



# BUSINESS CREDIT CARD - APPLICATION FORM

## 1. COMPANY DETAILS

Registered Name: \_\_\_\_\_

Trading Name: \_\_\_\_\_

Name to appear on card: *(19 characters only including spaces)*

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Registered Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Fax: \_\_\_\_\_

Email address: \_\_\_\_\_

Main Account Number with Bank One: \_\_\_\_\_

## 2. COMPANY CONTACT DETAILS

Contact person: \_\_\_\_\_  
*(To whom correspondence should be addressed)*

Contact address: \_\_\_\_\_  
*(To which card statement should be sent)*

\_\_\_\_\_

Phone: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Fax: \_\_\_\_\_

Email address: \_\_\_\_\_

## 3. COMPANY AUTHORISATION

We are hereby applying for \_\_\_\_\_ (please indicate no of cards) credit card(s) for the following users:  
*(if more than 4 cards, please fill in another form)*

### Cardholder 1

Title (Mr/Mrs/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

## 3. COMPANY AUTHORISATION

Maiden Name (if applicable): \_\_\_\_\_

Name to appear on card: *(19 characters only including spaces)*

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National ID Card Number: \_\_\_\_\_

Your current residential address (no PO Box address please)

\_\_\_\_\_

Passport Number (Expatriates only): \_\_\_\_\_

Nationality: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Limit requested: \_\_\_\_\_

Mother's maiden name? \_\_\_\_\_  
*(required for security check purposes)*

### Cardholder 2

Title (Mr/Mrs/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Maiden Name (if applicable): \_\_\_\_\_

Name to appear on card: *(19 characters only including spaces)*

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National ID Card Number: \_\_\_\_\_

Your current residential address (no PO Box address please)

\_\_\_\_\_

Passport Number (Expatriates only): \_\_\_\_\_

Nationality: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Limit requested: \_\_\_\_\_

Mother's maiden name? \_\_\_\_\_  
*(required for security check purposes)*

### 3. COMPANY AUTHORISATION

#### Cardholder 3

Title (Mr/Mrs/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Maiden Name (if applicable): \_\_\_\_\_

Name to appear on card: *(19 characters only including spaces)*  

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National ID Card Number: \_\_\_\_\_

Your current residential address (no PO Box address please)  
 \_\_\_\_\_  
 \_\_\_\_\_

Passport Number (Expatriates only): \_\_\_\_\_

Nationality: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Limit requested: \_\_\_\_\_

Mother's maiden name? \_\_\_\_\_  
 (required for security check purposes)

#### Cardholder 4

Title (Mr/Mrs/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Maiden Name (if applicable): \_\_\_\_\_

Name to appear on card: *(19 characters only including spaces)*  

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National ID Card Number: \_\_\_\_\_

Your current residential address (no PO Box address please)  
 \_\_\_\_\_  
 \_\_\_\_\_

Passport Number (Expatriates only): \_\_\_\_\_

Nationality: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Limit requested: \_\_\_\_\_

Mother's maiden name? \_\_\_\_\_  
 (required for security check purposes)

### 4. ACCOUNT SETTLEMENT DETAILS

Overall Credit limit applied for: Rs \_\_\_\_\_ ( \_\_\_\_\_ ) In words

#### 4.1 Account Debit

I/We hereby authorise Bank One Limited to debit my/our Account Number \_\_\_\_\_ with full amount utilized by the business users at the end of each month.

### 5. STATEMENTS

I/We would like to receive the statement(s) in the following form:  By Email  By post

### 7. AUTHORISED SIGNATORIES

#### CUSTOMER DECLARATION

*I/We confirm that the above information is true and I/We agree to be responsible for all transactions made through the Card. I/We authorize you to make any queries deemed necessary in connection with this application. I/We agree to all Terms and Conditions of the agreement overleaf, a copy of which has been provided to me/us and I/We undertake to abide thereto.'*

***Please ensure you sign on the 2nd page of the terms and conditions hereafter***

Sig: \_\_\_\_\_ Sig: \_\_\_\_\_ Sig: \_\_\_\_\_

Name:..... Name:..... Name:.....

1. Signature :  
Cardholder 1

Name:.....

3. Signature :  
Cardholder 3

Name:.....

2. Signature :  
Cardholder 2

Name:.....

4. Signature :  
Cardholder 4

Name:.....

# BANK ONE BUSINESS CREDIT CARD TERMS AND CONDITIONS

## A. IMPORTANT NOTICE

- a. Upon filling in an application form for Visa Business Cards (hereinafter referred to as "Business Cards"), the Customer requests Bank One to open a Business Credit Card Account on behalf of the Customer and to issue Business Cards to the employees and/or officers nominated in the application form and who are eligible for these cards.
- b. The present Terms and Conditions are deemed to be formally accepted by the Customer who has opened the Bank One Business Credit Card Account and to all the "Cardholders" to which Bank One Limited (hereinafter referred to as Bank One) issues Bank One Business Credit Cards after receipt and approval of their application to that effect.
- c. Such Terms and Conditions may be amended from time to time. The Bank shall notify the Customer and the Cardholders of any amendment in writing 30 days prior to the coming into effect of such amendment, and unless Bank One Cards are returned by the Customer and/or the Cardholders within 15 days of such notification, the Customer and/or the Cardholders shall be deemed to have accepted the said amendment and be bound thereby.
- d. Bank One reserves its right to terminate this agreement with immediate effect upon any material breach or variation by the Customer and the cardholder of any of the obligations contained herein. The Customer may amend the list of employees eligible for the Business Cards from time to time. However, the Customer shall notify the Bank in writing of such amendment.

## 1. DEFINITIONS AND INTERPRETATIONS

- 1.1 "Business Card" means the Credit Card issued by Bank One to an employee and/or an officer of a Customer and nominated by such Customer in the relevant application form.
- 1.2 "Cardholder" means the employee and/or the officer of the customer who has been issued the card referred to in 1.1 above as requested by the Customer.
- 1.3 "Credit Card Account or Card Account" means the special account attached to the Customer.
- 1.4 "Customer" means the entity in whose name the Credit Card Account is maintained.
- 1.5 "PIN" means the Personal Identification Number allotted by Bank One to the Cardholder.
- 1.6 "ATM" means Automated Teller Machine.
- 1.7 "POS" means Point of Sales.
- 1.8 "Transaction" means any purchase made or cash advance or balance inquiry or cash withdrawal obtained by the Cardholder.

## 2. PURPOSE OF THE CARD

- 2.1 The Card enables its holder:-
  - 2.1.1 To effect transactions in Mauritius and abroad.
  - 2.1.2 To pay for goods and services supplied by merchants displaying the sign corresponding to that appearing on his/her Card.
  - 2.1.3 In Mauritius to withdraw banknotes in local currency, and abroad to withdraw banknotes in the currency of the country concerned, from member banks, financial institutions and Automated Teller Machines (ATMs) displaying the VISA brand and logo.
- 2.2 The Card shall not be used for any unlawful purpose, including the purchase of goods or services prohibited by the local law applicable in the Cardholder's jurisdiction.
- 2.3 The Cardholder hereby acknowledges that the Business Cards shall be used for purchase of goods and services and obtain cash advances which are only necessary for, or incidental to, authorised business activities of the Customer.

## 3. ISSUE OF THE CARD

- 3.1 Bank One shall issue Business Credit Cards to the employees and/or officers of the Customer whose application to that effect shall have been accepted and after the opening of the corresponding Credit Card Account.
- 3.2 The Customer hereby agrees and accepts that the use of such Business Cards by its employees and/or officers shall constitute an extension of credit facility to the Customer by Bank One and each Business Card issued shall constitute a separate account hereunder.
- 3.3 Any employee and/or officer of the Customer designated by it to receive and use a Business Card will be provided with a Card as long as Bank One is of the view that such employee and/or meets the Bank's credit and eligibility policies.
- 3.4 The Card is not transferable.
- 3.5 For the card to be valid it must be signed exclusively by the Cardholder before use.
- 3.6 All costs, fees and expenses, including VAT, that may be incurred by Bank One for the recovery of any sum due as a result of the use of a Business Card by an employee and/or officer of the Customer shall be due and payable by the Customer.

## 4. THE PERSONAL IDENTIFICATION NUMBER ("PIN")

- 4.1 Bank One shall allot a PIN mailer to the Cardholder and notify it confidentially to him through a relevant advice/slip. The PIN shall be despatched to the Cardholder separately from the Card.
- 4.2 The Cardholder shall, in his own interest, keep his PIN secret, not impart it to any person whatsoever, memorise and destroy the PIN notification promptly. Accordingly, the Cardholder shall never write the PIN on the Card or on anything usually kept with it. The PIN is essential to withdraw banknotes from ATMs. The PIN may also be required for purchases at POS machines.
- 4.3 If the PIN has become known to any third party other than the Cardholder, the latter shall notify Bank One Card Centre immediately on the (230) 467 1900 (24hr service) or immediately change PIN code on any ATM terminal. The Cardholder and/or the Customer shall nevertheless remain liable to Bank One for any transactions effected with the use of the Card by any other person who acquired possession of it with or without the Cardholder's consent before such notification is received by Bank One Card Centre as if he had used it himself.
- 4.4 In case PIN code has been forgotten, Cardholder must make a request in writing for re-issuance of a fresh PIN for which a fee may apply.

## 5. CREDIT LIMIT

- 5.1 Bank One shall assign a Credit Limit to the Customer Credit Card Account which must be strictly observed. The Customer may choose to sub-allocate limits to its employees and/or officers and may apply for a review of their Credit limit. Such Credit Limit(s) may be reviewed at Bank One's sole discretion.
- 5.2 Bank One may revise the Credit Limit from time to time and communicate with the Customer beforehand. Where it proposes to increase the Credit Limit assigned to the Customer, Bank One shall give prior notice thereof to the Customer and the latter shall have the right to refuse the proposed increase. Likewise, the Customer shall have the right to request Bank One to reduce its Credit Limit.
- 5.3 The Customer and the employees of the Customer to whom the Business Cards have been issued or are intended to be issued authorise Bank One to make any queries it deems necessary for the purpose of credit assessment when revising the Credit Limit, including queries through MCIB as per clause 16.3.
- 5.4 In computing whether the Credit Limit has been exceeded Bank One shall take into account the amount of any card transactions not yet debited to the Credit Card Account and of any authorisation given by Bank One to a third party in respect of a prospective card transaction.

## 6. USE OF CARD

- 6.1 The Cardholder is entitled to use his Card for the purposes set out in clause 2 above.
- 6.2 The Cardholder undertakes to exercise the utmost care to prevent the Card from being lost or stolen.
- 6.3 Any amount withdrawn by the Cardholder, such as it is recorded by the ATM, shall be debited to the Customer's Credit Card Account along with any associated fees, which may vary from Bank to Bank.

## 7. SPECIAL PROVISIONS RELATING TO THE RUNNING OF THE ATMs

- 7.1 Any amount withdrawn from the ATM shall be recorded and/or reproduced on a computer-base. The Customer and /or Cardholder agree that such records shall be conclusive and irrefutable evidence of the amounts withdrawn by the Cardholder and that Bank One shall be entitled to debit such amounts to the Customer's Credit Card Account.
- 7.2 Bank One and its employees and/or its agent responsible for the maintenance of the ATMs shall in no circumstances be held liable for the malfunction, temporary breakdown or misuse of the ATMs, which may result in the retention of the Card or its being torn or destroyed.

## 8. CASH WITHDRAWALS FROM OTHER BANKS AND FINANCIAL INSTITUTIONS ABROAD

- 8.1 Counter cash withdrawals by means of the Card from banks and financial institutions abroad displaying the Visa Logo shall require the presentation of the Cardholder's passport or National Identity Card.
- 8.2 The Cardholder shall also, when using the Card to obtain money sign a cash advance voucher. Any cash advance voucher bearing the imprint of the Card shall entitle the bank or financial institution to make the payment aforesaid even if the cash advance voucher is unsigned.

## 9. PAYMENT FOR GOODS AND SERVICES

- 9.1 The Cardholder may be required to sign a Sales Voucher or enter his/her pin code when using the Card to purchase goods and services. In case PIN has been entered, signature may not be required. Payment shall be evidenced by a Sales Voucher issued by the merchant and duly signed by the Cardholder.
- 9.2 However failure to do so shall not relieve the Customer from liability for payments effected by Bank One for its account through the use of the Card, and the POS voucher bearing the imprint of the card shall entitle Bank One to effect the payment aforesaid, whether or not it is signed by the Cardholder.
- 9.3 Under no circumstances shall Bank One's claim and right to receive payment from the Customer in terms of goods and services supplied through the use of a Card be affected by a dispute or claim arising between the Customer and/or Cardholder and the Supplier of such goods and services.
- 9.4 The Customer and/or Cardholder shall not have a claim against Bank One or the right to refuse payment for any reason whatsoever in the event of a dispute arising between the Customer and/or Cardholder and the supplier of any goods or services acquired with the use of the Card or card number. However, Bank One shall be entitled and undertakes to provide all necessary information relating to the use of the Card to the Customer and/or Cardholder.
- 9.5 Bank One shall not be liable for the refusal/decline by any retailer or any bank or financial institution to accept or honour the Card.
- 9.6 Where a merchant becomes liable to make a refund to a Customer and/or Cardholder, Bank One shall credit the Credit Card Account with the amount to be refunded either on receipt of a credit voucher issued by the merchant or on receipt of a letter from the merchant requesting such a refund.

## 10. METHODS OF SETTLEMENT

- 10.1 The card shall allow credit facilities to the Customer and/or Cardholder and the Credit Limit shall be periodically communicated on a bank statement.
- 10.2 Bank One shall send either by post or by electronic means to the Customer, to the address given by it, a monthly statement of all transactions effected on its Business Credit Card Account. The non-receipt by the Customer of the monthly statements does not, in any way, discharge the Customer from the payments obligation as laid down in clause 11.3.
- 10.3 The Customer undertakes to settle the debit balance on the Business Credit Card Account in one of the following ways:
  - (i) Payment in full of the amount due;
  - (ii) Mandatory minimum payment as shown on the Customer's statement;
- 10.4 The Customer shall effect the payments referred to in Clause 10.3 above in accordance with usual Bank One procedures. A Direct Debit Instruction shall be established at no cost to the Customer and shall be carried out by Bank One subject to the current Account to be debited showing a sufficient available balance on payment due date.
- 10.5 The Customer is allowed a revolving credit, which consists in its credit facility being adjusted by an amount equivalent to each refund effected by it within its overall Credit Limit. The Customer and/or the Cardholder shall, in no circumstances, exceed the authorised Credit Limit.
- 10.6 The debit balance of the Customer's Credit Card Account shall be charged with interest at such rate as may from time to time be fixed by Bank One and computed on the daily debit balance. Cash withdrawals incur interest as soon as a transaction is effective/as from transaction date whereas purchases are charged with interest as from date transaction is posted to the account.
- 10.7 Payments made to the employees of the Customer or for their account in pursuance of the present agreement shall be subject to the provisions of Articles 21 50-1 and following of the Civil Code relating to the special privilege of the banker.
- 10.8 Transactions effected in foreign currency shall be converted into Mauritian rupees on the date the transaction is processed as follows:  
The transaction shall be converted at the rate set by VISA on the processing date of the transaction plus any additional fee/charge by VISA\*. In addition Bank One shall include a charge on the conversion amount as referred to in Clause 16.5 below.
- 10.9 The Customer must pay the bank immediately (and in full):
  - (i) Any late mandatory minimum payment.
  - (ii) Any amount the Cardholder has spent exceeding his Credit Limit.
  - (iii) The amount of any transaction which causes this agreement to terminate.
- 10.10 If Customer has not made the mandatory minimum payment by the due date a late payment fee\* shall be charged. At the same time, interest on the balance carried forward will still apply. Furthermore, the status of the account will change and additional transactions will not be allowed on the card until balance due is cleared.
- 10.11 All amounts or balance remaining unpaid under this agreement shall become immediately due and demandable to the Customer upon the occurrence of the following:
  - (i) The Customer and/or the Cardholder committing any breach of the covenants and conditions herein contained, and/or;
  - (ii) The death of the Cardholder and/or;
  - (iii) An order or judgement has been issued or delivered against the Customer, whether by default or otherwise.

## 11. LOSS OR THEFT OF THE CARD

- 11.1 The Customer and/or the Cardholder shall immediately report to Bank One Call Centre/Hotline on its 24-hour telephone number (230) 467 1900. Any loss or theft of Card, including any suspected abstraction of Card even if it were by a member of any of the Cardholder's family or an employee of the Customer by calling personally and immediately at the Bank. Such report shall, on pain of nullity, be thereafter promptly confirmed in writing as follows:
  - (i) If the loss, theft, or suspected theft occurs locally, the report should be confirmed in writing on a form, specially provided for this purpose by Bank One, signed by the Cardholder and handed over personally within 24 hours from the date of such loss, theft or suspected theft. The Cardholder shall at the time, further produce his National Identity Card or passport.
  - (ii) If the loss, theft, or suspected theft occurs abroad, the report should be confirmed in writing to the Visa Card Centre within 24 hours from the date of such loss, theft or suspected theft. In case no written report has been made, the Cardholder shall report such loss, theft or suspected theft to Bank One in writing, by registered post.
- 11.2 Bank One may further require the Customer and/or the Cardholder to report such loss, theft or suspected theft of the Card to the Police and to supply evidence that such report has been made.
- 11.3 Upon being notified of any such loss, theft or suspected theft of the Card, Bank One will take all necessary steps to prevent the Card from being used to access the Customer's account.
- 11.4 In case of dispute as to the effective time and date of notification of any loss, theft or suspected theft, the time and date of receipt of the written notification at Bank One Card Centre shall be conclusive.
- 11.5 Bank One shall in no way whatsoever, be held liable for any loss, damage resulting from any notification made by phone, telegram, telex, fax or otherwise, which might not emanate from the Customer and/or the Cardholder and/or which is not confirmed in writing as per Clause 11.1 above.
- 11.6 Report of the loss, theft, suspected theft or abstraction of the Card, shall in no way affect any transaction effected prior thereto or those already settled by Bank One or debited to the Customer's Credit Card Account
- 11.7 Lost/stolen/suspended cards may be captured by an ATM or picked up by Merchants.

BANK ONE BUSINESS CREDIT CARD TERMS AND CONDITIONS

12. LIABILITY OF CARDHOLDER

- 12.1 The Cardholder is responsible for the safekeeping and use of his Card and his PIN. He shall exercise the utmost care to prevent it being lost, stolen or used by another person.
12.2 Subject to the provisions of Clause 12.6 below, the Cardholder's liability shall last until the written notification of the loss, theft or suspected theft referred to in Clause 11 above, is received at Bank One Card Centre.
12.3 The maximum amount of the Cardholder's liability for unauthorised use of the card where it is lost or stolen, is the maximum amount that can be withdrawn immediately preceding the time and date of the report of the loss or theft of the card to Bank One.
12.4 If any person uses the Cardholder's Card before the latter has informed Bank One that the Card has been lost or stolen, Bank One undertakes to refund the disputed transaction, if:
12.4.1 The Cardholder has exercised reasonable care in safeguarding his Card from risk of loss, theft or unauthorised use; and
12.4.2 The Cardholder had immediately and without delay notified Bank One upon discovery of the loss, theft, or unauthorised use; and
12.4.3 A PIN has not been used as the Cardholder verification method for the unauthorised transaction; and
12.4.4 The Cardholder has complied with the Terms and Conditions of the present Agreement.
12.5 The Customer and /or Cardholder shall not be responsible for any withdrawal or payment for goods and services resulting from the use of the card, as soon as he informs Bank One of the loss or theft.
12.6 In case of fault or negligence by the Cardholder in the safekeeping of his Card or his PIN, Bank One shall be entitled to report the matter to the Police and claim damages from the Cardholder and/or the Customer even though the latter has notified the loss, theft or abstraction.

13. DURATION OF VALIDITY OF THE CARD

- 13.1 The Card shall be valid as from the first day of the start date up to the last day of the expiry date borne thereon.
13.2 At Bank One's discretion, the Card will be renewed before expiry date. Such Card may be issued at a reviewed/decreased Credit Card Limit.
13.3 Where the Customer does not wish to renew its Card(s) with Bank One, it shall notify Bank One in writing at least 3 months prior to the expiry date of the relevant Card(s).
13.4 The Card shall remain the property of Bank One which may in its absolute discretion terminate its validity at any time or refuse to renew it on expiry without having to assign any reason thereof. In such circumstances, the Cardholder, shall stop using the Card from one time such request is made to him and the Customer and/or the Cardholder undertake to return the Card to Bank One at the earliest. Such request shall be addressed to the Customer by registered post at its last known address, the postal receipt being evidence of such request. The Customer and/or Cardholder shall be liable to prosecution in case they continue to make use of their Card after such request.
13.5 The closing of the Credit Card Account at which one or more Card/s is/are operated, entails the duty on the part of the Customer to return it/them immediately to Bank One. However, the account will be deemed closed after settlement of any outstanding balance on the Account.
13.6 In accordance with Clause 13.4, the Customer agrees to indemnify Bank One in respect of any outstanding debit balance on it Credit Card account and shall be liable to prosecution in case of failure to settle the amount due.
13.7 In the event of breach of any of the conditions of this agreement for the time being in force by the Customer and/or Cardholder, Bank One shall, in addition to any other remedies it may have, take such steps as are necessary to stop any operation by means of the Card/s and to withdraw the Card/s.

14. KEEPING OF DOCUMENTS AND INFORMATION RELATING TO OPERATIONS BY MEANS OF CARDS-TIME LIMIT FOR CLAIMS

- 14.1 The relevant documents and information referred to in Clause 7.1 above shall be recorded by Bank One for a period not exceeding one year.
14.2 As soon as reasonably practicable, where the Customer and/or Cardholder are of opinion that an item included in a statement of account is wrong they shall so inform Bank One. No claim or action whatsoever relating to a transaction shall be entertained after the expiry of 30 days from the date of one statement of account whereon the transaction is borne.
14.3 In case of a Cardholder's complaint, Bank One shall follow the rules and regulations set by Visa International in initiating and processing such a complaint. Any resulting refund may take up to 180 days before being undertaken.

15. COMMUNICATION OF INFORMATION TO THIRD PARTIES

- 15.1 Bank One shall be entitled, should it deem necessary, to pass on to any commercial bank, financial institution or merchant, any information pertaining to the Cardholder in case of improper or fraudulent use of the Card by him, or in order to facilitate the recovery of same in case of loss or theft.
15.2 Bank One may list cancelled cards in its Warning Bulletin for dissemination to its merchant network and appropriate Card Organisations.
15.3 In conformity with the governing laws and regulations as enacted and as may be amended from time to time, Bank One shall be entitled to pass on to the Central Bank any credit information relating to the Customer and/or the Cardholder through the Mauritius Credit Information Bureau (hereinafter referred to as "MCIB").
15.4 The Cardholder acknowledges that, as part of its appraisal process of the credit card application, Bank One may access the MCIB to seek information on credit facilities provided to the Cardholder with other banks and hereby authorises the bank to do so.
15.5 The Cardholder shall notify Bank One promptly in writing of any changes in his personal details including but not limited to his employment or his official residential address or phone numbers or any changes whatsoever in his civil status.
15.6 The Cardholder shall also inform Bank One of any material change to his personal circumstances that might have an impact on the Credit Limit assigned to him.
15.7 Any notice or correspondence sent to the Cardholder by post shall be delivered to the latest address provided by the Cardholder to Bank One in writing and shall be deemed to have been received within 48 hours of posting.
15.8 The Customer undertakes to immediately notify Bank One of any of the information as indicated in clauses 15.6 and 15.7 relating to any of the Cardholder/s of which the Customer is aware of or ought to have been aware of.

16. CHARGES FOR THE SERVICES PROVIDED BY THE CARD

- 16.1 Charges for the services provided by the Card, shall be debited annually in advance to the Customer's Credit Card Account and shall not be refundable in the event of the Card being withdrawn or the Account being closed during the year.
16.2 All charges can be consulted on Bank One website(www.bankone.mu) and/available at Branches.
16.3 A handling fee shall be charged on any local and foreign cash advance.
16.4 A penalty fee shall be charged if:
a) the authorised Credit Limit is exceeded.
b) the mandatory minimum payment is not made by the due date.
16.5 A conversion fee shall be levied for international transactions only.

17. SANCTIONS

- 17.1 Any improper or fraudulent use of the Card shall render the Cardholder liable to prosecution.
17.2 In an action before any Court for the recovery of any sum due to Bank One in connection with the use of a Card, the documents relating to the transactions effected therewith or certified photocopies thereof shall be conclusive and irrefutable evidence of the said transactions.

18. GENERAL

- 18.1 Bank One may refuse any request for authorisation of a transaction in the following cases:
(i) If Bank One has reasonable doubt that such transaction is fraudulent.
(ii) In case the mandatory minimum payment has not been fully settled even though the credit limit has not been exceeded.
(iii) If Bank One has established that the Customer may not be able to settle his Credit Card Account in full and on time.
In these cases, Bank One shall not have to give any prior notice.

19. MODIFICATIONS TO CONDITIONS OF THE PRESENT AGREEMENT

Bank One may at any time, subject to a 30 day written notice change any terms of this agreement or introduce new terms, including interest rates, fees and other charges, etc. The Customer and/or Cardholder who use the Card after receiving such notifications or do not return the Card to Bank One within 15 days of such notification shall be deemed to have accepted the said changes or amended terms and shall be bound thereby. If there are sufficient changes on a 12-month period to warrant it, Bank One shall provide to the Customer and/or Cardholder a consolidation of the variations made to the Terms and Conditions over that period.

\*Declaration by the Customer:

I/We accept the above terms and conditions. I/We is/are aware that I/We can seek independent legal advice or other advice before signing the acceptance and agree to these terms and conditions in full awareness of its contents. I/We undertake to advise all Cardholders as designated by me/us of the above Terms and Conditions and to have them to fully acknowledge those Terms and conditions.

I/We authorize you to debit the company's account number ..... for payment of all charges, interests, costs, commissions and accessories.

I/We declare that I/We am/are duly authorized by the Company to sign the present application form and Terms and conditions on behalf of the Company.

Accepted by:

Authorised Signatories

"Read and approved"-(in Signatories handwriting before signature) "Read and approved"-(in Signatories handwriting before signature) "Read and approved"-(in Signatories handwriting before signature)

Sig: \_\_\_\_\_ Sig: \_\_\_\_\_ Sig: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Name: \_\_\_\_\_ Name: \_\_\_\_\_

(\*)Refer to Table of charges and commissions for credit cards

**FOR OFFICE USE ONLY**

**CREDIT RISK**

Staff Name : \_\_\_\_\_

Received on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Branch Location : \_\_\_\_\_

Credit Limit Requested: \_\_\_\_\_

Check List (Please tick) :

Credit Limit Recommended by Credit Risk: \_\_\_\_\_

Signature confirmed  Yes  No

Comments: \_\_\_\_\_

National ID Card or Passport for expatriate  Yes  No

Proof of Address (Cardholders)  Yes  No

MCIB Report  Yes  No  N/A

Remarks : \_\_\_\_\_

Approved as requested

Approved with reduced limit of \_\_\_\_\_

Rejected

Credit Card Account No.

Name of approver: \_\_\_\_\_

1. \_\_\_\_\_

Signature: \_\_\_\_\_

2. \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

3. \_\_\_\_\_

Input by : \_\_\_\_\_

Signature : \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Comments : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Sent on : \_\_\_\_\_

Processed by: \_\_\_\_\_

Checked by: \_\_\_\_\_