

Thank you for your interest in the Corporate Card program offered by the National Bank of Abu Dhabi. Please complete this Application Form and submit it to your Corporate Banking Relationship Officer or NBAD account holding Branch.

COMPANY INFORMATION (SECTION A)

Name of the Company: _____

Registration No. : _____ Date Business Established (dd/mm/yy) : _____

Business Address: _____

P.O Box : _____ Phone Nos. : _____ Fax No. : _____

Type of Ownership:

Sole Proprietorship Limited Liability Company Public Joint Stock Company Other _____

COMPANY NAME AS IT SHOULD APPEAR ON THE CARD (using no more than 25 letters & spaces)

COMPANY - BANKING INFORMATION (SECTION B)

If Applicant is a Sole Proprietorship, please also provide details of other cards held:

	Issuer Bank	Card Type / Limit	Card Number
1)	_____	_____	_____
2)	_____	_____	_____
3)	_____	_____	_____

REQUESTED CARDS INFORMATION (SECTION C)

No. of Cards Requested: _____ Total Company Spending Limit requested for all cards (in AED): _____

CARDS DELIVERY (SECTION D)

Please confirm how you would like to receive the cards by ticking as applicable.

Option 1: Delivery of all cards to Company nominated person.

If option (1.) is chosen, please nominate the individual who is authorized to receive the cards on behalf of the cardholders

Name of the individual authorized for receipt of the cards: _____

Designation: _____ Specimen Signature: _____

Option 2: Delivery of cards to cardholders

If option (2.) is chosen, cards will be delivered to the cardholders at the address provided by them in SECTION H.

BILLING & MONTHLY REPAYMENTS (SECTION E)

Billing Date: End of each month **Payment Due Date:** 20th of the following month

Repayments are 100% of Monthly outstanding as shown in the statement of account on the due date. A Consolidated Statement will be sent to the Company for payment of dues, and individual statement copies will be sent to cardholders at the Company address.

DIRECT DEBIT AUTHORITY

We authorize you to debit our account No. _____ with your _____ branch in settlement of payment due as shown on the regular monthly consolidated statement of account and/or any sum/s deemed appropriate by the Bank. We undertake to hold sufficient balances in the above account to cover the monthly payment, however we authorize the Bank to overdraw the above account in the event of insufficient funds in the account.

ADMINISTRATION (SECTION F)

Please nominate the individual who has been given the authority to receive the monthly Consolidated Statements on behalf of the Company.

Name: _____

Designation: _____

Any requests to increase the Company Credit Limit / cardholder limits, or a request to add / remove cardholders should be submitted in writing by the Authorized Signatories of the Company.

DECLARATION (SECTION G)

We request National Bank of Abu Dhabi (Bank) to issue charge cards in the name of the following employees who shall be cardholders. We confirm that the information furnished in this application is true and correct and we shall advise the Bank of any change thereto. We authorize the Bank to make any enquiries as the Bank may deem necessary in connection with the applicant, without further reference to us. We irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card.

Name of Authorized Signatory (1): _____

Business Title: _____ for & on behalf of (*name of Company*): _____

Signature: _____ Date: _____

Name of Authorized Signatory (2): _____

Business Title: _____ for & on behalf of (*name of Company*): _____

Signature: _____ Date: _____

CARDHOLDER ENROLLMENT INFORMATION (SECTION H)

If you would like to nominate more than 5 cardholders, please use additional 'cardholder enrollment information' sheets provided. All forms submitted must be signed in original by the Authorized Signatories of the Company.

Cardholder (1)

to be completed by cardholder	Full Name (as in Passport) _____
	Date of Birth (dd/mm/yy) _____ Passport No. _____ Nationality _____
to be completed by Company	Residential Flat/ Villa No. _____ Building _____
	Street / City _____ Emirate _____ Tel. No. _____
	Mobile No. _____ Mother's maiden name (for verification purposes) _____
	Cardholder name as it should appear on the card (using no more than 25 letters & spaces) _____
	<i>Cardholder Declaration:</i> I irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card. _____
	<i>Cardholder signature</i>
	Department _____ Maximum monthly spending limit (in AED) _____
	Is Cash Advance facility required? No Yes. Please specify the maximum % required _____

Cardholder (2) Please complete if required

to be completed by cardholder	<p>Full Name (as in Passport) _____</p> <p>Date of Birth (dd/mm/yy) _____ Passport No. _____ Nationality _____</p> <p>Residential Flat/ Villa No. _____ Building _____</p> <p>Street / City _____ Emirate _____ Tel. No. _____</p> <p>Mobile No. _____ Mother's maiden name (for verification purposes) _____</p> <p>Cardholder name as it should appear on the card (using no more than 25 letters & spaces)</p> <p>_____</p> <p><i>Cardholder Declaration:</i> I irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card. _____ <i>Cardholder signature</i></p>
to be completed by Company	<p>Department _____ Maximum monthly spending limit (in AED) _____</p> <p>Is Cash Advance facility required? No Yes. Please specify the maximum % required _____</p>

Cardholder (3) Please complete if required

to be completed by cardholder	<p>Full Name (as in Passport) _____</p> <p>Date of Birth (dd/mm/yy) _____ Passport No. _____ Nationality _____</p> <p>Residential Flat/ Villa No. _____ Building _____</p> <p>Street / City _____ Emirate _____ Tel. No. _____</p> <p>Mobile No. _____ Mother's maiden name (for verification purposes) _____</p> <p>Cardholder name as it should appear on the card (using no more than 25 letters & spaces)</p> <p>_____</p> <p><i>Cardholder Declaration:</i> I irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card. _____ <i>Cardholder signature</i></p>
to be completed by Company	<p>Department _____ Maximum monthly spending limit (in AED) _____</p> <p>Is Cash Advance facility required? No Yes. Please specify the maximum % required _____</p>

Cardholder (4) Please complete if required

to be completed by cardholder	<p>Full Name (as in Passport) _____</p> <p>Date of Birth (dd/mm/yy) _____ Passport No. _____ Nationality _____</p> <p>Residential Flat/ Villa No. _____ Building _____</p> <p>Street / City _____ Emirate _____ Tel. No. _____</p> <p>Mobile No. _____ Mother's maiden name (for verification purposes) _____</p> <p>Cardholder name as it should appear on the card (using no more than 25 letters & spaces)</p> <p>_____</p> <p><i>Cardholder Declaration:</i> I irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card. _____ <i>Cardholder signature</i></p>
to be completed by Company	<p>Department _____ Maximum monthly spending limit (in AED) _____</p> <p>Is Cash Advance facility required? No Yes. Please specify the maximum % required _____</p>

Cardholder (5) Please complete if required

to be completed by cardholder	Full Name (as in Passport) _____ Date of Birth (dd/mm/yy) _____ Passport No. _____ Nationality _____ Residential Flat/ Villa No. _____ Building _____ Street / City _____ Emirate _____ Tel. No. _____ Mobile No. _____ Mother's maiden name (for verification purposes) _____ Cardholder name as it should appear on the card (using no more than 25 letters & spaces) _____ <i>Cardholder Declaration:</i> I irrevocably agree to be bound by the terms and conditions printed herein, which govern the issue and use of the card. _____ <div style="text-align: right;"><i>Cardholder signature</i></div>
to be completed by Company	Department _____ Maximum monthly spending limit (in AED) _____ Is Cash Advance facility required? No Yes. Please specify the maximum % required _____

FOR BANK USE ONLY – CBG / BRANCH

Total Company Spending Limit (in AED) : _____ Total number of cards requested _____

Spending Limit authorized by :

Name: _____ Designation: _____

Signature: _____ Date: _____

FOR BANK USE ONLY – CARD CENTRE

	Card Number	Maximum Spending Limit (AED)
1)	_____	_____
2)	_____	_____
3)	_____	_____
4)	_____	_____
5)	_____	_____

Card details input by:

Name _____ Signature _____ Date _____

Card input verified by:

Name _____ Signature _____ Date _____

NBAD VISA GOLD CORPORATE CARD – TERMS AND CONDITIONS



1) DEFINITIONS

1. "Bank" means National Bank of Abu Dhabi, its successor(s) and/or assignee(s);
2. "Card" means the NBAD VISA Corporate Charge Card issued to a Cardholder;
3. "Card Account" means the Card account maintained by the Bank in relation to any card purchases, Cash Advances, interest and any other charges applied to the Card;
4. "Consolidated Cards Account" means the consolidated Card Account maintained by the bank in the name of the Company and to which all charges in the Card Accounts shall be registered.
5. "Cash Advances" means any cash advance obtained by the use of the Card as authorized by the Company.
6. "Cardholder" means the Company's employee to whom the Bank has issued a Card according to this application.
7. "Company" means the corporate entity applying for the Cards for its designated employees.
8. "Company Credit Limit" means the maximum drawing permitted on the Consolidated Cards Account as agreed between the Bank and the Company from time to time. This must be equal to the sum of individual card limits requested by the Company for the Cardholders.
9. "Company Account" means the account of the Company maintained with the Bank and specified herein, and to which all amounts registered in the consolidated Cards Account shall be debited.
10. "Debit Balance" means the total of all card payments, cash advances, interest, handling charges, fees and other sums debited by the Bank to the Card Account as reduced by any effective credits into the Card Account;
11. "PIN" means a personal identification number issued to the Cardholder;

2) RECEIPT AND USE OF THE CARD

The Card must be signed by the Cardholder immediately on receipt and may only be used by the Cardholder,

1. Subject to the terms and conditions at the time of use,
2. Within the available balance in his/her Card Account
3. During the validity period embossed on the Card.

3) THE ACCOUNTS & REPAYMENTS

1. The Card is a charge card, therefore all Card payments, Cash Advances, fees and any other liabilities of the Cardholder and any loss incurred by the Bank arising from the use of the Card will be charged to the respective Card Account. Charges on all Card Accounts are further consolidated and registered in the Consolidated Cards Account. The Bank will debit the Company Account with all amounts outstanding under the Consolidated Cards Account. The Company will be liable to pay the Bank all amounts so debited whether or not a Sale or Cash Advance Voucher is signed by a Cardholder.
2. The Bank will normally send a monthly statement to the Cardholder showing details of all amounts charged to the Card Account.
3. The Bank will send a monthly statement to the Company showing details of all amounts registered in the Consolidated Cards Account. The data and information contained in this monthly statement shall form conclusive evidence of the Company's indebtedness thereof.
4. The Company should ensure to retain sufficient balances in the Company Account. However if total payment cannot be made due to insufficient funds in the Company Account, then payment will be made by overdrawing the Company Account.
5. If the Company account exceeds the overall credit limit approved by the Bank for it as a result of recovery of card dues, the Company Account should be regularized by the 30th of the same month, failing which the individual cards will be blocked, and will remain so until the Company Account is regularized. Two consecutive occurrences of such default will result in the cancellation of all Cards.
6. The amount of any Card payment or Cash Advance in a currency other than UAE Dirhams will be converted at a rate of exchange determined by the Bank on the date when the Card payment or Cash Advance is charged to the Card Account.
7. Subject to any limitation imposed by law, all amounts due in connection with the Cards will be immediately payable in full in the event of the liquidation of the Company.

4) CHARGES

1. If the outstanding amount, as shown on the monthly statement provided for the Consolidate Cards Account, is not paid in full on or before the due date, interest shall be levied on the amount outstanding from the transaction date and a late payment fee will also be applied on each Card.
2. Cash Advance transactions will attract interest from the date of the relevant transaction.

5) RENEWAL

1. The Bank will renew the Cards at their respective expiry dates and will continue to do so until and unless the Company instructs the Bank in writing to stop the renewal of a card at least 45 days prior to the Card expiry date.

6) CANCELLATION / SUSPENSION OF CARDS

1. The Bank may at any time without notice cancel or suspend the Card or refuse to re-issue, renew or replace all or any Card(s), without affecting the company's obligations hereunder which shall remain in force until all liabilities of the Card(s) have been fully and satisfactorily settled.
2. The Card remains the property of the Bank at all times. On request, all or any Cards issued must be returned to the Bank.

7) TERMINATION

1. The Company may terminate this Agreement by written notice to the Bank. Such termination shall only be effective upon the receipt by the Bank of all Cards issued and the settlement of all liabilities of the Company. All usage of all cards prior to termination will be binding on the Company

8) SAFEGUARDING THE CARD AND PIN

1. The Card and related PIN are issued by the Bank at the full risk of the Company and Cardholders. The Bank shall not be held responsible in any way whatsoever for the loss / misuse of the Card and /or PIN
2. If the Company has specified that all Cards be delivered to the Company nominated person, the Bank will not be held responsible if the Cards are not delivered or delayed in being delivered to the Cardholders.
3. Cardholder will exercise every possible care to prevent the Cards and related PINs from being lost or stolen and will notify the Bank immediately and confirm in writing any loss or theft of the same. The Bank will not be held responsible in case a lost / stolen Card is used prior to receipt by the Bank of written notice of such loss or theft.

9) REFUNDS AND CARDHOLDER CLAIMS

1. The Card Account will be credited with a refund in respect of a Card payment only upon receipt by the Bank of a refund voucher or other refund verification acceptable to it. No claim by the Company and/or the Cardholder against a third party may be a defense or counter claim against the Bank.
2. The Bank shall not be liable in any way if the Card is not honored by a third party.
3. The Bank shall not be responsible for goods or services purchased by the Cardholder & in all circumstances the Company must honor all vouchers/transactions executed.

9) VARIATION OF TERMS AND CONDITIONS

1. The Bank may amend these Terms and Conditions at any time. Notification of any such amendment shall be given to the Company by the Bank either in writing or by publication thereof by such means as the Bank may select and any amendment so notified shall be binding on the Company and the Cardholder. Use of the Card(s) thereafter is an acceptance of the amendments by the Company and the Cardholders.
2. If the Company does not accept such amendments, then it may terminate this Agreement in accordance with clause 7 above.

10) GENERAL

1. Disputed transactions – documentation
The Bank will not maintain copies of signed Card transaction vouchers ("Sale Vouchers"). In case of a dispute, the Bank may, upon the written request of the Cardholder provide a photocopy or microfiche copy of the disputed Sale Voucher as a proof of the transaction, provided that such request is presented to the Bank within 30 days from the relevant statement date. In no event will such request be entertained if the disputed transaction date is over 60 days.
2. Disputed transactions – Claim submission
Cardholders must verify all Card transactions appearing on the respective Card Account statements. In case of any discrepancy or dispute, Cardholder must notify the branch manager or the card centre of the Bank in writing within 15 days after the statement date, failing which, all Card transactions will be confirmed as correct.
3. Card may be sent by Courier to the address notified to the Bank by the Company at the sole risk of the Company.
4. Card must not be used for any unlawful purpose, including the purchase of goods and services prohibited by UAE law.
5. To ensure international acceptability, information about a Card Account may be confidentially communicated within the worldwide VISA networks, at the Bank's sole discretion.
6. The Company shall immediately notify the Bank in writing, of any change in the Cardholders personal information provided in this application.
7. The management reports that summarize expenses for various spending categories such as travel, entertainment and lodging that may be provided to the Company every month are solely for informational purposes only. Whilst every care has been taken to compile accurate information, the Bank accepts no liability for any loss or damage howsoever arising as a result of use or reliance on this information. In any event where these reports are unclear or ambiguous, the Consolidated Cards Account statement of account take precedence.
8. The Bank reserves the right, in its absolute discretion & without prior notice, at any time to block the Card and to communicate any such information to any third party.
9. In the event of cancellation or termination of the cards; the securities (if applicable) will be released after 30 days from the date the Card(s) are physically returned to the Bank for cancellation and full settlement of all liabilities of the Company related to the card(s).
10. The Bank may set-off the liability of the Company under this agreement against any of the Company accounts with the Bank.
11. The Bank shall not be liable if it is unable to perform its obligations due (directly or indirectly) to the failure of any machine, data processing system or transaction link, or anything outside the control of the Bank, its agents or sub-contractors. Even if the Bank is unable to produce or send a statement, the Company's liability will continue.
12. These Terms & Conditions shall be construed and governed by the laws for the time being in force in the United Arab Emirates.

Customer Name and Signature: _____