



CREDIT CARD
APPLICATION

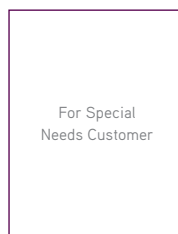
www.banknizwa.om



بنك نزوى
Bank Nizwa



Credit Card Application Form



Date:
DD MM YYYY

Application Number: _____

Card Number: _____

Branch: _____

CIF No.: _____

CUSTOMER TYPE

☐ New Salary Customer ☐ Existing Salary Customer ☐ Collateral Customer ☐ BN Staff

CARD TYPE

☐ Standard Credit Card ☐ Gold Credit Card ☐ Titanium Credit Card ☐ Platinum Credit Card
☐ World Credit Card

Credit Card requested limit: _____

PERSONAL DETAILS

Name of Applicant - as per ID Card

Title First Name Second Name Third Name Surname/Tribe
1. _____

Nationality	ID/Resident Card	Expiry Date (DD/MM/YYYY)	Date of Birth (DD/MM/YYYY)	Place of Birth	Gender
					<input type="checkbox"/> M <input type="checkbox"/> F

Marital Status: ☐ Single ☐ Married ☐ Others: _____

Passport No.*: _____ Passport Expiry Date*: _____ Resident ID.*: _____ Resident Card Expiry Date*: _____

*For Non-Omani Nationals

STATEMENT ADDRESS

P.O. Box: _____ Postal Code: _____

Residential Status:

☐ Fully owned ☐ Owned with mortgage ☐ Employer provided ☐ Renting ☐ Living with parents ☐ Other

House No./Flat No.: _____ Building No.: _____ Way No.: _____ Area: _____

Wilayat: _____ Res. Tel. No.: _____ Mobile (1): _____ Mobile (2): _____

Email: _____

PERMANENT ADDRESS (IF DIFFERENT FROM ABOVE)

P.O. Box: _____ Postal Code: _____

House No./Flat No.: _____ Building No.: _____ Way No.: _____ Area: _____

Wilayat: _____ Res. Tel. No.: _____ Mobile (1): _____ Mobile (2): _____

EMPLOYMENT / BUSINESS

Name of the Employer / Business: _____ Sector: ☐ Government ☐ Private

Employer Code: _____

If Self-employed provide the CR No.: _____

Nature of Business: _____ Designation: _____ Employee No.: _____ Date of Joining: _____

Address:

PO Box: _____ PC: _____ City / Town: _____ Tel. No.: _____ Fax: _____

INCOME

Monthly Gross Salary Income: _____

Basic Salary: _____ Allowance _____ Total Income _____ Additional Income _____

Annual Income: _____ Salary Date: _____

FUNDING ACCOUNT

I would like to settle my Credit Card bills ☐ 5% ☐ 100% of outstanding every month

Please debit my Bank Nizwa Account No.: to settle my Credit Card bills as per percentage marked above.

CIF No.: _____ Branch: _____

PRIMARY CARD DETAILS

My name to appear on the card, as below: (English only; max 20 characters including spaces)

SUPPLEMENTARY CARD DETAILS

Name: _____

Relationship: _____ Date of Birth: _____ ID/Passport: _____ Nationality: _____

Supplementary card name to appear on the card, as below: (English only; max 20 characters including spaces)

Card limit: _____

SUPPLEMENTARY CREDIT CARD LIMIT PER DAY

Retail/POS number		Retail/POS amount	
ATM cash number		ATM cash amount	
Retail/POS amount per transaction		ATM cash amount per transaction	

BANKING SERVICE REQUIRED

☐ SMS alerts for card transactions: ☐ Arabic ☐ English ☐ Email alerts for card transactions

BANKING RELATIONSHIPS

Bank Name	Account Number	Type of Account	Relationship Since (MM/YYYY)

Type of Liability	Bank	Amount Outstanding	Monthly Payment
Personal Finance			
Auto Finance			
Credit Card			
Home Finance			
Other Liability (including 3 rd Party Guarantees)			
Total			

REFERENCE	
In Oman	In Home Country (For Expatriates / GCC Nationals)
Name: _____	Name: _____
Relationship: _____	Relationship: _____
Employer: _____	Employer: _____
Address: _____	Address: _____
Office Tel.: _____	Office Tel.: _____
Mobile: _____	Mobile: _____

TERMS AND CONDITIONS

I confirm that the information given above is true and complete, and that I have received the Bank’s General Terms and Conditions for the operations of the Credit Card Account and Electronic Banking Services and those applicable specifically to the type of account chosen by me.

Name	Signature/Thumb Impression	Signature/Thumb Impression Verified (Bank use only)
Primary Card Holder		

FOR BRANCH USE ONLY

CIF No.: _____

Recommended by: _____

Branch: _____

Signature: _____

Card Type: _____

Card Limit: _____

Customer Segment:

☐ Mass
☐ Mass Affluent
☐ Affluent
☐ VIP

Processed and Input By	DSR / PBO Code	Branch Sales Code	Data Input Verified and Authorised By

FOR CARDS OPERATIONS USE ONLY

Application Reference No.: _____

NBR: _____

Logo.: _____

PCT: _____

User	User ID	Name	Signature	Date/Time
Input				
Authorizer				

Primary Card No.:

Supplementary 1 Card No.:

Supplementary 2 Card No.:

Supplementary 3 Card No.:

Terms and Conditions for Bank Nizwa Credit Card

The issuance and usage of the Bank Nizwa Credit Card shall be subject to the following terms and conditions:

1. Definitions

The Bank: Bank Nizwa

Debit Card: The bank debit card is a card used for payment of cash purchases between the customer, the Bank and the merchant; it is used to pay for goods and services and for cash withdrawals from ATM's (Automated Teller Machines) and cash withdrawals from banks bearing the OmanNet, GCCNET, Visa or MasterCard logos.

Credit Card: A card with credit line provided by the Bank to a customer to be used for Cash withdrawal over ATM or Purchases on credit from Point of Sale terminals.

Personal Identification Number (PIN): Secret number that is given to customers in sealed envelopes or generated by customer through ATM or Phone banking. The PIN is used for cash withdrawals, for balance enquiries over ATM's and for verification on POS machines.

Customer / Cardholder: means an individual to whom a card, bearing that individual's name, is issued by the Bank and includes the Primary Cardholder and any Supplementary Cardholder. Reference in these Terms and Conditions to 'Cardholder' shall mean Primary Cardholder and/or Supplementary Cardholder as shall be appropriate in the context.

Branch: All Bank Nizwa branches.

Supplementary Card: Secondary Card under the primary Credit Card account.

Renewal of Credit Card: Renewing customer credit card facility after card expiration.

Replacement Card: Replacing customer physical credit card with new card number.

Credit Card Account: Means the account allocated to a Card for the purpose of entering all credits and debits received and (or) incurred by the Primary Cardholder and (or) the Supplementary Cardholder, if any, under these Terms and Conditions for that Credit Card.

Credit Card Statement: Means Bank's monthly statement issued to the Primary Cardholder showing particulars of the Card Transactions since the last Card Statement and the Current Balance and Minimum Amount Due payable to the Bank by the Payment Due Date and sent to the Primary Cardholder at the postal address provided by Customer or by such other means as may be agreed with Customer.

Credit Card Limit: Is the amount of purchases on credit that is approved by the Bank to the credit cardholder.

Credit Card Services: The department within the bank responsible for issuing and embossing of all types of cards.

Annual Membership Subscription Fees: Is the fees which client pays to the Bank to issue the different types of Credit Cards.

Sharia Compliant Credit Card

1. Qard Hassan

- 1.1 Bank shall make available to the Cardholder the Credit Limit based on the Sharia principle of profit-free loan (Qard Hasan). The Credit Limit may be utilized by the Cardholder for Card Transactions for the specified payment period.
- 1.2 Bank, may at any time, with prior notice to the Cardholder reduce the Credit Limit. In such an event, the Cardholder shall be required to repay the outstanding credit amount to be within the new Credit Limit.

2. Credit Card Delivery and Usage

- 2.1 Customer shall sign the bank register to confirm receipt of the card.
- 2.2 Customer will generate the PIN by calling the Phone Banking using IVR System.
- 2.3 Customer may request the Bank to send the Credit Card by mail. In this case, Bank shall not bear any responsibility if customer didn't receive the card.
- 2.4 Customer can use the credit card limit within the validity period which is clearly embossed on it.

3. Supplementary Card

- 3.1 The Customer/Primary Credit Cardholder can request the bank to issue Supplementary Credit Card in addition to the Primary Credit Card account and within the approved credit limit.
- 3.2 The Primary cardholder will be fully responsible for all amount debits to the Credit Card account. As well as any expenses or charge imposed on the Credit Card.
- 3.3 The Primary card and all supplementary cards shall be subject to the maximum credit limit allowed by the bank.

4. Card Account

- 4.1 The Bank will debit the Credit Card Account for fees and all transaction amounts resulting from customer usage of the card.
- 4.2 The amount of any Credit Card transaction, in any currency other than Omani Rials, will be converted at the prevailing market rate of exchange on the date when the transaction is debited to the Credit Card Account.
- 4.3 The Bank shall charge the customer for the Credit Card fees during the first month of the card issuance, replacement and renewal in accordance with the annual fees set by the bank for each Credit Card type, and such fees shall be considered as due and are non-refundable.

5. Credit Card Statement

- 5.1 The bank shall issue Credit Card Statements at specified intervals. Unless instructed by the customer in writing to hold all correspondence, the Bank will dispatch Statements and advices to the customer's postal address as recorded in Bank's records. The same will be deemed to have been received by the customer.

5.2 The customer should carefully check the Transactions in the Statement, and any error or discrepancy must be notified in writing to the Bank within (15) fifteen days from the date on which the Statement is sent to the customer address. If the Cardholder gives no such notice, the Statement will be deemed to be correct and the Bank will not be liable or responsible for any further objection received from the Customer.

5.3 If the Cardholder does not receive a Statement for any period, customer remains liable to pay the due amount.

6. Payment of Fees

6.1 The Annual Subscription Fee shall be calculated in accordance with the Bank's "Services & Price Guide". The Customer acknowledges and agrees that the Annual Subscription Fee may be amended by the Bank at its sole discretion. Bank shall notify the customer of the revised Fee by making the relevant changes to the Schedule available at the Bank branches or on the Website.

6.2 The Cardholder(s) shall be liable to pay the Annual Subscription Fee and all dues as per the bank records upon the request of the Bank.

6.3 The Annual Subscription Fee shall be added to the Credit Card Statement issued to the customer.

6.4 The Annual Subscription Fees as presented by the Bank for each Credit Card type shall be paid by the Cardholder when the Credit Card is issued or renewed, and upon issuance or renewal of every Primary and Supplementary Cards.

6.5 For avoidance of doubt, the Annual Subscription Fee that shall be paid by the Cardholder has no linkages directly or indirectly with the credit limit granted by the Bank to the credit cardholder(s).

6.6 The Primary Cardholder agrees to pay the total amount of all Charges described as the Current Balance specified in the Credit Card Statement. Such Charges to be due in full and payable not later than the Payment Due Date specified on the Credit Card Statement.

6.7 The Primary Cardholder may choose not to settle the Current Balance in full, in which case the Cardholder must pay at least the Minimum Amount Due on or before the Payment Due Date. If the Current Balance is less than as prescribed by the Bank from time to time, the Current Balance becomes fully due. If the Minimum Amount Due is not paid by the Payment Due Date or only partly paid, the unpaid amount of such Minimum Amount Due will be included in the next Card Statement's Minimum Amount Due.

6.8 If the Credit Cardholder fails to pay the Minimum Amount Due Date, the Cardholder undertakes to pay an agreed amount to charity calculated at the rate of (1%) of the unpaid amount in addition to any actual cost incurred by the Bank, if any, (excluding any loss of profit, cost of funding or any other amount in the nature of interest) which will be paid to Charity as per the guidelines provided by the Bank's Sharia Supervisory Board.

6.9 The Customer authorizes the Bank to debit Fees or Charges due to the Bank from any of Credit Cardholder accounts.

7. Loss of Credit Card and Security Code

7.1 Bank will issue a Security Code for the Credit Cardholder for use at any ATM or electronic device which accepts the Credit Card, and the Credit Cardholder agrees that the PIN may be sent by post or courier to the Credit Cardholder at the Customer's risk.

7.2 Bank will issue a Security Code for the Credit Cardholder's use with Phone Services, and the Credit Cardholder agrees that the Security Code may be generated over the telephone or any other communication device or may be sent by post or courier to the Cardholder at the Customer's risk.

7.3 When any Security Code is advised by mail or courier, the Credit Cardholder must memorize the Security Code and immediately destroy the advice.

7.4 The Credit Cardholder shall be fully liable for Credit Card Transactions made with the Security Code, whether with or without the knowledge of the Cardholder.

7.5 The Credit Cardholder shall take all reasonable precautions to prevent the loss or theft of the Credit Card, and shall not disclose the Security Code to any party.

7.6 In the event that the Credit Card is lost or stolen, or the Security Code is disclosed to any other party, the Credit Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to the Bank and to the police of the country where such loss or theft or disclosure occurred.

7.7 The Credit Cardholder shall be and remains fully liable to make payment to the Bank for any debit to the Credit Card Account arising from any Card Transactions, Cash Withdrawal, ATM transactions, utility payments and/or any services or facilities provided through Phone Services, effected through the use of the Credit Card and/or Security Code by any person whether with or without knowledge of the Cardholder.

7.8 Bank may at its sole discretion issue a replacement Credit Card for any lost or stolen Credit Card, or a new Security Code on these Terms and Conditions or such other terms and conditions that the Bank may deem fit.

7.9 In the event that the lost or stolen Credit Card is recovered, the Cardholder shall immediately not use it and cut the recovered Credit Card in half and return the cut card to the Bank. The Credit Cardholder shall not use the Security Code after reporting to the Bank of the disclosure of the same to any other party.

8. Credit Card Conditions

8.1 The Credit Card is and will at all times remain the property of the Bank and must be delivered to the Bank immediately upon request by the Bank or its duly authorized agent.

8.2 The Primary Credit Card and Supplementary Credit Cards may be collected by the Primary Credit Cardholder or sent by post or courier to the address notified to the Bank by the Credit Cardholder at the risk of the Primary Credit Cardholder. Supplementary Credit Cards will be delivered as instructed by, and at the risk of the Primary Credit Cardholder.

8.3 Upon receipt of the Credit Card, the Cardholder shall sign on the back of the Card immediately and such signature and/or activation and/ or use of the Credit Card will constitute binding and conclusive evidence of the confirmation of the Cardholder to be bound by these Terms and Conditions, and for which purpose the Primary Credit Cardholder hereby appoints all Supplementary Credit Cardholders as the Customer's agent for this purpose, notwithstanding that the Bank is not notified of the Cardholder's receipt of the Card.

8.4 In the event the Cardholder does not wish to be bound by these Terms and Conditions, the Cardholder shall cut the card in half and return both halves to the Bank, and clause (9.5) hereof shall henceforth be operative.

8.5 The Credit Card is not transferable and shall be used exclusively by the Cardholder. The Credit Cardholder under no circumstance whatsoever will allow the Credit Card and/or the Security Code be used by any other individual. The Credit Card may not be pledged by the Cardholder as security for any purpose whatsoever.

8.6 The Credit Cardholder shall at all times ensure that the Credit Card is kept in a safe place and is responsible for safe keeping the card at all times.

9. Use of the Credit Card

- 9.1 The Credit Card may be used for Credit Card Transactions:
 - (a) Within the Credit Limit notified by the Bank to the Primary Credit Cardholder, and
 - (b) Until the last day of the expiry month embossed on the Credit Card.
- 9.2 If any Credit Cardholder loses or damages the Credit Card or requires replacement or Supplementary Cards, Bank may at its discretion issue such Card or Cards as Primary Credit Cardholder may request in writing, or through Phone Services.
- 9.3 The Credit Cardholder undertakes to act in good faith at all times in relation to all dealings with the Credit Card and with the Bank, and not to use the Credit Card for any Sharia non-compliant or illegal or immoral purposes.
- 9.4 Certain purchases of goods and services, such as alcohol, pork and pork related products, gambling, pornography and illegal activities, and others, are prohibited under the principles of the Islamic Sharia. It is the Cardholder's responsibility to ensure that the Credit Card is utilized for Card Transactions which are not contrary, offensive or repugnant to the principles of the Islamic Sharia.
- 9.5 Notwithstanding that the Credit Cardholder's Card Limit has not been reached, Bank shall be entitled to, at any time, including but not limited to clause (8.4), and giving notice to Credit Cardholder and without liability towards Bank, withdraw and restrict the Credit Cardholder's right to use the Credit Card or to refuse to authorise any Credit Card Transaction.
- 9.6 The Credit Cardholder will at all times remain liable for any Credit Card Transaction, and Bank records in respect of any Credit Card Transaction will be conclusive and binding on the Credit Cardholder.
- 9.7 Bank will provide a Security Code to be used in conjunction with the Card when effecting a Transaction (locally or internationally), which may or may not be required at the time of the Transaction.
- 9.8 Bank's record of any Transaction effected by the Primary Credit Cardholder or Supplementary Credit Cardholder in conjunction with a Security Code shall be binding on the Primary Credit Cardholder as to its consequence.
- 9.9 Bank's record of any Transaction effected by the Primary Credit Cardholder or Supplementary Credit Cardholder in conjunction with a Security Code shall be binding on the Primary Credit Cardholder as to its consequence.

I confirm that I am fully aware and shall be held liable for any unauthorised /fraudulent transactions charged to my Card and not authorised by me before the request was given to the Bank.

Customer Name: _____

Customer Signature: _____

Date:

DD

MM

YYYY