BDT 500
<b>Late Payment Fee</b>	BDT 600 or USD 7	BDT 800 or USD 9	BDT 1000 or USD 12
<b>Monthly Maintenance fee (MMF)<sup>3</sup></b>	BDT 2000	BDT 3000	BDT 5000
<b>Returned Card Cheque Fee<sup>4</sup></b>	BDT 50	BDT 50	BDT 50
<b>Voucher Retrieval Fee<sup>5</sup></b>	BDT 300	BDT 300	BDT 300
<b>Out of Town Cheque Collection Fee<sup>6</sup></b>	BDT 100	BDT 200	BDT 200
<b>Certificate Charge<sup>7</sup></b>	BDT 300	BDT 300	BDT 300
<b>Duplicate Statement Fee</b>	BDT 200	BDT 200	BDT 200
<b>Cash Advance Fee (MTB ATM)</b>	BDT 500	BDT 500	BDT 500
<b>Cash Advance Fee (Other Banks' ATM)</b>	BDT 500 (Local) USD 6 (International)	BDT 500 (Local) USD 6 (International)	BDT 500 (Local) USD 6 (International)
<b>Card Cheque Book Fee-1<sup>st</sup> Book (10 Leaves)</b>	Free	Free	Free
<b>Card Cheque Book Fee (15 Leaves)</b>	BDT 200	BDT 200	BDT 200
<b>Card Cheque Book Fee (25 Leaves)</b>	BDT 300	BDT 300	BDT 300
<b>Card Cheque Processing Fee<sup>8</sup></b>	BDT 1000	BDT 1000	BDT 1000
<b>Fast Fund Fee<sup>9</sup></b>	BDT 500	BDT 500	BDT 500
<b>SMS Alert Fee</b>	BDT 300	BDT 300	BDT 300
<b>Markup Fee<sup>10</sup></b>	3.00%	3.00%	3.00%
<b>MTB Protection Plan Fee (Monthly)</b>	0.35%	0.35%	Free
<b>CIB Fee<sup>11</sup></b>	BDT 100	BDT 100	BDT 100
<b>Lounge Key Access Fee<sup>12</sup></b>	N/A	N/A	USD 27 (per person per visit)

**Note:**

- Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years. From the 2nd year, a Cardholder can get annual fee waived if he/she makes 15 transactions in a year (anniversary to anniversary) and no Late Payment Fee or Excess Limit Fee was imposed during the same period. This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary. The Cardholder needs to call 16219 or email at customer.service@mutualtrustbank.com for the waiver after the fee has been charged.
- One Supplementary Card is free for Gold/Platinum Cardholders and two supplementary Cards are Fee for Signature Cardholders. The said charge is applicable for any additional card.
- Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on MMF/Ujrah on the basis of customer's credit history and rating.
- Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
- If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
- If the Cardholder pays bill by a collection cheque, which is out of the clearing area, Out of Town Cheque Collection Fee will be charged for cheque collection.
- Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
- Single Transaction Limit for card cheque transaction is BDT 1 Lac.
- Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
- Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
- CIB Fee will be charged when the card is issued.
- Signature Cardholders can enjoy ten free visits to international Lounges under Lounge Key program in a calendar year upon passport endorsement against their respective cards. For any further visit, USD 27 per person per visit will be charged.
- Platinum/ Signature Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). Gold Cardholders can enjoy four such Free Visits. For any subsequent visit by Gold Cardholders or in case of any additional guest for the previously mentioned cardholders, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit.
- Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari'ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
- The Bank reserves the right to amend the schedule of charges from time to time, subject to a prior notice to the cardholder at least a quarter ahead.
- 15% VAT will be charged as applicable.

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

# 13. MTB Yaqeen Ujrah Card Terms & Conditions

## INTRODUCTION

We request you to read the following Terms and Conditions governing the use of Mutual Trust Bank Yaqeen Ujrah Card. If you do not understand any of them, please feel free to contact us. By applying for and/or, activating and/or using Mutual Trust Bank Yaqeen Ujrah Card, you shall be bound by these Terms and Conditions.

The issuance of MTB Yaqeen Ujrah Card is conditional upon the proper completion of the Bank's Yaqeen Ujrah Card application form by a person under the laws of Bangladesh. The Bank reserves every right to issue or reject an application for the issuance of a card without assigning any reason, and the Bank might employ verification agencies to verify the authenticity of the stated information in the application form.

## 1. DEFINITIONS

"Bank" means Mutual Trust Bank Limited, its successors and its assignees.

(A) "ATM" means an Automated Teller Machine, which accepts Card(s).

(B) "POS" means a Point of Sale Machine, which accepts Card(s)

(C) "Card" means a payment card issued by the Bank to the Cardholder and includes Primary, Supplementary and Replacement Cards.

(D) "PIN" means the Personal Identification Number issued to the Cardholder to enable the card to be used at an ATM and a POS.

(E) "Card Account" means the Ujrah Card Account opened and maintained by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any.

(F) "Cardholder" means, an individual whose name is embossed/printed on a Card and who is responsible for all transactions and liabilities on the Card Account. It includes Primary and any Supplementary Cardholder.

(G) "Primary Cardholder" means a person who has been issued a card and for whom the Card Account is first opened by the Bank.

(H) "Supplementary Cardholder" means a person nominated by the Primary cardholder to whom a card is issued by the Bank.

(I) "Qard Limit" means the maximum debit balance permitted by the Bank for the Card Account for the Primary and the Supplementary card, if any.

(J) "Card Transaction" means any transaction by using the card.

(K) "Current Balance" means the total debit balance (inclusive of all charges) payable to the bank according to the Banks records on the date the statement of account is issued.

(L) "Merchant" means any corporate entity, person or other establishment, supplying goods and/or services, which has card acceptance facility.

(M) "Cash Advance" means any amount obtained by the cardholder from an ATM by using the card.

(N) "Statement of Account" means the Bank's monthly or other periodic statement sent to the Cardholder showing the details of transaction done by the Primary or Supplementary cardholder(s)

(O) "Charges" means the amount payable by the Cardholder arising from the use of the card.

(P) "Minimum Amount Due" is the amount that, if paid by the Payment Due Date, will avoid any late payment charges.

(Q) "Excess Limit Fee" is a charge levied once per statement of Account, if the Cardholder exceeds the Qard Limit.

(R) "Payment Due Date" means the date specified in the statement of account by which date, payment of the Current Balance or any part thereof or the Minimum Amount Due is to be made to the Bank.

(S) "FlexiPay" is installment facility at no additional charge for MTB Yaqeen Ujrah Cardholders.

(T) "e-Statement" means Ujrah card's statement which is delivered via e-mail.

## 2. THE CARD

(A) The Card is and will be, at all times, the property of the Bank and must be surrendered to the Bank immediately upon request by the Bank or its duly authorized agent.

(B) The Card may be collected by the Cardholder or sent by post or courier to the address notified to the Bank by the Cardholder at the risk and responsibility of the Cardholder.

(C) The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever will allow the Card and/or PIN to be used by any other individual.

(D) The Cardholder shall at all times ensure that the Card is kept in a safe place and is not disclosed to anyone. Any disclosure or loss of Card or PIN shall be the absolute and sole responsibility of the Cardholder. Bank shall not be liable in any manner whatsoever for any unauthorized use of the Card nor shall be liable for any loss or disclosure of Card and PIN.

## 3. USE OF THE CARD

(A) The Card can be used in Bangladesh and outside Bangladesh, subject to endorsement in passport. The Cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him, by the Bangladesh Bank, the Bank court or any regulatory agency.

(B) The Card may be used for Card Transactions:

i. To purchase products and services permissible in Shari'ah.

ii. Within the Qard Limit notified by the Bank to the Cardholder.

iii. Until the expiry date embossed on the card.

(C) Notwithstanding that the Cardholder's Qard Limit has not been exhausted, the Bank in case of any regulatory non-compliance and breach of any clause of this contract shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use the Card or refuse to authorize any Card transaction.

## 4. CASH ADVANCE

The Cardholder may obtain Cash Advances up to maximum of 50% of the Card Limit. Such cash advances can be taken by observing the following process:

(A) Use of the Card at any ATM of the Bank or of any other Bank or institution that accepts the prescribed Card's brand. The amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM.

(B) The Bank will provide a PIN to be used in conjunction with the Card when effecting a transaction at an ATM. The Cardholders are requested not to disclose the PIN to any other person whatever the reason.

(C) The use of the Card by the Cardholder to obtain a Cash Advance shall constitute a Qard transaction between Cardholder and the Bank and fixed fee on each transaction is applicable for such cash withdrawal.

## 5. PAYMENT

(A) The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued and on each subsequent anniversary.

(B) The Cardholder agrees to pay the Current Balance or the Minimum Amount Due

specified in the Statement by the Payment Due Date.

(C) If the Cardholder fails to pay the Minimum Amount Due by the Payment Due Date, a flat Late Payment Charge as prevailing from time to time will be levied.

(D) Payments (whatever the mode is) will be treated as made on the date on which the payments are actually received by the Bank in the ordinary course of business.

(E) Non-receipt of Statement of Account shall not be construed by the Cardholder to be a reason for non-payment of dues in time. The Bank cannot be held liable for non-receipt of statement due to unforeseen circumstances and circumstances beyond the Bank's control.

(F) The payment by the Cardholder of any sum to the Bank in respect of any Statement of Account shall constitute binding and conclusive evidence of the acceptance by the Cardholder of the entries shown on that Statement of Account.

## 6. SUPPLEMENTARY CARD

(A) The Bank may at its absolute discretion issue a Supplementary Card to a person with an age of 18 years or over, nominated by the Primary Cardholder and approved by the Bank.

(B) The Qard Limit assigned to the Primary Cardholder is inclusive of the Qard Limit of the Supplementary Cardholder.

(C) The validity of a Supplementary Card depends on the validity of the Primary Card. The termination of the Supplementary card shall not terminate the Primary Card. However, termination of the Primary Card will lead to the termination of Supplementary Card(s).

(D) The undertakings, liabilities and obligations of the Primary Cardholder and the Supplementary Cardholder to the Bank and the Bank's rights herein shall not be affected in any way by any dispute or counterclaim which the Primary Cardholder and the Supplementary Cardholder may have against each other.

(E) The Supplementary Cardholder is bound by all Terms and Conditions except that he or she is not liable for payment in respect of any transactions on the Card Account. The Primary Cardholder will be responsible to the Bank for all transaction including all transactions on the Supplementary Card.

(F) The Primary Cardholder may withdraw the authority of the Supplementary Cardholder by sending a written intimation to the Bank accompanied by the Supplementary Card.

(G) All transactions authorized by the Supplementary Cardholder prior to the date the Supplementary card is received by the Bank, are valid and treated as binding upon the Primary Cardholder and are the liability of the Primary Cardholder.

## 7. LOSS OF CARD AND PIN

(A) The Bank may issue a PIN for the Cardholder for using the card.

(B) The Cardholder shall be fully liable for all Card transactions made with the PIN whether with or without the knowledge of the Cardholder.

(C) The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.

(D) In the event that the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure.

(E) The Cardholder shall be and remain fully liable to make payment to the Bank for any debit to the Card Account arising from Card transactions done before the bank is notified of the loss/theft of card on disclosure of PIN.

(F) The Bank may at its absolute discretion issue a replacement for any lost or stolen Card or a new PIN on the Terms and Conditions that the Bank may deem fit & the Bank will charge for it.

## 8. SMS & EMAIL SERVICES

The Cardholder agrees to receive customers alert relating to Ujrah Card or information/promotion that will be useful to the Cardholder over his/her mobile number or through email (subject to the information provided in the application form).

## 9. RESTRICTION ON USE OF YAQEEEN UJRAH CARD

(A) The products and services to be purchased by a Card Holder must have Shari'ah permissibility. The uses of the card in bars, casinos and cinema halls, etc., are not permitted.

(B) The kind of uses which are not permitted in Shari'ah will be blocked in the system. The Universal Product Coding (UPC) System or Price Look up codes (PLU) can be used to block the uses to purchase impermissible products.

## 10. TERMINATION

(A) Notwithstanding the payment provisions outlined under clause 5, all amounts outstanding on a Card Account (including that of all Supplementary Cards) together with the amount incurred by the use of the Card but not yet charged to the Cardholder's Account shall be payable immediately in full upon the termination of this Agreement.

(B) The Cardholder may at any time notify the Bank of his intention to close the Card Account and terminate the use of all Cards. The Card Account shall be closed only after full payment of all Charges and liabilities under the Card Account.

(C) The Bank may at any time recall all or any Card(s) and cancel its/their use with or without giving prior notice to the Cardholder. The Cardholder shall immediately, after such recall, return such card(s) cut in halves to the Bank and make full payment of all Charges and liabilities to the Bank.

(D) The Bank shall terminate the use of the Card without notice upon the death, bankruptcy or insolvency of the Cardholder.

(E) The Cardholder and/or his estate will be responsible for repaying in full any outstanding balances on the Card Account and shall keep the Bank indemnified for all costs (including legal fees and charges) and expenses incurred in recovering such outstanding balances.

(F) The Bank shall not be liable to refund the annual membership fee or any part thereof in case of the termination of the Card Account.

(G) In the event that any security is held by the Bank as collateral for the issuance of the Card, the Bank reserves the right to retain such Security for a period of at least 45 days following the Card being cancelled whether cancelled by the Cardholder or the Bank.

## 11. EXCLUSION OF LIABILITY

The Bank shall be under no liability whatsoever to the Cardholder in respect to any loss or damage arising directly or indirectly out of:

(A) Refusal of any Merchant or failure to perform a card transaction to honor or accept the Card or for any defect or deficiency in the goods or services supplied to the Cardholder by any Merchant or, where applicable, for any breach or nonperformance by a Merchant of a Card Transaction;

(B) The malfunction of any ATM or disruption of communication systems or risk of using Internet or other network, protocol services;

(C) The exercise by the Bank of its right to terminate any Card or the Card Account pursuant to Clause 10

(D) Any injury to the credit character and reputation of the Cardholder resulting from application for or activation or use of the card.

(E) Any dispute between the Cardholder and any Merchant or Bank or financial institution or any other person, the Cardholder's liability to the Bank shall not in any way be affected by such dispute or counterclaim of right or set-off which the Cardholder may have against such Merchant or Bank or financial institution or person.

## 12. DISCLOSURE OF INFORMATION

(A) The Cardholder irrevocably authorizes and permits the Bank to disclose and furnish such information that it deems fit concerning the Cardholder and its affairs to the Bank's associates, branches, assignees, agents or other parties.  
(B) The Cardholder also irrevocably authorizes and permits the Bank to disclose information about Card Account to any credit rating/ reference agency, Bank, financial institution, leasing company, any government regulatory agency or to anyone else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law.

## 13. INDEMNITY

The Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and expenses in such regard may be debited to the Card Account and shall be payable by the Cardholder.

## 14. RIGHT TO SET-OFF

In addition to any general right to set-off or other rights conferred by the law to the Bank, the Cardholder agrees that the Bank may in its absolute discretion at any time and without notice combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with the Bank of whatever description and wherever located and whether in Taka or in any other currency in or towards discharge of all sums due to the Bank under any account(s) of the Cardholder with the Bank of whatever description or wherever located and whether in Taka or any other currency.

## 15. NOTICES

(A) The Cardholder must promptly notify the Bank in writing of any change in employment or business or address (office and/or residence) or if Cardholder intends to be away from Bangladesh for more than 30 days.  
(B) Should the Cardholder be away from Bangladesh for more than a month, the Card Account should be settled 7 days prior to departure.  
(C) If the Cardholder leaves Bangladesh to take up residence elsewhere, both the Primary and Supplementary Card (S) shall be returned to the Bank 14 days prior to the Cardholder's departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and clause 8 shall apply.  
(D) All cards, which do not have any payments pending for over a month or more, will be renewed automatically. In case the Cardholder does not want his/her Card to be renewed or any Supplementary card to be renewed, a written intimation should be sent to the Bank two months in advance. Intimations sent earlier than two months or less than 30 days before the expiration cannot be accepted.  
(E) Instructions sent by the Cardholder to the Bank through facsimile communication shall be considered valid and binding on the Cardholder and the Bank may act upon instructions conveyed through this method. The Bank may use the originals of the facsimile transmissions received by the Bank and printed out on its receiving machine as evidence in any court of law.  
(F) All Card, PIN, Statement of Account, demands or any other communication under these Terms and Conditions may be delivered personally or sent by courier or ordinary post to the last known billing or any other address of the Cardholder and such communication shall be deemed to be to have been served on the Cardholder on the day of delivery if delivered by hand and on the next business day after dispatch, if sent by courier or by post.  
(G) All communications under these Terms and Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communication sent to both.

## 16. GENERAL

(A) The Bank shall not be liable for any act done in good faith and without negligence upon the Cardholder's instructions or receipt of any information from third party or source having prejudicial effect of the interest of the Bank and/or the Cardholder.  
(B) The Cardholder authorizes the Bank at its discretion to record any such instruction and to use such records as evidence in a court of law or the legal proceedings.  
(C) The Cardholder shall indemnify the Bank against any consequences, claims proceedings or losses that may arise or be incurred by the reason of carrying telephonic instructions from or purported to be from the Cardholder.  
(D) The Bank shall be entitled to appoint an agent to collect all sums due to the Bank from the Cardholder.  
(E) The Bank shall be entitled at any time without the consent of the Cardholder to assign the whole or any part of its rights or obligations with or without notice to the Cardholder.  
(F) The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.  
(G) The Terms and Conditions herein are binding upon the Cardholder and any rights or remedies provided by the law.

(H) The Terms and Conditions herein are binding upon the Cardholder and he/she shall not assign his obligations herein to anyone else.

(I) Each of these Terms and Conditions are several and distinct from one another and if any time any one or more of such Terms and Conditions becomes invalid, illegal or unenforceable, the validity, legality of the enforceability of the remaining provisions shall not in any way be affected or impaired thereby.  
(J) The Bank may at any time waive, either unconditionally or otherwise, any of these Terms and Conditions or any default or breach of the Cardholder, provided that such waiver is given in writing by the Bank and save as aforesaid no conditioning or excusing of and no neglect of forbearance on the part of the Bank of any default or breach of any of these Terms and Conditions shall operate as a waiver of the Bank's rights and powers and no waiver shall be inferred from or implied by anything done or not done by the Bank unless expressed in writing to the Bank. Any waiver shall operate only as waiver of the particular matter to which it relates and shall not operate as a waiver or release of any of these Terms and Conditions.  
(K) In connection with the special discounts/offers made by the respective Merchants, the Bank does not hold out any warranty or make any representation of the delivery, quality, design, specifications or otherwise set out in respect of these offers. Also, these products/services are subject to availability and will be allocated on a first come, first served basis.  
(L) In connection with the special discounts/offers made by the respective Merchants, the Bank will not be held responsible where any of the Merchants withdraws, cancels, alters, or amends these products/services. In addition, the Bank reserves the right to change the benefits available to Cardholders at any time without prior notice.  
(M) The Cardholder is responsible for holding/possessing the card with utmost care and not to permit anyone unauthorized to use or have possession of it.  
(N) The Foreign Currency limit will be set as per Bangladesh Bank's guidelines.  
(O) The Bank shall have the right to check the credit standing of the applicant for the card and/or check credit standing of the Cardholder at any time as and when the Bank deems fit without reference to him/her.

## 17. VARIATION OF TERMS

(A) The Bank may from time to time change the Terms and Conditions. The revised Terms & Conditions will be displayed in the bank's website.  
(B) Retention or use of the Card after the effective date of any such change of Terms and Conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed change, the Cardholder must terminate use of the Card by giving prior written notice to the effective date and clause 8 shall henceforth be operative.

## 18. GOVERNING LAW

The Terms and Conditions are governed by and shall be construed in accordance with the laws of the land and the Cardholder hereby submits irrevocably to the non-exclusive jurisdiction of the courts of the country. Such submission shall however not prejudice the rights of the Bank to bring proceedings against Cardholder in any other jurisdiction.

## 19. SHARI'AH PRINCIPLES ON FEES AND CHARGES OF UJRAH CARDS:

(A) Mutual Trust Bank Limited (MTB) shall charge 'Ujrah', a Monthly Maintenance Fee (MMF), every month from the Cardholder for availing various services, including but not limited to bank's (i) card, card system, network and license etc. (ii) Shari'ah permissible benefits, privileges and discounts at value added merchants and (iv) other value propositions, offered from time to time, by the bank.  
(মিউচুয়াল ট্রাস্ট ব্যাংক (এমটিবি) তারা নিজস্ব/অন্যান্য ব্যাংকের সিস্টেম, কার্ড নেটওয়ার্ক কিংবা বিভিন্ন ধরনের আকর্ষণীয় সেবা, সুবিধা এবং ডিসকাউন্ট প্রদানের বিনিময়ে কার্ড হোল্ডারের নিকট থেকে উজরাহ ভিত্তিতে প্রতি মাসে একটি নির্দিষ্ট পরিমাণ ফি আদায় করবে।)  
(B) Ujrah/MMF will be determined based on the type of card, e.g., signature, platinum and gold that offer different set of services, benefits and privileges.  
(কার্ড-এর ধরণ (মেম্বর: সিগনেচার, প্লাটিনাম বা গোল্ড) ভেদে কার্ড-এর উপর আরোপিত উজরাহ ফি নির্ধারিত হবে। কার্ডের ধরণ ভেদে প্রাপ্ত সেবা ও সুযোগ সুবিধায় ভিন্নতা রয়েছে।)  
(C) MTB, absolutely at its own discretion, may allow rebate on 'Ujrah/MMF, based on a customer's credit rating, repayment history and uses of card etc., and allowing such rebate will in no way be treated as a part of the agreement.  
(মিউচুয়াল ট্রাস্ট ব্যাংক (এমটিবি) তার নিজস্ব বিবেচনার ভিত্তিতে, গ্রাহকদের দায় পরিশোধের ধরণ, ক্রেডিট রেটিং এবং কার্ড ব্যবহারের ব্যাপকতার ভিত্তিতে উজরাহ ফি-এর উপর ছাড় দেওয়ার অধিকার রাখে। তবে এই ধরনের ছাড় কোনভাবেই চুক্তির অংশ হিসেবে বিবেচনা করা যাবে না।)  
(D) Card limit will be assigned on the basis of 'Qard' which may be utilized by the client for retail purchase, cash withdrawal/transfer, payment of bills or any other Shari'ah permitted mode of utilization and as determined by the bank from time to time.  
(উজরাহ কার্ড-এর জন্য ব্যাংক একটি কজর্ভ/ঋণ সীমা নির্ধারণ করবে। একজন গ্রাহক এই ঋণ-সুবিধার মাধ্যমে যেকোন ধরনের খুচরা ক্রয়, নগদ উত্তোলন/স্থানান্তর, বিল পরিশোধসহ শরিয়াহ সম্মত এবং ব্যাংক কর্তৃক স্বীকৃত যে কোন ধরনের বৈধ লেনদেন করতে পারবেন।)

I ..... have read and understood the above mentioned statements, terms & conditions. I confirm that all the information I have provided in the application form is accurate, complete, and true.

Signature (Primary Applicant)

# CIB INQUIRY FORM

(TO BE FILLED IN CAPITAL LETTER/TYPE)

## Subject Type: Individual

\*Type of Financing .....

(Please Tick)

- 01. New
- 02. Renewal
- 03. Enhancement
- 04. Others

\*Qard Limit: .....

\*Number of Installments ..... Installment Amount.....

[For Term Facility ]

Name of the Branch/Division : ..... BRANCH CODE 650 .....

Reference no.(s) of the branch : .....Date: ..... / ..... / .....

\*FI Subject Code (CRM No.) for Existing Client: .....

Reference no.(s) of the Head Office : .....

(TO BE FILLED IN CAPITAL LETTER/TYPE)

## Individual Data:

\*Name of the borrower:

Title(MD, HAJEE, etc): ..... \*Name:.....

\*Father's Name:

Title (LATE,MD, HAJEE, etc): ..... \*Name:.....

\*Mother's Name:

Title (LATE,MD, HAJEE, etc): ..... \*Name:.....

Spouse's Name:

Title (LATE,MD, HAJEE, etc): ..... Name:.....

## \* Address

\*Permanent/Main Address: .....

\*District: ..... \*Country : ..... \*Postal Code : .....

\*Present/ Additional Address: .....

\*District: ..... Country : ..... \*Postal Code: .....

## Identification Document Data

\*National ID No.: ..... TIN/E-TIN:.....

\*Date of Birth: ..... / ..... / ..... \*Gender: Male/Female()

\*District of Birth : ..... \*Country of Birth: .....

Telephone No: .....

\*Passport/Driving License/ Birth Registration Certificate No (If NID is not available).....

Issuing Date: ..... / ..... / ..... Issuing Country: .....

## Sector Data

Sector Type Public/Private (Please Tick)

Sector Code .....

\*To the best of our knowledge the above owner:

a) Obtained credit facilities in individual name: Yes..... No..... (Please Tick)

b) Has got other business which obtained credit facilities from the banks/financial Institution as mentioned below:

SI No	Name of the Banks/Financial Institutions	Name of the Branch with District
1.		
2.		
3.		

Signature : Head of the Branch / Manager

Name :

Seal :

Note: Suppressing of distortion of any information (related to borrower / owner) by the bank / financial Institution is punishable under Bangladesh Bank Order 1972, Chapter IV Art.48.

(\* indicates Mandatory fields.

# UNDERTAKING

Attachment-Ka

To  
The Manager

.....  
.....  
.....

Subject: Provision of information on the ownership of companies and their bank liabilities.

Dear Sir,

I, .....owner/partner/director/guarantor  
of ....., am applying for sanctioning/renewal/rescheduling of an investment facility in  
my own name/ aforementioned company's name. My father's name:.....  
mother's name:....., husband's name (in case of married  
woman)..... Main (Permanent) address:  
Street No/Village.....Street Name/PS/Upazilla.....District.....  
Postal code.....Country....., Additional (Business) address:  
Street No/Village..... Street/Name/PS/Upazilla.....District.....  
Postal code..... Country....., Date of Birth:.....,  
District of Birth:....., Country of Birth:.....,  
National ID Number:....., Other ID documents(Passport/Driving  
license/Nationality Certificate): ID number.....ID issue date.....ID  
issue country.....,TIN:.....,  
Gender: Male/Female, Telephone/Mobile Number:.....are given for your kind consideration. The  
list of companies under the ownership of mine along with their bank liability status is given in the following table:

Serial no.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan/investment facility or not		
				Yes		No
				Name of the bank/FI	Name of the branch	

Apart from stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the investment facility applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower	Customer's Signature: Name: Name of the Borrowing organization:
---	---

\*If necessary, extra paper could be used for list of companies.

# Comments

## Business Comments

## Credit Comments

## Recommendation



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড™  
**Mutual Trust Bank Ltd.**

*you can bank on us*




এমটিবি ইয়াকিন™  
**MTB YAQEEN**

**MTB YAQEEN**  
**Islamic Banking Division**  
**Mutual Trust Bank Ltd.**

Corporate Head Office, MTB Centre 26 Gulshan Avenue, Gulshan 1, Dhaka 1212.

Tel: +880 (2) 984 6966 984 2429, Fax: +880 (2) 984 4303, SWIFT: MTBL BD DH

E-mail: [info@mutualtrustbank.com](mailto:info@mutualtrustbank.com), [www.mutualtrustbank.com](http://www.mutualtrustbank.com)

 MTB Yaqeen Islamic Banking

**24/7 MTB CONTACT CENTRE**  
 **16219 or 09604016219**