

TERMS AND CONDITIONS

In consideration of Central Finance Company PLC, (Company) pursuant to my/our, request, making available to me/us. Debit/Automated Teller Machine (ATM) Facilities and issuing to me/us a Visa Debit Card. I/We agree to be bound by the following terms and conditions.

1. At all times to regard the Card as the property of the Company and to surrender it unconditionally and without reservation upon demand by the Company.
2. At no time to use or attempt to use the Card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.
3. To restrict use of the Card exclusively to the person named in the Card as it is not transferable.
4. All parties to sign in the case of a Joint Account.
5. Joint Account Holder/Partner may each possess a Debit/ATM Card by which a separate application form should be furnished for each individual.
6. Not to use or attempt to use the Card after any notification of its cancellation or withdrawal has been given to me/us by the Company or by any person acting on behalf of the Company.
7. At no time and under no circumstances to disclose to any person the Personal Identification Number (PIN NO) allotted to me/us to facilitate the use of the Card the Company's DEBIT/ATM.
8. To immediately notify the Company of the loss or theft of the Card.
9. To accept full responsibility for all transactions processed from the use of the Card except any transactions occurring after the Company shall have confirmed to me/us that it has received notice of loss or theft of the Card or of unauthorised acquisition of the Personal Identification Number
10. Subject to (7) above to accept the Company's record of withdrawals and / or transfers as conclusive and binding for all purposes and to authorize the Company to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.
11. To acknowledge that the amount stated on the DEBIT/ATM screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the slate of my/our account with the Company.
12. Not to hold the Company liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the Card or the ATM or the insufficiency of funds in the DEBIT/ATM
13. Notwithstanding and without prejudice to the generality of the provisions of (10) above the use of the Card shall be at my/our sole risk and I/We assume any and all risks incidental to or arising out of the use of the card.
14. The Company will not be responsible for the Card not being honored for any reason whatsoever.
15. To return the Card for cancellation should it be no longer required or should my/our account with the Company for any reason be closed.
16. That the Company shall be at liberty to terminate the facility at any time without notice to one/us by canceling or refusing to renew the Card.
17. All Card Transactions effected in currencies other than Sri Lankan Rupees will be debited to the Savings Account/pre-approved Fixed Deposit Loan account after conversion into Sri Lankan Rupees at a rate of exchange determined by the exchange rate adopted by Master Card International on the date of conversion, plans an additional percentage levied by the Bank and any transaction fee(s) charged by Master Card International to the bank.
18. Joint Account Holders are intaralia jointly severally bound by these terms and conditions and are liable for all transactions processed by the use of the Card.
19. All rules and regulations governing the operation of Savings Account/pre-approved Fixed Deposit Loan account shall be applicable to Card transactions.
20. I/We undertake not to use this card to make payment for purchase of Real Estate or Financial/Assets overseas.
21. The Company reserves the right to vary these terms and conditions.
22. This declaration is made to the Controller of Exchange, Sri Lanka:-
I/We.....(Cardholder),(Cardholder) declare that all details given above by me/us on this form are true and correct. I/We hereby confirm that I/ We am/are aware of the conditions imposed under the Exchange Control Act in the notice published in the Extraordinary Gazette No:1411/5 of 19th September 2005 subject to which the card may be used for transaction in foreign exchange and I/We hereby under take to abide by the said conditions. I/We further agree to provide any information on the transactions carried out by me/us in foreign exchange on the card issued to me/us, as company may require for the purpose of Exchange Control Act. I/We also affirm that I/We undertake to surrender that Card/s to Company, If I/We migrate or leave Sri Lanka for employment abroad.
23. *We the undersigned Partners of authorize the issue of the Card to the person named in the DEBIT/ATM application and confirm that all drawings made through this Card shall be debited to the partnership Savings Account/per-approved Fixed Deposit Loan accounts at Company. We undertake to be jointly & severally liable for all such drawings. Further, we confirm that all facilities & information about the Partnership Savings Account/pre - approved Fixed Deposit Loan Account available through the DEBIT/ATM Machine may be made available to this Card Holder until receipt of written notice from any of us to the contrary.

මා / අප ඉහත සඳහන් කරුණු සහ කොන්දේසි සඳහා එකඟ වන අතර පිලිගැනීමට බැඳී සිටීම/මු.

நான் / நாம் கீழ்வரும் நிபந்தனைகளுக்கு கட்டுப்பட சம்மதிக்கிறோம்/கிறேன்.

1.
2.

*(To be completed only in the case of Partnership Accounts)

FOR BRANCH USE ONLY (To be completed by Branch)

Declaration by Authorised Officer

01. To the Controller of Exchange, Sri Lanka :- /..... have carefully examined the information together with relevant documents submitted by..... and satisfied my self that the said information and documents are in conformity with Exchange Control requirements and the internal policies of the Central Finance. The Central Finance undertakes to exercise due diligence on the transactions carried out by the cardholder on his/her EETC in foreign exchange and to suspend the availability of foreign exchange on the EETC if reasonable grounds exist to suspect that unauthorised foreign exchange transactions are being carried out on the EETC in violation of the undertaking given by the cardholder and to bring the matter to the notice of the Controller of Exchange.

02. To Manage, Card Center:- Signature verified, fees recovered and Operating instructions comply with the mandate.

Non Staff Staff Sole All to Sign Any one of us Others Customer Signature Verified Yes

Details of Other Account/s To be Linked Checked & Verified Yes

Branch Stamp & Signature of Authorised Officer

Date

FOR USE OF DEBIT/ATM CENTER / DEBIT/ATM මධ්‍යස්ථානයේ භාවිතය පිණිසයි / DEBIT/ATM நினைப்பு பாவனையைக்கு இடம்

DEBIT/ATM CARD NO	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	DATE APPLICATION RECEIVED FROM BRANCH	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
DEBIT/ATM DATE CARD DESPATCHED TO BRANCH	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	DATE CARD SEND TO COM BANK	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
DATE PIN MAIL POSTED	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	CARD CENTER AUTHORIZED BY
		PIN MAILER AUTHORIZED BY