

APPLICATION FOR WORLD CREDIT CARD

FOR OFFICE USE : XtraMiles
Personal CIF No. : _____
Email : _____
Mobile : _____

YOUR DETAILS

Title : Mr / Mrs / Miss _____

Last Name _____

First Name (s) _____

Date and place of Birth _____

NIC / Passport Number _____

Email Address _____

Permanent Address _____

Mailing Address (if different from above) _____

Your Mother's maiden name is : _____

Residential Status (tick where applicable) Owned Property Rented Other _____

Phone No. Home _____ Mobile _____ Office _____ Fax _____

Name you would like to appear on card (max. 21 characters)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Credit Limit requested EUR MUR USD _____

(Default set at MUR400,000/ Eur10,000/ USD 15,000)

Internet Limit (MUR/USD/EUR): _____

(Default set at MUR30,000/ EUR750/ USD1,000)

POS Transaction Limit (MUR/ USD/ EUR): _____

(Default set MUR200,00/ EUR5,000/ USD6,7000)

EMPLOYMENT DETAILS Employed Retired Other (please specify) _____

(please tick where appropriate) Housewife Unemployed Self-employed

FINANCIAL DETAILS

Name of employer _____

Employer's / Business address _____

Present position / Occupation _____

Business sector _____ Net monthly/annual salary MUR _____

Length of service _____ Net monthly/annual other income MUR _____

List all credits cards you hold

--	--	--

REPAYMENT TERMS

Account No. to be debited (Automatic Monthly repayment): _____

Name of account: _____

Repayable amount : Minimum payable monthly (5%) % of credit amount (state % desired) _____ 100%

DETAILS OF FACILITIES WITH ANY FINANCIAL INSTITUTIONS

Bank Name	Type of Facility	Contract Amount (MUR 000)	Monthly Repayment (MUR 000)

On the last page please read the Terms and Conditions and provide your signature after approval.

REQUEST FOR SUPPLEMENTARY CREDIT CARD

Title : Mr / Mrs / Miss _____

Last Name _____

First Name (s) _____

NIC / Passport Number _____

Date and Place of Birth _____

Nationality _____

Residential Address _____

Phone Number : Home: _____ Mobile: _____ Office: _____ Fax: _____

Email Address _____

Relationship with Principal Applicant _____

Name to appear on card (max. 21 characters) _____

Mother's maiden name _____

Credit Limit _____

Signature (Supplementary cardholder) _____ Date _____

I, the undersigned, authorise AfrAsia Bank Limited to issue a card in favour of the above named person (aged more than 18), and take the responsibility for the payment of all expenses incurred through the credit card.

Signature (Main cardholder) _____ Date _____

TERMS AND CONDITIONS

1. I, the undersigned, do hereby request AfrAsia Bank Limited (ABL) to hand over to me a World credit card and I accept to be governed by the following terms and conditions.

2. USING THE CARD

2.1. Cards may be used, subject to these Terms until their expiry dates.

2.2. You must not use your Card or the Account for any illegal purpose or allow anyone else to do so. If you do, you will be responsible for such use and may be required to reimburse us for all amounts which we or they incur as a result of such use.

2.3. You may ask us to issue a Card to an Additional Cardholder. You are responsible for all use of the Card by the Additional Cardholder, including any use in breach of this Agreement. You must ensure the Additional Cardholder complies with the terms of this Agreement. We will cancel any use of a Card by an Additional Cardholder on request if the Card is returned to us.

2.4. We may allow third parties to make payments to the Account on your behalf.

2.5. You must not exceed your credit limit at any time. Indetermining your credit limit, we will take account of all factors which we reasonably believe to be relevant.

2.6. You must not use your Card or the Account for business purposes.

2.7. Unless we expressly agree otherwise, all Promotional Rates are conditional upon you complying with certain terms of this Agreement.

2.8. We may restrict the amount of any balance you may wish to transfer or stipulate other conditions for the Balance Transfer. We will tell you when we do this.

2.9. When travelling abroad, ABL may request you to replace your card on your return. In case you do not change the card it will be at your own risks and perils and ABL will not be held responsible for any prejudice and/or loss suffered by you. Furthermore you undertake to indemnify the Bank against all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against the Bank or suffered or incurred by the Bank.

3. PURPOSE OF THE CARD

The Card is widely accepted and enables its holder:

3.1. To pay for goods and services supplied by merchants displaying the sign corresponding to that appearing on his/her Card as described below:

The MasterCard sign which consists of two interlocking circles, one red and one yellow, with the word "MasterCard" across, or

3.2. To withdraw banknotes, in Mauritius in local currency, and abroad in the currency of the country you are visiting, from member banks, financial institutions and automated teller machines (ATMs). All ATM transactions are subject to each member's ATM limits.

4. ISSUE OF THE CARD

4.1. ABL shall issue the Card to those customers whose application would have been accepted and after the opening of a special account entitled "Credit Card Current Account".

4.2. The Card is strictly personal and must be signed by the cardholder before use.

5. PERSONAL IDENTIFICATION NUMBER

5.1. A personal identification number ("PIN") shall be allotted by ABL to the cardholder and notified confidentially to him and he shall have the possibility to alter it on application to the Bank.

5.2. The PIN is essential to withdraw bank notes from ATMS in Mauritius and abroad, and for Point-of-Sale transactions. The cardholder shall, in his own interest, keep his PIN secret, and destroy the PIN notification he received.

5.3. If the PIN has become known to any person other than the cardholder, the latter shall notify ABL immediately. The cardholder shall nevertheless be liable to ABL for any transaction effected by the use of the Card by any other person who acquired possession of it with or without the cardholder's consent before such notice is received as if he had used it personally.

6. CHARGES

We will charge the Account with,

i. all amounts incurred by the use of the Card and all interest, fees, charges and costs referred to in our Tariff Guide.

ii. Our costs of enforcing our rights under this Agreement, including tracing costs, collection agency costs and legal costs incurred.

7. AUTHORISATIONS

7.1. The use of the Card may be restricted or refused:

i. if such use is causing, or would cause a breach of this Agreement;

ii. if we have reasonable grounds for suspecting that a Cardholder, or third party has committed or is about to commit a crime or other abuse in connection with use of the Card or the Account; or as part of our procedures to prevent fraud or misuse of Cards.

7.2. Our authorisation process takes account of transactions which have been authorised but not yet applied to the Account.

7.3. You cannot 'stop' a Purchase or other transaction made by use of the Card. We will credit the Account with a refund only if the supplier refunds us and we will charge interest

8. PROTECTING THE CARD

8.1. You must take all reasonable precautions to prevent the Card and Card Security Details from being used fraudulently. These include:

- signing the Card as soon as it is received and complying with any security instructions;
- taking care of the Card and Card Security Details;
- not allowing anyone else to have or use the Card;
- destroying any notification of the Card Security Details;
- not writing down the Card Security Details or disclosing them to anyone else including the police and/or our staff;
- If you change your Card Security Details to make them more memorable to you, not choosing sequences of letters or numbers that may be easy to guess;
- not tampering with the Card;
- keeping Card receipts securely and disposing of them carefully; and
- Contacting us about any issue arising from the use of the Card at a terminal and we may disclose to the organisation that provides the terminal any information we consider necessary to resolve any such issue.

8.2. If the Card is lost, stolen or liable to be misused for any reason, you must phone AfrAsia Bank Limited immediately on 203-6890. We may ask you to confirm it in writing to us at 10, Dr Ferriere Street, Port Louis.

8.3. Cards belong to us and must be cut in half and returned immediately if we ask you to do so in any of the circumstances set out in clause 7a) or where there is any other valid reason.

8.4. You must co-operate with us and the police to recover lost or stolen Cards, and to investigate any unauthorised transactions.

9. CASH WITHDRAWALS FROM OTHER BANKS AND FINANCIAL INSTITUTIONS ABROAD

Cash withdrawals by means of the Card from banks and financial institutions abroad displaying the MasterCard logo shall require the presentation of the cardholder's passport or National Identity Card. The bank or financial institution concerned shall, prior to effecting payment, seek and obtain the authorisation of ABL. As a result, delays may occur before the withdrawal is effected.

10. PAYMENT FOR GOODS AND SERVICES

10.1. Payment shall be evidenced by a Sales Vouchers issued by the merchant and duly signed by the cardholder.

10.2. The cardholder shall sign a Sales Voucher when using the Card to purchase goods or services. However failure to do so shall not relieve him from liability for payments effected by ABL for his account through the use of the Card, and the Sales Voucher bearing the imprint of the Card shall entitle ABL to effect the payment aforesaid, whether or not it is signed by the cardholder.

10.3. Any claims or disputes between the cardholder and the supplier of goods or services supplied with the use of the Card shall be deemed to be irrelevant to the ABL's claim and right to receive payment from the cardholder in terms hereof. Under no circumstances shall the cardholder have a claim against ABL or the right to refuse payment for any reason whatsoever in the event of a dispute arising between the cardholder and the supplier of any goods and services acquired with the use of the Card. However, ABL shall be entitled and undertakes to provide all necessary information relating to the use of the Card to the cardholder and the merchant.

10.4. ABL shall not be liable for the refusal by any retailer or any bank or financial institution, to accept or honour the Card.

10.5. Where a merchant becomes liable to make a refund to a cardholder, ABL shall credit the Account with the amount to be refunded only on receipt of a Credit voucher issued by the retailer.

11. METHODS OF SETTLEMENT

11.1. The Card shall allow credit facilities to the cardholder and the credit limit shall be periodically communicated to him on his bank statement.

11.2. ABL shall send by post to the cardholder, to the address given by him, a monthly statement of all transactions effected. The non-receipt by the cardholder of the relative monthly statements does not, in any way, discharge the cardholder from his payments obligations.

11.3. The debit balance of the cardholder's Credit Card Account shall be settled in one of the following ways as selected by the cardholder:

- Payment in full of the amount due, or
- Mandatory minimum payment as shown on the cardholder's statement.

11.4. The cardholder shall effect the payments referred to in paragraph 11.3 above in accordance with usual ABL procedures. An Automatic Payment Order established by the cardholder shall be carried out by ABL subject to the current/savings Account to be debited showing a sufficient available balance at the time of opening of ABL on payment due date.

11.5. The cardholder shall, in no circumstances, exceed the Authorised credit limit. The cardholder shall ensure, before effecting a payment by Credit Card, that he has sufficient funds standing to the credit of his Credit Card Account, or that the transaction is within the credit limit set by the ABL.

11.6. The debit balance of the cardholder's Credit Card Account shall be charged with interest at such rate as may from time to time be fixed by ABL.

11.7. Payments in foreign currency effected by means of the Card outside Mauritius, shall be converted into Mauritian rupees at the rate of exchange prevailing on the date the debit advices are processed irrespective of the rate of exchange prevail on the date on which the amount is debited to the cardholder's Account in the books of the ABL.

12. LOSS OR THEFT OF THE CARD

12.1. The cardholder shall report any loss or theft of his Card, including any suspected abstraction of the Card even if it were by a member of the cardholder's family, by either calling personally at ABL with his National Identity Card or by telephone, telegram, telex or fax; such report shall, on pain of nullity, be confirmed in writing on a form specially provided for this purpose by ABL signed by him and handed over personally.

12.2. In case loss, theft, or suspected theft occurs abroad, it should be reported in writing immediately to one of the MasterCard Centre. In case no written report has been made, the cardholder shall report to ABL in writing, by registered post, such loss, theft or suspected theft.

12.3. In case of loss, theft or suspected theft of the Card, ABL may further require the cardholder to report same to the Police and to supply to ABL proof that such report has been made.

12.4. 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 ABL shall be conclusive.

12.5. ABL shall not be held liable for any damage resulting from a notification made by phone, telegram, telex, fax or otherwise, which might not emanate from the cardholder. However, ABL will carry out proper call-back that is needed.

13. ADDITIONAL CARDS

13.1. Following the written request of the Principal cardholder, ABL may at its discretion issue an additional Card to the person nominated in such request. The Principal cardholder shall be liable to ABL for all acts and omissions on the part of the Additional cardholder.

13.2. ABL shall cancel the additional Card at any time at the written request of the Principal cardholder provided the said Card is returned to ABL.

14. DURATION OR VALIDITY OF THE CARD

14.1. The Card shall be valid as from the first day of the start up date to the last day of the expiry date stated thereon.

14.2. The Card shall be automatically renewed at its expiry date, unless contrary instructions have been given by the cardholder to ABL.

14.3. The Card shall remain the property of ABL 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 therefor.

14.4. The closing of the Current Account on which one or more Card/s is/are operated, entails the duty on the part of the Principal cardholder to return it/them immediately to ABL.

14.5. In the event of death or bankruptcy of the Principal cardholder or breach of any of the conditions of this agreement for the time being in force by the Principal cardholder, ABL may, 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.

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

15.1. The relevant documents and information shall be retained by ABL for a period not exceeding one year.

15.2. No claim or action whatsoever relating to a transaction shall be entertained after the expiry of 45 days from the date of the statement of account whereon the transaction is borne.

16. COMMUNICATION OF INFORMATION TO THIRD PARTIES

16.1. ABL shall be entitled, should it deem it necessary, to pass on to any commercial bank, financial institution or merchant, any information relative 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.

16.2. AfrAsia Bank Limited (ABL) may need to share or transfer your personal data or information concerning your credit card account to CIM Finance Ltd, which provides outsourced services to ABL in connection with the operation of its credit card business, in accordance with applicable guidelines of Bank of Mauritius. ABL acknowledges and agrees that any such sharing or transfer of data or information will be on a confidential basis and ABL will impose on the service provider, confidentiality undertakings similar to those applicable to ABL.

17 CHARGES FOR THE SERVICES PROVIDED BY THE CARD

17.1. Charges for the services provided by the Card, the amount whereof shall from time to time be fixed by ABL shall be debited annually in advance to the cardholder'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.

17.2. A handling fee, the amount whereof shall from time to time be fixed by ABL, will be charged on any local and foreign cash advance.

17.3. A penalty interest may be charged if:

- a the authorised credit limit is exceeded.
- b the minimum payment is not made by the due date

18 GENERAL

18.1. We may at any time transfer our rights and/or obligations under this Agreement to someone else. If we do this, it will not affect your rights and/or obligations. You may not transfer any of your rights and/or obligations.

18.2. Any security given by you to us does not apply to this Agreement.

18.3. We may, at our discretion, relax any of the terms of this Agreement but we shall still be entitled to strictly enforce them again at any time.

18.4. If you have a dispute with a third party over a transaction made with your Card, you must keep making payments to us while you are resolving it.

18.5. We may use any credit balance on any other account you hold with us to reduce or repay any sums you fail to pay under this Agreement. We will give you a reasonable opportunity to pay the outstanding sums before we do so. We will tell you as soon as possible after we do so.

18.6. We will not be liable to you for any loss due to: any failure or delay in providing our service caused by strikes, industrial action, failure of power supplies or computer equipment or other causes beyond our reasonable control; any third party or cash machine not accepting or retaining your Card, or the way in which any such non-acceptance is conveyed to you.

18.7. This Agreement is governed by Mauritian law and we and you agree to submit to the non-exclusive jurisdiction of the courts of Mauritius.

18.8. You must notify us immediately if you change any of your name, address, telephone number or your e-mail address.

19 SANCTIONS

19.1. Any improper or fraudulent use of the Card shall render the cardholder liable to prosecution.

19.2. All costs, fees and expenses that may be incurred by the ABL for the recovery of any sum due as a result of the use of the Card shall be due and payable by the Principal cardholder. The commission payable to ABL's Attorneys shall not exceed 10% of the amount recovered as capital and interest.

19.3. In an action before any Court for the recovery of any sum due to ABL 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.

20 ENDING THIS AGREEMENT

20.1. We may cancel or suspend the use of the Card for all or any purposes or refuse to replace or reissue the Card if:

- i. There is a breach of this Agreement, or any other agreement between you and ABL.

- ii. we have reasonable grounds for suspecting that you or any third party has committed or is about to commit a crime or other abuse in connection with the use of the Card or the Account;
- iii. We have reasonable grounds for suspecting there may be a credit risk in respect of the Account;
- iv. you are bankrupt or have similar proceedings taken against you;
- v. your bank account with us is frozen as a result of court proceedings or other legal process;
- vi. the Card or the Account has not been used for at least 12 months; or
- vii. Any information you gave us when you applied for the Card is found to be untrue or where we have reasonable grounds for suspecting this.

20.2. We may end this Agreement in any circumstances or in any other exceptional circumstances and/or demand repayment of the balance on the Account, in each case subject to service of any notice required by law.

20.3. This Agreement will also end when either of us gives notice in writing to the other and, where you end this Agreement, when you return all Cards. We will give you 30 days'notice if we end this Agreement.

20.4. If this Agreement ends:

- i. you must ensure there is no further use of the Card;
- ii. you will be liable for transactions made before or after this Agreement ends (apart from any referred to us for authorisation after it ended);
- iii. the terms of this Agreement will continue to apply until we have been paid in full; and
- iv. We may require immediate repayment of the balance on the Account.

20.5. On your death, the obligations under this Agreement will continue until all Cards have been cut in half and returned to us and the balance on the Account has been paid.

Read and Approved

Signature:.....

Date:.....

FOR OFFICE USE ONLY

Sales Checklist

Application No. : _____

Application By : _____

CIF No : _____

Remarks : _____

Sent on: _____

Documents : Salary Slip 3 Months Bank Statement

Utility Bill Identity Card

Credit Department

Received On : _____

Credit Limit : _____

Approved Pending Rejected Date _____

Approved By _____

Sent for processing on : _____

Recommendations _____