

Prime Credit Card EMI Application Form

I hereby Apply for Prime Credit Card EMI as Following:

Name of the Cardholder: _____

PCBL Credit Card Number: _____

Expiry Date: _____

M M Y Y

Contact Number: _____

Email: _____

Details of Items Purchased

Name and address of Merchant: A. TO Z. Online Bazar Pvt. Ltd

Name of the Item: _____

Details of Item(s) Purchased: _____

Manufactured by: _____

Model No./Name: _____ Serial Number(If Any): _____

EMI Loan Amount: NPR _____ (In Words:.....)

Choose EMI Tenure (Months) : 6 12 18 Other (please specify) : _____

I here by Declare that I have read and understood the terms and conditions applicable for availing credit card EMI Loan from Prime Commercial Bank Limited mentioned overleaf governing PCBL EMI payment of the Credit Card. I agree to abide by these rules.

Signature of Cardholder _____

Date _____

For Merchant's Use Only

Name of the Merchant: A. TO Z. Online Bazar Pvt. Ltd

Requested by: Name : Bikash Bhandari Mobile Number: 9851112104

Signature: J. P. Sharma STAMP



For Bank's Use Only

Application Received by: _____ Date: _____

Available Credit Limit: _____ EMI Credit Limit: _____

Monthly EMI Amount: _____

Approved Tenure : _____ EMI Issued Date : _____ EMI Expiry Date: _____

Approved By: _____ Signature: _____

Terms and Conditions

1. Prime Commercial Bank Limited (PCBL) EMI Loan Facility to its Local Currency Credit Card Members holding Visa hereinafter referred to as the "Credit Card". Prime Commercial Bank Limited Credit Card equal monthly installment facility is hereinafter referred to as the "PCC EMI".
2. The Purpose of PCC EMI is to allow the Credit Cardholders to purchase goods and services offered by the Merchants and repay the amount of Purchase through Equal Monthly Installment (EMI) in accordance with these PCC EMI Terms and Conditions.
3. Service Charge means a rate applicable for any service offered under this PCC EMI Scheme based on the tenure of the EMI.
4. Total PCC EMI value means the purchase price of the product which is required to be paid by the Cardholders within the installment tenure as agreed.
5. EMI amount means the Total PCC EMI value divided by the number of months opted under PCC EMI.
6. PCC EMI Tenure means the number of monthly installment opted by the Cardholders under PCC EMI.
7. If the Customer meets Credit Card terms and conditions of PCBL, he/she may be eligible for enrolling into PCC EMI. PCC EMI is available for basic and supplementary Credit Card members and will only be offered to those cardholders.
8. PCC EMI will be available against the purchase of goods and services from nominated outlets by PCBL.
9. The EMI amount will be posted to the Cardholders card account on the transaction date and the same will be treated normal card transaction thereafter. The Cardholders will be required to repay the EMI amount along with the other card dues on the due date printed in the credit card statement.
10. Under the Credit Card Terms and Conditions, if the cardholder is unable to effect full payment for the due amount as mentioned in credit card statement on or before the payment due date, the cardholders is liable to pay interest and other fees as per prevailing credit card terms and condition. Further the Bank shall be entitled to recover such dues from any movable or immovable property of the Cardholder in accordance of the prevailing laws.
11. Cardholders will be charged on regular existing credit Card interest applicable to the Credit card account on the outstanding balance transaction(s) amount. This charge will be levied as per the overall financial charge on the credit card on the next billing date.
12. The goods and services offered by the Merchant outlets, the installment charge rate and the number of the Monthly installment to be paid (PCC EMI Tenure) for each goods and services shall be determined by PCBL. The PCC EMI terms and conditions including interest rate and tenure may vary from one offer to another.
13. If the cardholder is interested in availing any offer under, PCC EMI he/she may sign a form available with any PCBL's branches and Card Center, to complete required formalities. On receiving the application form, Bank may approve/decline the application from as per the laid condition and criteria. Upon approval, the transaction will be booked/Converted to PCC EMI in accordance with PCC EMI and conditions and to provisions applicable to the specific offer.
14. PCBL will process and authorize PCC EMI transaction only if the additional limit is approved for PCC transaction.
15. The amount to be paid every Month (EMI) will be computed dividing the total PCC EMI Value by the PCC EMI Tenure.
16. EMI shall be billed to the cardholder starting from the statement following the statement if immediate billing date of booking of transaction to PCC EMI account and every month thereafter until the PCC EMI amount is paid in full.
17. When a Cardholder makes a purchase under PCC EMI, the monthly minimum due on the statement will be outstanding transaction multiplied by the required minimum payment percentage plus the PCC EMI monthly installment(s) determined by PCBL, plus any excess amounts over the credit limit and past due amounts, if any.
18. If the cardholders pay less than the monthly minimum due on the due date specified in the cardholder's credit card monthly statement, then charges as per the existing credit card terms and condition governing the issuance and use of PCBL Credit Card will become applicable including on the PCC EMI amount.
19. In case the credit card is cancelled or is delinquent for a specific period by PCBL from time to time, the PCC EMI transaction will be terminated automatically and the cardholders will be liable to pay the remaining installments immediately upon receipt of the next statement of account.
20. PCBL will not be liable for any damage or loss incurred by the cardholders arising out of the purchase, installation, use or otherwise of the good(s) and or service(s) under PCC EMI for any negligence breach or statutory or other duty on the part of the Merchants/outlet nor shall PCBL be responsible in any way for the quality of good(s) and or service(s) purchased under PCC EMI. Any complaints about the quality of good(s) or service(s) purchased shall be referred to the suppliers or the merchant and shall not affect cardholder's obligation to continue paying PCC EMI monthly installment to PCBL.
21. PCBL reserves the right anytime and without any prior notice or liability to the cardholders in any manner whatsoever to terminate PCC EMI or cancel or vary its benefits or feature or vary terms and conditions. PCBL is also entitled to determine the minimum and maximum amount of purchase allowed under the PCC EMI for each particular offer.
22. PCBL reserves the right to disqualify any cardholders from further participations, if in its judgement, the cardholder has in any way violated Credit card terms and condition.
23. PCBL shall be entitled to reject/refuse any application submitted by the customer to it under PCC EMI without assigning any reason whatsoever.
24. PCBL shall not be liable if any cardholder is unable to perform its obligation under these terms and condition for any reason whatsoever. Further PCBL shall not be held responsible for any delay in transmission of information to PCBL from Merchant or any third party.
25. These terms and conditions shall be without prejudice to the existing credit card condition governing the issue of and use of PCBL Credit card shall apply to PCC EMI.
26. Any Tax if applicable under this scheme shall be paid by the respective cardholder and debited to the respective card account.
27. The terms and condition of PCC EMI facility booking may be altered, amended or changed by the Banks at any time at its sole discretion and such alteration, amendment or change will be a part of this terms and condition.
28. Cardholder is allowed to settle EMI loan outstanding in advance for which charges shall be applicable as per the bank's mentioned tariff.

I have read & understood and agreed the above mentioned terms and conditions applicable to avail PCC EMI loan under Prime Credit Card Scheme along with Terms and conditions set forth for availing Bank's Credit Card. I agree that it is my responsibility to pay the EMI Loan regularly along with other applicable fees, charges, interest incurred in the mentioned Credit card used by me.

Name of the Cardholder: _____

Authorized Signature : _____ Date : _____