

(Please complete all sections in **CAPITAL LETTERS**) Tick mark ☒ in appropriate ☐ boxes

23. KYC Documents

PAN/ Tax Identification No.

Country of Tax Residence in India only? Yes ☐ No ☐

Proof of Identity/Address (Please tick the appropriate Box (any one ID Type)

Passport ☐ Voter's Identity Card ☐ Driving Licence ☐ Aadhaar No.

☐ NREGA JOB CARD ☐ Letter Issued By National population Register containing name & address

Document/ID No.

Issued By

Issue Date Expiry Date (If applicable)

If the proof of address/OVD provided does not contain current address, please provide any of the documents below as OVD

☐ Utility bill ☐ PPO/FPPO ☐ Property/Municipal tax receipt ☐ Letter of allotment of accommodation issued by employer/ issued by State or Central Government departments, statutory or regulatory bodies, Public sector undertaking, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation ☐ Self-Declaration (applicable only when customer has carried out e-KYC (AADHAAR Authentication) and address in AADHAAR is not same as Current Address)

Document No. Date

I/We shall submit OVD with updated Current Address within a period of three months, failing which bank may restrict the operations in the account.

24. Request For Add-On Card: (1)

Add-on Card details (No separate sub-limit for the add-on Card will be fixed and it will be operated within overall credit limit sanctioned to Primary Card holder)

Name : ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. (Please leave ☐ between First, middle & Last name)

Name as desired on the add on card (Please leave ☐ space between names)

Sex ☐ Male ☐ Female ☐ Third Gender

Date of Birth

Marital Status: ☐ Single ☐ Married

Relationship : Spouse/Mother/Father/Major son/Major Unmarried Daughter

Occupation:

Mobile number of add-on card holder

Request For Add-On Card: ☐

Add-on Card details (No separate sub-limit for the add-on Card will be fixed and it will be operated within overall credit limit sanctioned to Primary Card holder)

Name : ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. (Please leave ☐ between First, middle & Last name)

Name as desired on the add on card (Please leave ☐ space between names)

Sex ☐ Male ☐ Female ☐ Third Gender

Date of Birth

Marital Status: ☐ Single ☐ Married

Relationship : Spouse/Mother/Father/Major son/Major Unmarried Daughter

Occupation:

Mobile number of add-on card holder

25. Regional Rural Bank Details (Employee's Only)

RRB Name

Staff Name

Designation

(Enclose RRB Employee Annexure along with application)

26. PUNJAB NATIONAL STAFF DETAILS

P.F No. Date Of Joining

Designation Scale

Place of Posting Since

Nature of a/c ☐ saving Account ☐ Current Account ☐ Others

Bank Account No.

(16 digit)

Name of the Branch

Nomination-Rupay Credit Card Insurance Cover

I son/daughter/wife of applied for PNB Rupay (Platinum/Select) Credit Card. I hereby nominate the following person for receiving the claim amount of Rupay personal accidental insurance and/or permanent disability cover on Rupay Credit Card

Name of Applicant

Father's Name of Applicant

Address

Age

Bank A/c No. (SF/CA/OD)

Name of Nominee and Relationship

Age of Nominee

Aadhar No. of Nominee

IF Nominee is Minor, Name of Guardian

And his/her Address

Address of Nominee

" I have read carefully and fully understand all terms and conditions for the eligibility of claim in case of accidental death and permanent disability before signing this nomination form and payment of the claim is subject to the fulfilment of terms and conditions of policy documents/credit card."

Date:

Signature of Applicant

Undertaking/Declaration by FDR Account-holder (Mandatory)

I/We have applied for PNB Credit Card. I/We maintain fixed deposit having account no _____ with your Bank. I/We hereby authorize you to mark lien on the above-mentioned deposit account held. I/We hereby declare that I/We have not/shall not create/create any charge/lien or other encumbrances upon over the same or any part thereof. Deposit Receipts as detailed hereunder are enclosed for marking lien thereon.

I/We further authorize PNB to exercise the right of set off, irrespective to the maturity date(s), on all monies, securities, deposits belonging to me/us or standing in my name in an event of default in repayment of monthly dues as per the terms of PNB Credit Card.

I/We further authorize PNB to recover the amount dues from the fixed deposit held with the Bank for the Credit Card in cases when the balance in my/our SF account does not meet the amount of dues of credit card after giving a notice for a period of 60 days from the due date. In cases when the balance in the SF account is not sufficient to meet the amount of dues on Credit Card, customer will be allowed a period of 60 days to settle the amount of dues, failing which the amount of dues will be recovered from the fixed deposit held with the Bank and Credit Card will be blocked for further usage. I/We undertake that deposit held with bank will not be withdrawn during period for which the credit card is held. I/We shall be liable for any pipeline transaction not reflected at the time of surrender of the Credit Card.

Signature of Depositor

Signature of Joint Holder
(in case of Joint FDR)

DECLARATION

☐ I/we hereby apply for PNB Credit Card (Physical and/or e-card)."

☐ I/we hereby declare that the above information is complete and true and PNB is entitled to verify this directly or through any third-party agent I/we further state that PNB may at its sole discretion sanction or decline this application. I/we authorize PNB to debit my/our credit card account for any fees, charges, Interest, etc. The usage of the credit card/s by me/us will also be deemed to be automatic confirmation of the acceptance of the said terms and conditions. I/we will be liable to comply with the rules of the Foreign Exchange Management Act 1999 and the amendments thereof as stipulated by the Reserve Bank of India, I/we undertake to intimate PNB and surrender our credit cards before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality. I/we authorize PNB to share details of my/our card transactions with other card issuers and/or financial institutions and/or other entities as PNB may deem fit I/we acknowledge that PNB remains entitled to assign any activities to any third party agency at its sole discretion.

In addition to any general right to set-off or other rights conferred by law or under any other agreement. I/we authorize PNB to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we maintain with PNB and set-off, transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to PNB under this Agreement. I also authorize PNB to send me SMS Alerts on marketing/account related information on my mobile phone number. I/we authorize and hereby give consent to PNB to provide details of my/our account to third party agencies for the purpose of processing issuing, marketing and management of all activities relating to credit card."

I, the primary card holder, acknowledge that the credit card limit approved on my account covers all transactions whether made by me or add-on card holders (now added or 1, the subsequently added). I/we will be responsible for any transaction/usage of card made i.e. withdrawal from ATM, payment and other transactions through ATM, purchase from Merchant Establishment by me/add-on card holder's and even by anyone else by misuse or use permitted by me or add-on card holder, of the card issued to me or to add-on card holder/s. I, as primary card holder, will be liable for all transactions of mine as well as add-on card holder/s.

I/we, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund based credit facilities to me/us. PNB requires my/our consent for the disclosure by PNB of information and data relating to me/us, obligations assumed to be assumed, by me/us, in relation thereto and default if any, committed by me/us, in discharge thereof:

1. Accordingly, I/we, hereby agree and give consent for the disclosure by PNB of all or any such: (a) Information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed, by me/us and (c) default, if any committed by me/us, in discharge of my/our such obligation, as PNB may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI in terms of Credit Information Companies (Regulation) Act 2006
2. I/we undertake: (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by PNB and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to Banks/financial institutions and other credit guarantors, as may be specified by the Reserve Bank in this behalf.
3. I/we hereby agree and give consent to the Bank to modify the rate of finance charges at its sole discretion from time to time without any prior information and levy such charges accordingly.
4. The applicant agrees and confirms that the Bank will always be at liberty to stop making advances or cancel the credit facility (ies) at any time without prior notice and without assigning any reason, even though the credit limit(s)/credit facility(ies) has/have not been fully availed of."
5. I/we confirm having received and understood the PNB's Credit Card Terms and Conditions supplied to me which I/we unconditionally accept and also the changes brought out from time to time.
6. I/we further authorize PNB to use the personal information provided for cross selling the product with its subsidiaries or other agencies/entities.
7. I/we confirm having read and understood the recent terms and conditions including Most Important Terms and Conditions (MITC) supplied to me which I/we unconditionally accept the same. Further, I/we are aware that it is available on PNB credit card website (pnbcards.in) for reference.
8. I/we authorize PNB to use Aadhar number, PAN TIN and other information/details provided by me/us to collect/verify information/details from Unique Identification Authority of India (UIDAI) National Securities Depository Limited (NSDL), Income Tax and/or any other government body or authorities I/we understand that PNB shall be relying on the information received from UIDAI and/or any other government body for processing credit card Application.
9. I/We hereby give my consent for issuance of e-Credit Card and agree to use the same on PNB's Credit Card terms and conditions already accepted and understood by me.
10. I/we hereby am/are aware & understand any change in terms and conditions, other important information are updated on PNB credit card website (pnbcards.in) from time to time. I/we shall visit the website for any such updated terms and conditions/information regularly.
11. I/We confirm having received the Key Fact Statement (KFS) pertaining to Credit Card.

Affix photo
and sign across

Primary card applicant

Affix photo
and sign across

Add-on Card applicant

Affix photo
and sign across

Add-on Card applicant

Signature of primary card applicant

Signature of 1st add-on card applicant

Signature of 2nd add-on card applicant

Date _____

(Please complete all sections in **CAPITAL LETTERS**) Tick mark ✓ in appropriate ☐ boxes

For branch use only

CERTIFICATE TO BE ENCLOSED WITH PNB CREDIT CARD APPLICATION

Name of the applicant _____

Printed Application No. (UARN) _____ D. No. of the branch _____

With respect to above application, we confirm as under :

Serial No. _____

Confirmation for Status (Yes/No)

- | | |
|---|--------------------------|
| 1. Photocopies of the documents have been verified from originals and authorized official has signed it | <input type="checkbox"/> |
| 2. Photocopies of documents have been attested by the applicant. | <input type="checkbox"/> |
| 3. The correspondence address/Mailing address is complete along with PIN code of the area with mobile number and email address. | <input type="checkbox"/> |
| 4. Organization or employer address is complete. The applicant is contactable on organization's /employer's Phone numbers given in the application. | <input type="checkbox"/> |
| 5. Authenticity of the salary certificate has been cross checked with employer and /or verified with statement of Bank account when salary is being credited. | <input type="checkbox"/> |
| 6. Income given in application matches with profile of applicant. | <input type="checkbox"/> |
| 7. Enquiry regarding income & profile of spouse as mentioned in the application has been made from the applicant. | <input type="checkbox"/> |
| 8. Enquiry regarding present residence whether owned / rental / financed as declared in application has been made from the applicant. | <input type="checkbox"/> |
| 9. Applicant has satisfactory relationship with the Bank. | <input type="checkbox"/> |
| 10. Statement of account for latest 6 months is enclosed. | <input type="checkbox"/> |
| 11. Lien has been created on the deposit Account (FDR) is case Credit Card is applied against FDR. | <input type="checkbox"/> |
| 12. Customer is KYC compliant and the KYC Details of the customer are updated in the system. | <input type="checkbox"/> |

Check list before submission

- All the columns of the application have been filled up.
- Signatures on the application have been verified with that on Bank's record.
- Photograph of the applicant is verified.
- If Customer is not our bank customer then provided other bank salary A/c statement

1. Recommended by (CBS Maker)

2. Verified by (CBS Checker)

Name _____

Name _____

Designation _____

Designation _____

Signature with stamp & Employee Code _____

Signature with stamp & Employee Code _____

Date _____

Date _____

For Head office use only

Whether Risk Underwriting done Yes ☐ No ☐

CIBIL Score _____

Recommending Authority _____

Sanctioning Authority _____

Signature _____

Name & Employee Code _____

Limit Recommended _____

Signature _____

Date _____

Limit Sanctioned _____

Date _____

Note: Application can not be processed unless all sections are fully complete. PNB reserves the right to reject this application by informing proper reason through SMS/E-mail

DOCUMENTS REQUIRED :

- Copy of PAN Card.
- Copy of residence/Address proof-Telephone/Electricity Bill/Voter ID Card/Driving License/Aadhar or any other eligible document as per bank's guidelines.
- Copy of Income proof: Copy of latest Form 16/Income Tax Return/Salary Certificate.

Punjab National Bank
Credit Card Processing Centre
C-24, C Block, Ground Floor, Sector- 58, Noida – 201301
Contact Details: 0120-4478989, 0120-4478925
Email: creditcardho@pnb.co.in

Credit Card Division
Punjab National Bank : 6th Floor,
7, Bhikaji Cama Place, New Delhi - 110066.