

Existing Banking Relationships:
Existing Loans:
USD Bank Account No

Annual revenue \$(including salary).....
 <10,000USD <10,000-30,000USD >30,000USD

*Source of funds: The contracting party declares that the funds to be deposited in his/her account at AIB originate from

Salary Own Business Pension Saving Heritage Investments Other

(Please provide a detailed description of the above selection)

I, the undersigned (the cardholder), hereby declare that I wish to obtain a Credit Card (the card) issued by Afghanistan International Bank (AIB) subject to applicable terms and conditions of AIB, card brand (MasterCard) and to the following Terms & Conditions:

- A- The card will normally be accepted by merchants worldwide displaying the card brand's logo. However, in rare event that the card is not honored by a merchant for any reason whatsoever, AIB shall not incur any liability to the cardholder in connection therewith.
- B- The card is strictly personal and can not be transferred or lent or given to a third party. The card shall remain the property of AIB at all times. AIB reserves the right, by all means, to withdraw the card or to modify the terms of use of the card without having to justify its measures. The cardholder, here and now, accepts not to question AIB about its action and undertakes to return the card to AIB immediately upon request.
- C- The cardholder will be liable for all charges and expenses incurred on the card. Should the card be lost or stolen, the cardholder will remain liable for all charges and expenses incurred on the card until the cardholder notifies AIB in writing and receives confirmation in return.
- D- The cardholder shall exercise all possible care to ensure the safety of the card and to prevent its misuses (card number, card secret code "CVC, CVV" and PIN). Otherwise if the card is misused by any person in any case, AIB will not be liable. In the event of loss or theft of the card, the cardholder must immediately notify AIB of such loss of theft by telephone at the numbers provided to the cardholder and must confirm such notice by registered email. Failure to do so will hold the cardholder liable for any transactions on the card and for the consequences arising out of use of the card after such loss or theft.
- E- The card must be signed by the cardholder immediately upon receipt and may only be used during the validity period specified on it.
- F- Each transaction authorized by the cardholder or by any other person at the request of the cardholder, is final and cannot be revoked or contested.
- G- The card can be used to withdraw cash from ATMs displaying the card brand's logo. AIB, at its sole discretion, will determine the maximum amount of each withdrawal per transaction and per day, and, in general, ATM transactions are subject to prevailing fees.
- H- AIB shall periodically charge the cardholder's account certain fees (such fees may include annual subscription fees, late payment fees or any other fees prescribed in schedule of charges (SOC) and as AIB may prescribe from time to time). Should cash advances to the cardholder be authorized by AIB, a fee on the amount of such advances will be charged to the account according to the applicable fees, in addition to interest

- from the date of withdrawal at the applicable interest rate. The cardholder shall be charged interest at the applicable interest rate for the unpaid portion of the monthly statement, which interest will be charged to the cardholder's account. AIB reserves the right to amend the interest rate at such times as it deems appropriate. The cardholder shall remain liable at all times for all amounts outstanding on the account including any interest charged until final and complete settlement of such amounts due.
- I- The cardholder hereby entitles AIB to block the requested Card Limit plus 20% increase on the top into cardholder's account as Cash Cover (Card Limit + its 20% = Cash Cover).
- J- These terms and conditions shall be governed by the laws & rules of the Islamic Republic of Afghanistan, AIB and by the laws of MasterCard. The courts of Afghanistan shall have exclusive jurisdiction over all disputes which might arise between AIB and the cardholder, even in the event of disputes concerning obligations incurred or contracted abroad.
- K- AIB reserves the right to amend conditions at any time. The cardholder shall be notified accordingly of these amendments and continued use of the card constitutes acceptance by the cardholder of such amendments.
- L- The cardholder hereby asks AIB at its discretion to share/inform/ clarify/obtain any information related to credit card by means of telephone / fax/ email/ letter. The cardholder acknowledges that sharing / informing /clarifying / obtaining any information related to credit card in such manner is not a secure means and that he/she/they are aware of the risks involved & the cardholder hereby confirms that they will not count AIB responsible for any disclosure of such information if there is any.
- M- The cardholder authorizes AIB to debit his/her Credit Card account (the account specified by applicant in the application form) for any fees, charges, interest and dues as per Mode of Payment chosen by the cardholder.
- N- The cardholder hereby agrees and gives consent to the bank to modify the rate of finance/other charges at its sole discretion from time to time without any prior information and levy such charges from time to time
- O- The cardholder hereby agrees to these General Terms & Conditions (GTC) by first usage of the card.
- P- The cardholder confirms having read and understood the terms and conditions including most important terms and conditions which the cardholder unconditionally accept the same.

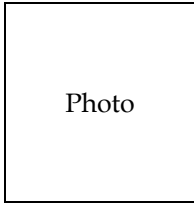
Terms and Conditions

Main Cardholder's Signature:

Date: (dd/mm/yy) /..... /.....

Supplementary Cardholder's Signature:

Date: (dd/mm/yy) /..... /.....



For processing of your application, please ensure you have included:

1. A photocopy of the Passport/National ID in the name the applicant (Main or Supplementary)
2. Requested limit plus 20% at the top of the limit must be blocked in the applicant account.

For Bank Use Only:

Branch Code	:.....
Branch Name	:.....
Date	:.....

Application Approved: We certify that information provided in page 1, 2, 3 of this application form is accurate.
All the pages must be initiated and stamped.

CS Officer Signature:

Branch S/M Signature:

Application received on:

Activation/Personalization request on:

Card received on:

Card collected by customer on:

Public Credit Registry office of Da Afghanistan Bank

AIB is always striving to serve its customers according to national and international standards in order to protect their interests.

In accordance with DAB Credit Reporting Regulation necessary information of Credit Card Holders such as customer detail, collateral detail, contact detail, type of cards, (Personal or Corporate) will be registered in Public Credit Registry Office of Central Bank of Afghanistan (DAB) which is newly established inside the Da Afghanistan Bank. This registration will help Public Credit Registry Office and other Banks and Financial Institutions to know about payment behavior, amounts and existing credit facility.

In this respect, through this letter, we are going to inform you that effective from 01 - Jan - 2014 all information related to your requested credit card amount of (USD _____) will be shared with Da Afghanistan Bank and shall be uploaded in Public Credit Registry Office of Central Bank.

Hereby I / We _____ accept the above notice to the best of my / our knowledge without any duress and in good state of mind and hereby authorize Afghanistan International Bank to Provide all necessary information mentioned above to Da Afghanistan Bank - Public Credit Registry Office as per Article 22 of DAB Credit Reporting Regulation and to make any inquiries about me / us hereafter from PCR Office.

Signature:

دفتر ثبت اعتبارات عامه د افغانستان بانک

بانک بین المللی افغانستان همیشه در تلاش ارائه خدمات به مشتریان خویش با در نظر داشت معیارهای ملی و بین المللی بوده و همواره در صدد حفظ منافع آنها میباشد.

مطابق مقررہ گزارش دہی اعتبارات د افغانستان بانک، معلومات لازم در ارتباط با کارت اعتبار مشتری از جمله هویت دارنده کارت و شماره تماس، تضمین، و نوع کارت (شخصی یا تجاری) باید در دفتر ثبت اعتبارات عامه د افغانستان بانک که جدیداً تاسیس گردید است، ثبت و راجستر گردد.

ثبت این معلومات به دفتر ثبت اعتبارات عامه و دیگر بانک ها و نهادهای مالی کمک مینماید تا از نحوه باز پرداخت کارت اعتبار، مقدار و موجودیت آن اطلاع حاصل نماید.

بدین وسیله به آگاهی شما رسانیده می شود که معلومات لازم راجع به کارت اعتبار مبلغ (_____ دالر امریکایی) شما از تاریخ 1 - جنوری - 2014 از طریق دفتر ثبت اعتبارات عامه در اختیار د افغانستان بانک گذاشته می شود.

بدین وسیله اینجانب / مایان هریک _____

در حال که از اهلیت کامل حقوقی برخوردار بوده بدون جبر واکراه اقرار مینمایم که از اطلاعیه فوق آگاهی حاصل نموده و بدان موافق می باشم / باشیم و به بانک بین المللی افغانستان صلاحیت می دهم / دهیم تا معلومات ذکر شده فوق را بر حسب هدایت ماده 22 مقررہ گزارش دہی اعتبارات د افغانستان بانک در اختیار دفتر ثبت اعتبارات عامه قرار داده و راجع به من / ما از دفتر متذکرہ تحقیق و پرس و جو نماید.

امضاء: