

## CREDIT CARD APPLICATION FORM

 New Customer Existing Customer

CIF Number \_\_\_\_\_

Branch \_\_\_\_\_

## Personal Details (Mandatory)

Title Mrs.  Ms.  Mr. 

Name of Applicant (As per Passport)

Email Address

Date of Birth

Home country Address

Mobile No.

Customer Address in UAE

Salary Transfer to CBI

Yes No **\*Electronic statement will be sent by default.**Your name as you would like it to be shown on your credit card  
(Leave one space between names. Maximum 21 characters)

## Supplementary Applicant No.1

Title Mrs.  Ms.  Mr. Relationship Spouse  Parent Sibling  Child 

Name of Applicant (As per Passport)

Purchase Limit  $\text{AED}$ Cash Limit  $\text{AED}$ 

Supplementary Card Holder Mobile

Nationality

Date of Birth

Place of Birth

Name as you would like it to be shown on the  
supplementary credit card

## Credit Shield Insurance (for Credit Card)

CBI offers you the option to participate in CBI Group Credit Shield Insurance at nominal monthly fee of 0.85% of the outstanding card balance shown on your monthly statement. For detailed information on the CBI Group Credit Shield Insurance coverage, please visit our website <https://www.cb UAE.com/en/personal/products-and-services/cards/credit-shield> or call us on 800 224 34778 (within UAE) or +971 4 503 9100 (outside UAE)

Yes, I wish to participate in the CBI Group Credit Shield Insurance. Accordingly, I declare as follows: I have read and accepted the terms and conditions of the insurance policy including all exclusions in relation to the cover; I authorise the Bank to share my personal information including my credit card account details with the insurer; and I authorise the Bank to debit my credit card with the applicable fees on monthly basis.

No, I do not wish to avail Credit Shield Insurance.

## Balance Transfer Request

Yes, I wish to avail the Balance Transfer facility on my CBI credit card. My desired amount is **₹**\_\_\_\_\_ for a tenor of \_\_\_\_\_ months. The minimum amount for Balance Transfer is **₹** 2,000, the maximum amount can go up to 90% of your approved credit limit but is subject to the bank's approval considering your individual circumstances. Please transfer the approved amount to my credit card issued by \_\_\_\_\_ (Bank) with card number \_\_\_\_\_

**Note: 0% interest and 0% processing fee for 3 months, 0% interest and 1% processing fee for 6 months**

## Cash Transfer Request

Yes, I wish to avail the Cash Transfer facility on my CBI credit card. My desired amount is **₹**\_\_\_\_\_ for a tenor of \_\_\_\_\_ at a monthly interest rate of \_\_\_\_\_ %. The minimum amount for Cash Transfers is **₹** 2,000, the maximum amount can go up to 75% of your approved credit limit but is subject to the bank's approval considering your individual circumstances. Please transfer the approved amount to my bank account at \_\_\_\_\_ (Bank) with account number (only for CBI account holders)/ IBAN \_\_\_\_\_

**Note: Processing Fee for cash transfer is 1% of the transfer amount**

## Standing Instructions for Credit Card Auto Payment

Applicable only to CBI Account Holders:

I would like to have my CBI Account No. \_\_\_\_\_ automatically debited each month towards my credit card payment for the following amount:

Minimum Amount Due  Full Amount Due

(If not selected, the default value of Minimum Amount Due will be set-up on the system)

## Billing Cycle

1st  5th  10th of each month (payment due date is 25 days from the billing date)

## Card type

I would like to apply for:

- CBI First Credit Card (No Annual Fee; Monthly Interest 2.99%)  
 CBI Rewards World Credit Card (Annual Fee of **₹** 800; Monthly Interest 3.45%)  
 CBI Rewards Platinum Credit Card (Rewards Accelerator Fee of **₹** 500; Monthly Interest 3.45%)  
 CBI Rewards Platinum Credit Card (No Annual Fee; Monthly Interest 3.45%)  
 CBI Mastercard Titanium Credit Card (No Annual Fee; Monthly Interest 3.45%)

## Customer Declaration

I hereby apply for CBI credit card(s). I declare I have read, understood and accepted the Credit Card Terms and Conditions and undertake to abide by the same, as may be amended from time to time. I declare to have read and understood the Credit Card Terms and Conditions available on CBI's website <https://www.cbiauae.com/en/personal/products-and-services/-cards/terms-conditions> and expressly agree to abide by the same, as may be amended from time to time. I agree and hereby authorise you, on an unconditional and continuous basis, to obtain, disclose and exchange information with Al Etihad Credit Bureau and any other relevant host or supplier of credit information, or any government/judicial authority, any third party agents or contractors, any of its subsidiaries, affiliates and representative offices inside or outside UAE. I agree that CBI may decline this application without assigning any reason and in such event the application and all documents I have submitted will not be returned. I hereby acknowledge and agree that CBI will in its sole discretion determine the credit limit in relation to the credit card(s) and I understand that such credit limit is a combined credit limit across any and all credit cards I hold with CBI. I undertake and promise to repay all amounts borrowed using the credit card(s) together with all accrued interests and charges in accordance with the Credit Card Terms and Conditions. I declare and warrant that all information furnished in connection with this application is true, correct and not misleading; I undertake to advise CBI of any changes thereto. By signing this application, I agree and hereby authorise CBI to (i) verify my information with any relevant party including my employer (ii) use my information for promoting products or services including products and services offered by third

parties; (iii) disclose my information in response to any order by a court, regulator or any government authority; and (iv) share or transfer my information to CBI's associated companies, subcontractors or any third party service providers. I choose the address set out in this application (or any future address that I may update on CBI records) as my chosen domicile to receive all communications and notices from CBI as well as to duly receive any judicial summons in relation to any legal proceeding in connection with any disputes on the credit card(s) or the recovery of any liabilities arising there from. I agree that any dispute arising out of or in connection with the Credit Card Terms and Conditions, including any question regarding their existence, validity, interpretation or any claim to recover the Outstanding Liability, shall be referred to the Courts of Dubai. I further acknowledge that CBI may bring action against me in any courts of competent jurisdiction to recover any such amounts.

**Your Right to Cancel:** The cooling-off period grants you the right to cancel the product within five (5) business days from the date of signing the application or offer letter. You may terminate the agreement during this period without incurring any penalties, and the bank will refund any fees charged during this time. To exercise your right to cancel, you must notify the bank and settle any outstanding balance on your card. Please note that cancellation will not be permitted if there is an outstanding balance on the card.

Waive Cooling-off period:  Yes  No

If yes you have selected 'Yes' above and hereby agree to waive your rights to cooling-off period and that you will lose your right to cancel the Credit Card.

Communication Preference:  Yes - I would like to receive marketing communication.  No - I don't want to receive marketing communication.

Language Preference:  English  Arabic

**Applicant's Signature**

**Name**

**Date**

**Warning Notice**

If you make only the minimum repayment /payment each period, you will pay more in interest/profit/fees and it will take you longer to pay off your outstanding balance.

**For Bank use only**

CIF

RM Code

Source Code

Branch Code

Promo Code

Date التاريخ  
To الى



شيك  
CHEQUE

Commercial Bank International P.S.C. البنك التجاري الدولي ش.م.ع.  
United Arab Emirates الإمارات العربية المتحدة

Date التاريخ

الرصيد السابق Previous Balance	
إيداع Deposit	
معاملات أخرى Other Transactions	
قيمة الشيك This Cheque	
الرصيد الجديد New Balance	

Pay Against this Cheque to or Bearer

Dirhams

د.ر.م.

ادفعوا بموجب هذا الشيك إلى أو لحامله

التوقيع  
Do not write below this line لا تكتب تحت هذا الخط