Welcome to the World of Credit Cards!

Explore the infinite possibilities of a HNB Credit Card that now offers unlimited options and facilities to make your life easier than ever before. Live your desires. Enjoy the privileges. Experience convenience at its best.

Let us ease your worries.

- Free overseas medical, accident & travel insurance
- · Surgical and hospitalization insurance cover at discounted premiums
- FREE personal accident insurance cover (starting from Rs. 50,000/-)
- FREE SMS alerts
- FREE supplementary cards
- Picture and photo cards
- 24hr customer service (Hotline: 4 523 523)
- Multiple billing cycles (choose between 9th, 19th, 24th and end of the month bills)
- Payment options varying from 5% to 100%, including free monthly standing instructions from your HNB Accounts (subject to the minimum payment)
- Payments accepted in either cash or cheque at any of our Customer Service Centres
- Credit Card repayment guarantee at a discounted premium
- Minimum interest free period of 25 days and maximum of 55 days
- Instant cash up to 50% of your credit limit
- Replacement card within 1 working day
- 0% Instalment plan packages
- Best ever discounts at selected hotels, restaurants and merchant outlets islandwide
- · Loyalty programmes

Charges & Fees

	Joining Fee (Rs.)	Annual Fee (Rs.)
International Classic / Regular Limits below Rs. 50,000/- Limits of Rs. 50,000/- and above	500/-	1,000/- 1,000/-
International Gold	-	1,500/-
Local Gold (Master Card only)		1,000/-
International Affinity Cards (Minimum)	-	1,000/-

Cash Advance Fee 3%
Fuel Surcharge 2%
Late Payment Fee (Minimum) Rs. 750/Over Limit Fee (Minimum) Rs. 500/-

THIS APPLICATION FORM, CREDIT CARD AGREEMENT AND CONDITIONS OF USE ARE AVAILABLE IN SINHALA AND TAMIL ON REQUEST

SINHALA AND TAMIL	ON REQUEST	
would like to request a	Visa 🗌	Master Card
or Affinity / Co-Branded Cards, pleas	e state product	Membership No (For Affinity only)
Please complete this application for nay cause delays in processing. All inf	ormation is subject to veri	fication before a card is issued.
Your preferred payment due date	4^{th} 13^{th} 19^{th}	25 th
The payment due date is generally 25 da epending on Poya, Bank and Mercantile ho		e, but may be subject to change
Tell Us About Yourself		
MR / MRS / MISS / REV / DR / OT	HER	
ex: M F Marital St	atus: Single Marrie	d Widowed Divorced
ast Name:		
irst Name:		
fiddle Name:		
Name to appear on card (maximum 18	3 characters including title	and spaces)
Mother's Maiden Name:		
Nationality:	Date of Birth D D	M M Y Y Y Y
Resident Non Resident	ББ	M M I I I I
NIC (Mandatory):Please attach photocopy)		
Bills / Correspondence to be sent to:	Office	Residence
Address of Residence:		
esidence: Own	Rented	Parent's Mortgaged
Monthly Rental/Loan Instalment:	Period at Abo	ove Address (yrs):
Residence Tel:		
Email:		ndents:
Professional Qualifications:		
Special Achievements (in sports / publi	c office etc.):	
Name of a relative not living with you		
lis / Her Address:		
Relationship:	. Relative's Office Tel: .	
T 1	36 17	

		Pul	olic Sector		Private Sector
				İ	Retired
	12/2017		f-Employed	ļ	Retired
Name & Addre					
Period of servi	ce with present	employer/comp	oany:		
Name of previo	ous employer/s		Period of S	ervice	Tel No.
l					
2					
3					
(Please attach rec Other Income	ent salary slips or (Annual): Rs	other proof of in	come)		
Annual Salary/ (Please attach rec Other Income Source:	ent salary slips or (Annual): Rs	other proof of in	come)		
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs e of Spouse (if	other proof of in	Rs		
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs e of Spouse (if	married)	Rs		
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs	other proof of in	RsRs.		
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs e of Spouse (if	married)	Rs		
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs	married)	RsRs.	Deposits /	
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs	married)	RsRs.	Deposits /	
Annual Salary / (Please attach rec Other Income Source: Annual Income Assets Land/Buildings	(Annual): Rs e of Spouse (if Value (Rs.)	married) Vehicle Type & No.	Rs	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source: Annual Income Assets Land/Buildings	(Annual): Rs e of Spouse (if Value (Rs.)	married) Vehicle Type & No.	Rs	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source:	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.)	other proof of instance of ins	Rs	Deposits / Shares	
Annual Salary / (Please attach rec Other Income Source:	(Annual): Rs e of Spouse (if Value (Rs.)	other proof of instance of the married) Vehicle Type & No. (if applicable):	Rs	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source: Annual Income Source: Assets Land/Buildings Others (Specify Your HNB Sha	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.)	other proof of inemarried) Vehicle Type & No. (if applicable):	Rs	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source: Annual Income Source: Assets Land/Buildings Others (Specify Your HNB Sha Financial Relati Bank/Branch	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.)	vehicle Type & No. Type	RsValue (Rs.)	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source: Annual Income Source: Assets Land/Buildings Others (Specify Your HNB Sha Financial Relati Bank/Branch	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.)	other proof of instance of ins	RsValue (Rs.)	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source:	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.)	vehicle Type & No. (if applicable):	RsValue (Rs.)	Deposits / Shares	Value (Rs.)
Annual Salary / (Please attach rec Other Income Source:	ent salary slips or (Annual): Rs e of Spouse (if Value (Rs.) :	other proof of instance of the married) Vehicle Type & No. (if applicable): Type	RsValue (Rs.)	Deposits / Shares	Value (Rs.)

Other Credit Cards Credit Limit	Optional Insurance Cover
	Please send me more information and a proposal form
	Please send me more information and a proposal form
Very Important To expedite processing, kindly attach the following documents to substantiate the information regarding your income.	given SMS Alerts -Provided free of charge (Strongly Recommended) SMS Alerts: A cardholder will receive a free SMS each time a transaction is carried out,
1. The original or certified copies of the pay slips issued by your employer during the past 3 months 2. If self-employed please provide Copy of the Business Registration Certificate together with the Bank Statements of the past six m Audited and certified financial statements of the Company for the past two years Copies of Income Tax Returns or other proof of income Having read and understood the terms & conditions of the Credit Card Agreement given overleaf, I h	indicating the place, amount, date and time of the transaction, and the remaining balance after the transaction. Applicants are strongly recommended to avail themselves of this facility so as to prevent any fraudulent activities and/or the misuse of the Card in the event of the Card being lost or stolen. However, as this facility is only designed to alert the customer about Card Transactions, the Card will at all times be the responsibility of the customer and the Bank will not be liable for any losses or damage suffered by the Cardbolder due to the non receipt of an
agree to be bound by the said terms and conditions and am fully aware that falsifying any information in this form will result in my application being rejected, and the Credit Card being cancelled if it has al been issued.	
Supplementary Applicants	Yes, I require the service No, I do not require the service
Additional / Supplementary Cards can be issued to the immediate family members of Principal Applicant named at the beginning of this Form. All Supplementary Cardholder	rs are
bound by the same Credit Card Agreement entered into by the Principal Applicant as det overleaf.	tailed I have no objection to promotional SMS-es being sent to me
MR/MRS/MISS/REV/DR/OTHER	SMS Banking & 'e-banking'
	Do you already have the HNB 'e-banking' facility? Yes No
Sex: M F Marital Status: Single Married Widowed Dive	(If Yes) Please State Web Account No.
Supplementary Card Applicant's Name in Full:	(Please do not disclose Username or Password)
	If not, do you wish to activate SMS Banking or 'e-banking' for your Credit Card now?
Name to appear on card (maximum 18 characters including title and spaces)	Yes No
Relationship to Principal Applicant:	Standing Orders
Address of Residence:	I would like to settle my Card Balance from my HNB Account.
Nationality: Date of Birth: D D M M Y Y Y Y	(If Yes) Settle% per month (minimum 5% to 100%) subject to the minimum payment.
NIC (Mandatory):	copy) Account Number: Branch:
Residence Tel: Mobile:	For Bank Use Only
Email: Office Tel:	
Name & Address of Business/Employer:	
	Branch Confirmation
	PIN Numbers
Designation:	
Period of Employment: Years Months	via mail to the billing address only.
Annual Salary of Supplementary Applicant:	
Please attach the original copy of the last salary slip issued by the employer. If self-emplo	oyed,
please furnish the same documents as specified for the Principal Applicant.	

CREDIT CARD AGREEMENT BETWEEN THE CREDIT CARDHOLDER AND HATTON NATIONAL BANK PLC (PQ 82)

1. DEFINITIONS

In these conditions where the contract so requires or admits, 'this Agreement' means the Agreement between the Bank and the Cardholder, the terms of which are these conditions as varied from time to time. 'Card' means all Credit Cards issued by Hatton National Bank PLC to the Principal and Supplementary Cardholders. 'Principal Cardholder' means the Cardholder in whose name a Card Account is maintained, and his/her heirs. Assigns Executors or Administrators, 'Supplementary Cardholder' means a Cardholder who is a nominee of the Principal Cardholder who is permitted to effect card transactions and includes his/her heirs, Assigns Executors or Administrators. 'The Bank' means Hatton National Bank PLC., its assignee and successors. 'Card Account' means an account maintained by the Bank in relation to card transactions and maintained at the Card Centre. 'Card Centre' means the Main Office of the Credit Card Department of Hatton National Bank PLC which has its Registered Office at 479, T.B. Jayah Mawatha, Colombo 10 or any other place as notified and published in the website. 'Cardholder' means any person who uses a Card issued by the Bank in terms of this Agreement and includes the Principal Cardholder and Supplementary Cardholders and his/her heirs, Assigns Executors or Administrators. 'Card Transactions' means any payment to any merchant for the supply of goods or services or cash advances obtained by the use of the Card Number, or in any manner authorized by the Cardholder, for debit to the Card Account. 'Immediate Family Member' means the spouse of the Cardholder, dependent children who are over 18 years or a parent of the Cardholder. 'Merchant' means a person or organization who is acknowledged by the Bank to sell goods or services on the acceptance of the Card. 'Card Limit' means the maximum aggregate debit amount permitted on the Card Account as determined and notified to the Principal Cardholder by the Bank from time to time. 'PIN' means the Personal Identification Number which is a secret number, confidentially issued to the Cardholder, 'Payment Due Date' means the date by which the Cardholder must make payment to the Bank for all or minimum amounts due from him for using the Card, and shall be a specified date of each month selected by the Bank at its discretion and notified to the Principal Cardholder and published in the Website. 'HNB ATM' means HNB Automated Teller Machine. 'Website' means www.hnb.net (or such other website maintained by the bank from time to time and notified to the Cardholder) which shall be the official website wherein all general notifications pertaining to the Card shall be published.

2. USE OF THE CARD

- 2.1 The Card must be signed by the Cardholder immediately upon receipt and may only be used;
- i. By the Cardholder for lawful purposes.
- ii. Subject to the terms of this Agreement current at the time of use.
- iii. Within the Card Limit (any excess over the Card Limit being immediately repayable to the Bank. When calculating whether the credit limit has been exceeded, the Bank shall take into account the amount of any Card Transaction not yet debited from the Card Account and any authorization given by the Bank to a third party in respect of a prospective Card Transaction).
- iv. During the validity period embossed on the Card.
- v. In the event of the Card being used in an Electronic Fund Transfer (EFT) involving foreign currency, the same will be subject to the Regulations of the Exchange Control Department and will be for the purposes authorized by the Exchange Control Department only.
- vi. The Cardholder shall not use the Credit Card for the purchase of any land or property, the payment of monthly instalments or any capital account transactions as specified in the Exchange Control Regulations Act, Directions

3. THE CARD ACCOUNT

- 3.1 The Bank may debit the Card Account with the amounts of all Card Transactions and other liabilities accumulated by the Cardholder, inclusive of legal fees and other administrative costs / losses incurred by the Bank arising from the use of the Card.
- 3.2 The Cardholder will be liable to pay to the Bank all amounts so debited, whether or not a sale or cash advance voucher is signed by the Cardholder.
- 3.3 The Bank will send a monthly Statement of Accounts to the Principal Cardholder, to the address given in the Application, or to any other address duly notified in writing to the Card Centre at least fourteen (14) days before the payment due date.
- 3.4 The Cardholder shall pay at least the Minimum Payment on or before the Payment Due Date. The Minimum Payment would be 5% of the total outstanding amount shown in the Cardholder's monthly statement or the stipulated minimum amount as per the statement. Where, the total outstanding, as at the statement date, exceeds the Credit Limit, the minimum payment would be the sum of the excess amount over the Credit Limit plus 5% of the
- 3.5 All amounts due under this Agreement will be immediately payable in full upon the commission of an act of bankruptcy by, or upon the death of, the Principal Cardholder or at the Bank's discretion, if there is any breach of this Agreement by the Cardholder.
- 3.6 Any payment made to the Bank will only take effect when received and credited to the Card Account.

4. FEES AND CHARGES

- 4.1 The Cardholder agrees to pay the Bank's Joining and Annual Fee for the Card(s). Such Fees will be debited to the Card Account when due and will not be refunded, unless the Cardholder has given one month prior written notice before the expiry date given on the Credit Card.
- 4.2 Interest will be charged on Card Transactions for the period commencing from the date of posting the transaction on the Card Account, up to the date of payment in full, calculated on the average daily balance over the said period, at an annualized rate to be determined by the Bank at its discretion and which will be notified to the Principal Cardholder by publication in the Website. (The said method of calculation of interest, and the rate of interest, shall be applicable to both purchases made and cash advances obtained by using the Card. The interest so charged shall be debited to the Card Account on the Statement Date. For the convenience of the Cardholder, the Website shall contain illustrations of the method of charging interest on outstanding sums set out herein.)
- 4.3 If the Cardholder fails to pay the Bank the total outstanding by the Payment Due Date, the outstanding balance on the Statement Date will be charged and interest calculated on the average daily balance over the billing period at an annualized rate to be determined by the Bank at its discretion, at any given time, and which will be notified to the Principal Cardholder and published in the Website. (The said method of calculation of interest and the rate of interest shall be applicable to both purchases made, and cash advances obtained by, using the Card. The interest so charged shall be debited to the Card Account on the Statement Date. For the convenience of the Cardholder, the Website shall contain illustrations of the method of charging interest on outstanding sums set out herein.)
- 4.4 Without prejudice to the payment of the interest charge referred to, if the Cardholder fails to pay the Minimum Amount due by the payment due date, a Late Payment Fee will be charged on the total outstanding balance on the Statement Date at a rate to be determined by the Bank, from time to time, and notified to the Principal Cardholder and published in the Website.
- 4.5 The Bank shall charge the Cardholder and debit from the Card Account a handling fee, at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website, if any cheque or other payment order issued or presented by the Cardholder or any other party, to the Bank is not honoured for payment for any reason whatsoever. This charge will be in addition to any postage charges that may be charged by the Bank.
- 4.6 A Cash Advance Fee will be charged on all cash advances debited from the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website. All payments made by the Card for Traveller's Cheques, Drafts and Telegraphic Transfers shall also be treated as Cash Advances and are subject to the above charges.
- 4.7 An Over Limit Fee shall be charged, if the assigned Card Limit is exceeded at any point in the billing period. The Over Limit Fee shall be determined by the Bank from time to time, at its discretion, and shall be notified to the Principal Cardholder and published in the Website. For this purpose the amount of any bank charges will also be considered, when applying the Over Limit Fee.
- 4.8 All purchases of Petrol, Diesel, Gas and other supplies available from Filling Stations in Sri Lanka, are subject to a handling fee at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website.
- 4.9 All Card Transactions which are executed without physically presenting the Card for payment are subject to a handling fee at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Walshing.
- 4.10 A fee for the retrieval of a photocopy of a sales draft will be debited to the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website.
- 4.11 Stamp Duty as currently applicable or any other Statutory Charge or Levy will be charged to the Card Account for each and every transaction made with the Card, including Cards issued to Supplementary Cardholders or through any other method, as stipulated by such Statutes, Regulations or Rules.
- 4.12 A replacement Credit Card fee will be debited to the Card Account at a rate to be determined by the Bank and notified to the Principal Cardholder and published in the Website, in the event of such a replacement becoming necessary for any reason whatsoever.

5. SUPPLEMENTARY CARD

- 5.1 The Bank may at the request of the Principal Cardholder issue a Supplementary Card to the Principal Cardholder's immediate family members provided that the Supplementary Cardholder and the use of the Supplementary Card shall be bound and governed by the same terms and conditions contained in this Agreement where applicable. Card Transactions and Cash Withdrawals made by the Supplementary Cardholder will be debited to the Card Account and shown in the Monthly Statement of Accounts sent to the Principal Cardholder and no separate Statement of Accounts will be given to the Supplementary Cardholder.
- 5.2 The Principal Cardholder and the Supplementary Cardholder shall be jointly and/or severally liable to the Bank for any charges incurred by the use of the Supplementary Card. The Principal Cardholder shall be liable for the full outstanding sum shown in the Card Account as the Principal Debtor, even though the full sum or part thereof may have been incurred by the Supplementary Cardholder and the liability of the Principal Cardholder shall continue as long as the sum payable to the Bank remains outstanding, notwithstanding cessation of the relationship between the Principal Cardholder and the Supplementary Cardholder.
- 5.3 Once the Supplementary Card is issued, it will be in force until the same is cancelled by written notice to the Card Centre, by the Principal Cardholder or the Supplementary Cardholder.
- 5.4 Upon the termination of this Agreement and the use of the Principal Card, the use of all Supplementary Card/s shall also be terminated and the Supplementary Card/s shall be returned immediately to the Bank.

6. BILLING AND PAYMENT

- 6.1 The Bank will send a Statement of Accounts monthly, at the end of the billing period, to the Principal Cardholder (on a specified date of each month as selected by the Bank at its discretion) for the purpose of calculating interest and establishing the date on which payment is due. The Monthly Statement of Accounts shall contain details of Card transactions made by the Principal and/or the Supplementary Cardholder during the billing period, brought forward outstanding amount from the previous Statement, any payments received by the Card Centre during the billing period, the total amount outstanding on the Card Account (the Total Outstanding) at the end of the billing period, the minimum payment due from the Cardholder out of the Total Outstanding and the Payment Due Date.
- 6.2 In the event, the Principal Cardholder fails to receive the Monthly Statement, it shall be the duty of the Principal Cardholder to inform the Card Centre of the Bank within 10 days of the end of the Billing Period that he has not received the Monthly Statement of Accounts.
- 6.3 The Cardholder who is a customer of the Bank shall activate his/her e-banking/virtual banking facility to enable him/her to check the Card Transactions, Account Status and to make Bill Payments.
- **6.4** Non receipt of the Monthly Statement of Accounts does not absolve the Cardholder from his/her liability to make payments due to the Bank on the Due Date.
- 6.5 Payments made by the Cardholder to the Bank in respect of the Card Account will be applied by the Bank, when received by the Card Centre, in or towards payment of the Cardholder's liabilities to the Bank, under these terms and conditions, in such order as the Bank may decide.
- 6.6 The Cardholder who maintains a current or savings account with any branch of the Bank, may issue direct debit standing order instruction on such Account, to settle the amount specified by such transaction, on or before the Payment Due Date. Any amendments or cancellations to any such standing order instruction should reach the Card Centre at least two weeks before the next Payment Due Date.
- 6.7 The Cardholder shall examine each Statement of Accounts, issued in respect of the Card Account, and shall notify the Bank's Card Centre of any alleged error therein within 14 days of the Statement Date. In the event the Cardholder fails or neglects to notify the Bank of such an alleged error within the said period of 14 days, the Statement of Accounts and all entries therein shall be binding on the Cardholder and shall be deemed conclusive proof of the contents thereof, and the Cardholder shall not dispute the contents of the said Statement of Accounts thereafter. All Statement of Accounts will be sent by ordinary post to the latest address provided to the Bank by the Principal Cardholder in writing and shall be deemed to have been received within 48 hours of posting. Any complaint pertaining to the Card Account may be communicated to the Card Centre by the Cardholder by telephone on 011 4 523 523 or on any other number designated by the Bank from time to time and published in the Website.
- 6.8 The Cardholder shall accept as final and conclusive, as between him/her and the Bank, the respective rates of exchange or re-exchange, as determined or applied, in any case of conversion of foreign currencies into Sri Lankan Rupees or the re-conversion of Sri Lankan Rupees into foreign currencies as the case may be. Regardless of the currency of payment and the currency of account, the ultimate liability of the Cardholder to the Bank will be in Sri Lankan Rupees.
- 6.9 All the conversions and re-conversions shall be without any loss in exchange to the Bank, and the Cardholder hereby undertakes to indemnify the Bank against all such losses in exchange. Loss in exchange shall mean any loss suffered by the Bank, or its agent or correspondents, by reason of any fluctuations in the parities of the currencies, or the devaluation of any currency/ise involved.
- 6.10 The Cardholder hereby agrees that upon the death of the Cardholder, the Executors, Administrators, Legal Representatives or the next of kin who have received the inheritance of the Cardholder, shall be liable to settle and repay all monies due, payable and outstanding on the Card Account.

7. STATEMENT OF ACCOUNTS

- 7.1 The Cardholder hereby agrees that the Bank shall be entitled to treat any sales draft and/or other charge, bearing the imprint or reproduction of the embossed information contained on the Card, that is duly completed, and any invoice/printout made from electronic Point of Sale Machines, as conclusive proof against the Cardholder of the fact that the amounts set out therein are due from the Cardholder to the Bank.
- 7.2 The Cardholder hereby agrees that any Statement of Accounts presented in writing or in the form of documentation by the Bank, which have been signed and certified by the Manager of the Card Centre of the Bank or by any other person specifically appointed for that purpose by the Bank, shall be deemed sufficient in law as conclusive proof against the Cardholder of the contents thereof without any other documents or vouchers to support the same. The Cardholder also agrees that these Statement of Accounts may be in the form of documents showing Card transactions, charges, statutory payments or Cash withdrawals effected by means of a Teller Machine; or statements made out of the books, computer records, documents and memory storage devices of the Bank. The Cardholder further agrees that any such documentation provided by the Bank shall be deemed to be conclusive proof that the amounts set out therein are due and owing from the Cardholder to the Bank and shall be admissible as evidence in a Court of Law.
- 7.3 The Cardholder hereby agrees that the Cardholders would accept that any information contained in any Statement of Accounts, extracts, writing or other document referred to in sub-paragraph (2) above, showing the Card transactions effected by Point of Sale Machines and Online Transactions as well as any Cash Withdrawals effected by means of a Teller Machine or through any other form of electronic medium as defined by the provisions of the Electronic Transactions Act No. 19 of 2006 would be valid.

8. USE OF ATM MACHINES AND PIN

8.1 Where an Automated Teller Machine facility has been incorporated in the Card so that it may be used to withdraw cash by electronic means, the use of such facility shall be subject to the International Agreement between the Bank and Visa/Master Card that governs the use of the Card in electronic machines as per the provisions of the Exchange Control Act.

9. SAFEGUARDING THE CARD AND PIN

9.1 The Cardholder shall exercise all possible care to ensure the safety of the Card and shall prevent the PIN from becoming known to any other person and shall also ensure that the PIN is not kept written in any manner.

10. LIABILITY / LOSS OF CARD

- 10.1 If the Card is lost/stolen/destroyed/liable to be misused or if the PIN has been disclosed to another person, the Cardholder must notify both the Police and the Card Centre about the said loss, theft or disclosure immediately. If such notification is given to the Card Centre and the Card Centre about the said loss, theft or disclosure immediately. If such notification is given to the Card Centre.
- 10.2 The Cardholder shall be liable in respect to any use of the Card, for all Card Transactions and Cash Withdrawals until such time as a written notice is received by the Card Centre and all such amounts are recovered from the Cardholder in the manner set out in this Agreement.
- 10.3 The Cardholder shall give the Bank all the information in the Cardholder's possession as to the circumstances of the loss or misuse of the card or the disclosure of the PIN, and shall take all steps deemed necessary by the Bank to assist in the recovery of any missing Card. The Cardholder shall also forward a certified copy of the Statement made to the Police.
- 10.4 The Bank may at its absolute discretion issue a replacement Card for any Card lost or stolen on the same terms and conditions as the original Card, subject to a charge.
- 10.5 In the event the Cardholder recovers the lost or stolen Card, the Cardholder shall return the recovered Card to the Card Centre immediately.

11. EXEMPTION AND EXCLUSION

- 11.1 The Cardholder agrees that the Bank shall not be liable for any loss or damage however incurred or suffered in the event that a Merchant, any other Bank or any other party refuses to honour or accept the Card or to extend credit facilities including cash advances to the full and authorized Card Limit.
- 11.2 The Bank shall not be liable for any defect in the goods purchased or services rendered and paid for through the Card. The claim or dispute with the establishment, Merchant or any other Bank shall be settled between the Cardholder and such establishment, Merchant and/or Bank, without any payment being withheld from the Bank.
- 11.3 The Cardholder shall not hold the Bank liable if the Bank fails to perform its obligation under this Agreement due to the failure of any Machine, Data Processing System, Electronic Transmission System or Transmission Link; or due to any industrial dispute with the claim or due to anything beyond the control of the Bank and its servants.

12. RECOVERY

- 12.1 The Cardholder specifically agrees that where the Cardholder fails to settle his liabilities to the Bank under these Terms and Conditions on the Payment Due Date, the Bank has a right to, at any time and without notice to the Cardholder, debit any Current or Savings Account or any other type of Account maintained by the Cardholder, at any branch of the Bank, for the full amount due and owing from the Cardholder.
- 12.2 The Cardholder hereby authorizes the Bank to set off any monies standing to the credit of the Cardholder, in any such account maintained at any branch of the Bank, towards discharging any sum of monies due and owing from the Cardholder to the Bank on the Card Account, to recover a sum up to the full amount due and owing from the Cardholder, from any sum deposited or credited to any account maintained at any branch of the Bank, and to uplift any deposit held by the Cardholder in the Bank, or to keep such deposits under lien till the outstanding sum in the Card Account is paid in full.
- 12.3 The Cardholder acknowledges and agrees that the Bank shall be entitled to recover any assets of the Cardholder and use them towards discharging any sum of monies due and owing from the Cardholder to the Bank on the Card Account and that the Cardholder will indemnify the Bank against any such steps taken by the Bank.
- 12.4 Where the Cardholder fails to settle his/her liabilities to the Bank under these Terms and Conditions, the Bank at its absolute discretion may terminate this agreement unilaterally and cancel all Cards (inclusive of Supplementary Cards) issued to the Cardholder under this Agreement. Where the Bank terminates this agreement due to the default of Cardholder, such Cardholder shall not be eligible to enter into any new Card Agreement with the Bank and the Bank shall report the Cardholder (both Principal and Supplementary) to the Credit Information Bureau of Sri Lanka.
- 12.5 Where the Cardholder fails to settle his/her liabilities to the Bank under these Terms and Conditions, the Cardholder authorizes the Bank to obtain the services of a third party, as independent contractors as Collection Agents, to visit the Cardholder and persuade him/her to settle the outstanding monies due and owing by the Cardholder/s on the Card Account to the Bank; and for such purpose, to disclose to the third party, independent contractor, the necessary credit information such as transactions and outstanding sums.
- 12.6 In the event, the Cardholder continues to default on the payment of monies outstanding on the Card Account, the Cardholder acknowledges that the Bank is entitled to institute legal action against the Principal Cardholder (in cases where there is a Supplementary Cardholder, jointly or severally with the Supplementary Cardholder), to recover the total monies outstanding on the Card Account.
- 12.7 The Cardholder acknowledges that he/she shall be liable to pay all the costs of collection of dues, legal expenses and outstanding amounts with interest, should it become necessary to refer the matter to a collection agency, or to obtain legal recourse, to enforce payment.

13. DISCLOSURI

13.1 The Bank may with or without notice to the Cardholder disclose information in respect to the Cardholder's Card Account to a third party service provider engaged by the Bank, for the limited purpose of providing such services, as well as to the Credit Information Bureau of Sri Lanka upon the unilateral termination of this Agreement, where the Cardholder(s) have defaulted on the repayment of monies due on the Card Account.

14. GENERAL

- 14.1 The Principal Cardholder shall immediately notify the Bank's Card Centre in writing of any change in his/her name, address, employment and mobile phone number etc.
- 14.2 The Bank shall have the right at its absolute discretion to transfer, assign and sell in any manner, in whole or in part, any Cardholder's amounts outstanding.
- 14.3 Upon the Principal Cardholder's written request, the Bank may at its discretion upgrade his/her Credit Card and/or enhance his/her credit limit.
- 14.4 Whenever required by the Bank, the Cardholder shall furnish data concerning his/her financial position to the Bank. The Cardholder further authorizes the Bank to verify the information furnished. If the data is not furnished when called for, the Bank at its discretion may refuse renewal of the Card or cancel the Card forthwith.

15. CANCELLATION OF THE CARD

15.1 The Card remains the property of the Bank at all times and has to be returned by the Cardholder on the Bank's demand. The Bank may at any time, and without notice, cancel or suspend the right to use the Card entirely or in respect of specific facilities or refuse to reissue, renew or replace any Card without in any case affecting the Cardholder's obligations under this Agreement, which shall continue in force.

16. TERMINATION

- 16.1 The Principal Cardholder may terminate this Agreement by written notice to the Card Centre, but such termination shall only be effective on the return to the Bank of all Cards issued for use on the Card Account and the payment of all liabilities of the Cardholder under this Agreement.
- 16.2 The Card (inclusive of any Supplementary Card/s) shall be surrendered to the Bank in the event of the Cardholder leaving the country for migration.
- 16.3 In the event of the Cardholder leaving the country for employment abroad, the Cardholder may use the Card subject to the regulations of the Exchange Control Act of Sri Lanka.
- 16.4 In the event of the Cardholder becoming a Non Resident of Sri Lanka, within the meaning of the Exchange Control Act of Sri Lanka, the Bank shall have the right to cancel the Card (inclusive of any Supplementary Card/s).
- 16.5 The Bank may terminate this Agreement and cancel Card facilities on any of the grounds set out in this Agreement.

17. VARIATION OF THIS AGREEMENT

17.1 The Bank may vary/revise this Agreement at any time, or times, whether or not a similar variation/revision is made to the Agreement with any other Cardholder. All such variations/revisions will be notified to the Cardholder and be published in the website. If the Cardholder does not agree with such variation/revision, he/she has the liberty to terminate the Agreement in the manner set out as above, and should give notice in writing within 10 days of the notification of the variation/revision.

18. INDEMNITY

- 18.1 The Cardholder hereby agrees to indemnify the Bank for instructions acted upon in good faith in accordance with any notice, demand or other communication purported to be given by telephone, telex or facsimile by the Cardholder or on his behalf regardless of the circumstances prevailing at the time of receipt of the instruction.
- 18.2 The Cardholder undertakes to hold harmless and to indemnify the Bank for any liabilities, losses, damages, costs and expenses (legal or otherwise), which the Bank may incur by reason of the provisions hereof or their enforcement hereof

19. NOTIFICATIONS

19.1 All notifications to the Cardholder will be sent by post to the latest address of the Principal Cardholder provided to the Bank, by the Principal Cardholder in writing and shall be deemed to have been received by the Cardholder(s) within 48 hours of posting. In addition, all general notifications will be published in the website.

20. GOVERNING LAW

20.1 This Agreement is governed by and shall be construed in accordance with the laws of the Democratic Socialist Republic of Sri Lanka.

21. OFFENCES

21.1 Where any Cardholder uses the Card in any manner or for any purpose that would contravene the laws of Sri Lanka, the Bank may at its absolute discretion terminate this agreement unilaterally with immediate effect and cancel all Cards issued to the Cardholder. The Bank shall also report all details of such unlawful activity/transaction to the Central Bank of Sri Lanka.

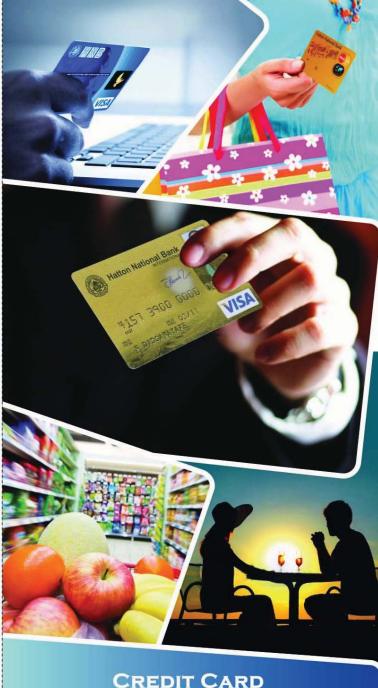
Our Agreement

By signing below I/we request that a Hatton National Bank PLC – VISA/ Master Card Account be opened for me/us, and Card/s issued as I/we request, and that you renew and replace them until I/we surrender the right to use the Card/s by cutting the Card/s in half and returning both halves to you. I/We authorize my/our Banks or any other sources to release any information to your representatives, as you may require from time to time without reference to me/us. I/We acknowledge and agree to be bound by the conditions and terms of use of the Credit Card Agreement detailed above. I/We agree jointly and severally to be responsible for all charges to the Principal and Supplementary Card/s issued on my/our request. In addition, I/we agree that the Supplementary Card Member will be bound by the terms and conditions of use of the said Credit Card Agreement and will be liable for all charges to that Card. I/We hereby warrant that all information provided by me/us in this Application is true and correct.

laving read, clarified and understood the above terms and conditions of use detaile	d in this agreement
/we herewith place my/our signature/s below to confirm receipt of a copy of tl	ne application forn
nd also to signify our acceptance of the terms and conditions contained herein.	

D D	M M	YYYY	Signature of the Principal Card Applicant
D D	M M	Y Y Y Y	Signature of the Supplementary Card Applicant

Statutory Requiremen	nt.	
Declaration to the Controller of Exchange, Centra		
I/We		
(Principal Card Applicant) and		
	hat all information given by me / us in this application i	
in the Notice published in the Extraordinary Gaze	the conditions imposed under the Exchange Control Acette No.1411/5 of 19th September 2005, subject to which nk PLC may be used for transactions in foreign exchange	
I/We also affirm that I/we undertake to surrender migrate or leave Sri Lanka.	r the Credit Card/s to Hatton National Bank PLC, if I/w	
	required to suspend availability of foreign exchange on the nable grounds exist to suspect that unauthorized foreign EFTC issued to me/us.	
D D M M Y Y Y Y	Signature of the Principal Card Applicant	
D D M M Y Y Y Y	Signature of the Supplementary Card Applicant	
For Branch Use Only		
Introduced by	EPF No.	
Signature	Branch/Dept. Code	
Limit		
Extracted Information		
Annual Income Accounts at HNB	Other Income (Annual) Age	
Employment/Business		
Verification of Information Carried out by Name/Signature		
CRIB Information Verified by (Name/Signature)		
For Bank Use Only		
Submitted by	the information together with the relevant documen entary Card Applicant in case of a Supplementary Car and documents are in conformity with Exchange Contro	
	Signature of Branch Authorized Officer	
Date	Signature of Branch Authorized Officer	
n foreign exchange, and to suspend the availability exist to suspect that unauthorized foreign exch	all transactions carried out by the Cardholder on his EFT y of foreign exchange on the EFTC if reasonable ground nange transactions are being carried out on the EFT older and to bring the matter to the notice of the Controlle	
Date Credit Card Number	Signature of the Card Centre Officer	
Principal		
Supplementary		
Issuing Officer		
Processed by Authorized by	y Audited by	



CREDIT CARD APPLICATION FORM



