

NCC Bank Limited

Cards Division: NCC Bank Bhaban (4th Floor)
 13/1-2 Toyenbee Circular Road, Motijheel, Dhaka
 Contact Centre: 16315
 Email: cards@nccbank.com.bd; Website: www.nccbank.com.bd

**NCC BANK INSTA-LOAN (LOAN ON CREDIT CARD) APPLICATION FORM**

Head of Card Division
 NCC Bank Limited

Date: / /

Dear Sir,

I would like to apply for NCCB Insta-Loan facility available through my Visa credit card, necessary information for which is given below:

Name	:																
Credit Card Number	:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Amount requested in BDT (Max. 90% of Available Credit Limit)	:																
Loan Tenure (in months)	:	<input type="checkbox"/> 3	<input type="checkbox"/> 6	<input type="checkbox"/> 9	<input type="checkbox"/> 12	<input type="checkbox"/> 24											
Mode of Disbursement – Mention your Savings Account Number	:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Name	:						Branch Name	:									

In consideration of NCC Bank Limited (the – “NCCB”) agreeing as aforesaid, I do hereby, solemnly affirm, agree, acknowledge, irrevocably undertake, represent and warrant as follows:

- a) The Insta-Loan is sanctioned at the sole discretion of NCC Bank Limited.
- b) Availing of the Insta-Loan will be deemed unconditional acceptance of the terms and conditions and be bound by the same.
- c) Only NCCB Credit Card Customers who are in good standing are eligible for Insta-Loan. NCCB reserves the right to decide on the eligibility as per internal policy and guidelines.
- d) The Insta-Loan will be processed subject to available credit limit at the time of processing the application.
- e) Monthly minimum payment dues of your credit card will include the EMI amount of Insta-Loan.
- f) The loan amount will be disbursed in the applicant’s Savings Account at any schedule bank of Bangladesh.
- g) The processing fee @ 1% of the loan amount plus 15% VAT will be realized from credit card balance separately. The loan, once approved and processed cannot be cancelled. Tenure confirmed at the time of applying for the loan cannot be changed. There is no partial settlement option.
- h) In case of early and full settlement, 2% of the balance principal amount or Tk. 300/- whichever is higher, will be charged.
- i) Flat Interest rate @ 13% p.a. is applicable and monthly interest amount, calculated on simple interest basis, will be realized from card account each month by following standard EMI principle.
- j) In case of default in full/partial payment of EMI on the due date, a late payment fee plus VAT shall be applied in general and the unpaid EMI amount shall be transferred under regular credit card interest rate. Notwithstanding anything stated above, the continuation of the loan shall be at the sole discretion of the bank and any outstanding will be payable to the bank on demand.
- k) Depositing payment to credit card account will be allocated as EMI amount → Overlimit amount → Interest Charge → Other fees & charges → ATM Transactions → POS Transaction → Card Cheque Transaction → Bank POS → Unbilled Transaction.
- l) NCCB reserves the right to add, alter, modify, change or vary all or any of these terms and conditions at any given time without prior notice or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw the offer all together.

Principal cardholder’s signature

-BANK USE ONLY-

<p style="text-align: center;"><u>Information at CMS</u></p> <p>Signature & Information verified by _____</p> <p>EMI amount: BDT _____</p> <p>Request Processed by _____</p>	<p style="text-align: center;"><u>CBS Entry (Transferred to branch online GL)</u></p> <p>Tracer No:.....</p> <p>Authorized by (Maker) _____</p> <p>Authorized by (Checker) _____</p>
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