



Branch

Date

## Credit Card Application Form

### Personal details

TITLE (✓Tick whichever is applicable)

Mr  Ms  Dr  Prof  ER  (others please specify)

### Applicant's Name

First Name

Middle Name

Last Name

Please paste Coloured passport size photograph here

SIGNATURE

### Father's Name

First

Middle

Last

Please sign within the box in black ink

### Mother's Maiden Name

First

Middle

Last

### Spouse's Name

First

Middle

Last

### Name as you would like to appear on your Card(Max of 19 characters)

Date of Birth (DD/MM/YYYY)  Gender Male  Female

Email ID

Mobile Number

PAN/GIR No.  Marital Status  Single  Married  Number of dependents

### Academic qualifications (✓Tick whichever is applicable)

High School  Matriculation  Under Graduate  Graduate  Post Graduate  Professional

### Details of Vehicle (✓Tick whichever is applicable)

Four Wheeler  Two Wheeler  None  Company Provided  Owned  Family Owned  Financed

Vehicle Make Model  Vehicle Number

Permanent Residential Address

City  Pin code

State  Phone (With STD code)

### Residential Status (✓Tick whichever is applicable)

Owned  Company Provided  Rented  Family Owned

Office Address

City  Pin code

State  Phone (With STD code)

Present Address

City  Pin code

State  Phone (With STD code)

Since(DD / MM / YYYY)     
Date Month Year

**Employment Details(Occupation)**

(✓Tick whichever is applicable)

- Salaried  Self-Employed Businessman  Self Employed Professional  Retired  House Person  Student

**If Salaried, you work with(Organisaion)**

- PSU  Public Limited Company  Govt.  Private Ltd. Co.  Partnership  Defense Service  MNC  
 Educational Institution  Bank

Designation  Department

Note: In case of J&K Bank Employee, please mention your employee code here

No. of years in Current Job  Annual Gross Salary

**If Self Employed / Professional**

Years in Profession / Business (✓Tick whichever is applicable)  >1 Year  >2Years  > 3 Years  > 5 Years

Annual Sales Turnover (Rs.) (in figures)  (in words)

Type of Industry (✓Tick whichever is applicable)

- Information Technology / Telecom  Media/Entertainment  Textile  Manufacturing  
 Hotel / Restaurant  Legal Services  Real Estate / Construction  Banking / Finance  Medical  
 Agriculture  Tourist / Travel  Heavy Engineering  Import / Export  Transport  Consumer Goods

Others (Please Specify)

Annual income (Salary) Rs. (in figures)  (in words)

Other income Rs. (in figures)  (in words)

Total income Rs. (in figures)  (in words)

Annual Salary of Spouse Rs. (in figures)  (in words)

**Relationship with J&K Bank**

Branch

Type of Account (✓Tick whichever is applicable)

- Savings Account Number   
 Current/CC/SOD Account Number   
 Fixed Deposit Account Number   
 Home Loans  Durable Loans  Car Loans  Personal Loans  ATM/DEBIT Card  Business Loan

Would you like to authorise a standing instruction for debit onto your J&K Bank A/c for your monthly Bills ? (✓Tick whichever is applicable)

- Yes  No

J&K Bank Account Number

Branch  City   Min. Amount Due  Full Amount Due

**Relationship with Banks other than J&K Bank**

Name of the Bank

Branch  City

Type of Account (✓Tick whichever is applicable)

Savings Account Number

Current/CC/SOD Account Number

Fixed Deposit Account Number

Home Loans  Durable Loans  Car Loans  Personal Loans  ATM/DEBIT Card  Business Loan

Number of Existing Credit Cards  Cards mostly used:  Master Card  Visa  Rupay Card

Card held since  Card Variant to be issued  Master Card  Visa  Rupay Card

Contact details of a friend / relative in your city (not residing with you)

City  Pin code  Tel. No.

**List of documents to be furnished**

**Proof of income (anyone of the below)**

- Latest monthly salary slip showing deductions.
- Copy of IT return for last two years.
- Proof of turnover (latest sales / GST returns)  Audited Financial Statements of last two years

**Proof of Identity**

- Copy of passport / voter ID card / driving licence / PAN card (Mandatory) / Valid Employee ID Card/Aadhaar Card

**Proof of Residence**

- Copy of ration card / telephone bill / passport / voter I-card / driving licence/Aadhaar Card.

**Other documents (as applicable)**

- Proof of official address (for applicants who are not government employees)
- Proof of Highest Professional qualification (for self-employed professionals)

**Add-on Card**

Primary card number (if add-on applied separately)

● Please fill if you wish to apply.

Add-on Card is for your  (Specify the Relationship)

First  Middle  Last

Date of Birth (DD / MM / YYYY)  Gender  Male  Female

Name you would like to appear on Credit Card (max 19 characters)

Email Id  Phone Number

Please paste coloured passport size photograph here (add-on)

SIGNATURE

**Declaration**

I/we declare that all particulars and the information given in the Application form are true, correct, complete and up to date in all respects and I/we have not withheld information.

I/we confirm that I/we have had no insolvency initiated against me/us or have I/we ever been adjudged insolvent. I/we have read the application form and brochures and am/are aware of all the terms and conditions of availing finance from J&K Bank Limited. I/we authorise J&K Bank limited to make references and enquiries relative to information in this application, which J&K Bank limited may consider necessary. I/we undertake to inform J&K Bank regarding change in my/our residence/employment and to provide any further information that J&K Bank limited may require. I/we further agree to the terms governing the issuance of a Supplementary card as specified in terms and conditions governing the credit cards. I/we understand the credit card number will be liable for all charges incurred with the credit card and my Ad-on Credit Card. The Add-on Credit Card members accepts joint and several liabilities for all charges incurred on the add-on card issued to him/her. I/we declare and undertake the Credit Cards issued to me/us, if used overseas, shall be utilized strictly in accordance with the relevant exchange control regulations issued and as amended by The Reserve bank of India (RBI) from time to time. In the event I/we exceed my/our entitlement as per the exchange control guidelines of RBI. I/we undertake that if/we are required to get my/our passport endorsed for any charges by me/us as stipulated by RBI, the onus of getting my/our passport endorsed shall lie entirely on me/us. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI by me/us. I/We shall be liable for any action under the Foreign Exchange Management Act, 1999, as amended and be debarred from the credit card facility either at J&K Bank limited or by the RBI. I/We agree and understand the J&K Bank Limited reserves the right to issue any type of card to reject my/our application without providing any reason and the limit on credit card approved is fixed by the bank on the basis of various parameters as its discretion. I/We have read and fully understood all the terms and conditions attached with the application form and completely agree to the said terms and conditions.

Place

Date

Applicant's Signature

Form upload Ref No

## Schedule of Fee & Charges/Key Fact Statement

TYPE OF FEE / CHARGE	PLATINUM	GOVT. EMPLOYEES	WORLD	CORPORATE
Ent rance Fee for Primar y/add-on card	NIL	NIL	NIL	NIL
Annual Fee for Primar y/add-on card	Rs. 300	NIL	Rs. 1000	Rs. 500
Renewal Fee for Primar y/add-on card	Rs. 200	NIL	Rs. 200	Rs. 200
Card Replacement Fee for Primar y/add-on card	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Product Upgrade Fee	NIL	NIL	NIL	NIL
Limit Enhancement Fee for Primar y/add-on card	NIL	NIL	NIL	NIL
Minimum Purchase amount requirement for Waiver of Annual fee.	Above Rs. 75,000	NA	Above Rs. 2,00,000	NA

(GST shall be applied to all charges / fees/ interest as per applicable rates)

PARTICULARS	CHARGES
Maximum Interest Free Credit period (only on full payment , on or before the due date)	Upto 50 days
Finance charges / interest rate (Purchase / Cash)	3% per month/36% per annum/42.57%(APR)
Cash advance charges at our Bank ATMs from the date of t ransaction.	3% of the amount with a minimum of Rs. 300/- for each t ransaction.
Cash advance charges at other bank ATMs in India from the date of t ransaction	3% of the amount with a minimum of Rs. 300/- for each t ransaction.
Cash advance charges (Overseas) from the date of t ransaction	3% of the amount with a minimum of Rs. 300/- for each t ransaction.
Late payment fee	Rs. 100/-
Charges for over the credit limit usage	2.5% of overdrawn amount or minimum Rs. 400/- for each occasion
Retrieval of Charge slip	Rs. 100/- or the actual charges incurred whichever is higher
PIN Replacement fee	Rs. 100/-
Mark-Up Fee	3.5%
Mark-Up Fee for Govt Platinum Credit Card	2.5%
Fuel Surcharge	1% of the transaction amount (Free Upto Rs 5000 per month)

(GST shall be applied to all charges / fees/ interest as per applicable rates)

The charges are subject to change. For updated charges refer to our website [www.jkbank.com](http://www.jkbank.com)  
For Detailed Terms & Conditions kindly visit <https://www.jkbank.com/crcard>

### Billing Instructions

J&K Bank will send by e-mail a monthly e-statement showing the payments credited and the transactions debited to the Credit Card Account since the last statement. Also, e-statements are readily available on Bank's website [www.jkbank.com](http://www.jkbank.com) and can also be downloaded from J&K Bank M-Pay application. If the balance outstanding is NIL and there is no transaction, no statement will be issued

### Minimum Amount Due:

Credit Card offer the Card holder the facility of revolving credit. The Card holder may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Card holder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Such payment should be made before the Payment Due Date. Clear funds need to be credited in JK Bank Card account on or before payment due date to avoid Late Payment Charges. Card holders are advised to drop local cheques at least 4 working days before the Payment Due Date to ensure payment reflects on the card account within the Payment Due Date. Any unpaid Minimum Amount Due of the previous statements will be added to the Card holders current Minimum Amount due in addition to the outstanding exceeding the Card Holders Credit Limit and EMI (if any).

- o Payments made towards the Card outstanding are acknowledged in subsequent statements.
- o Payments received against the Card holders outstanding will be adjusted against all taxes, fee and other charges, interest charges, purchases and cash advances in that order.

**Note:** Making only the minimum payment every month would result in the repayment stretching over months / years with consequential compounded interest payment on your outstanding balance.

### Method of Payment

- **Cash payment:** Cash payment can be made at any Branches of J&K Bank
- **Online Mode :** The bill can be paid through online mode from your J&K Bank E-banking portal or Mobile Banking application. The payments can be made through NEFT/IMPS also to your 16 digit Credit Card account number. The IFSC code to be used for interbank transactions for credit card payment is IFSC is JAKAOSWITCH.  
The customer can also make payments through Mastercard Money Send for Mastercard or Visa Direct Funds for Visa card.
- **Cheque/Draft:** Make Cheque/draft in favor of JK Bank Credit Card account No. 5555 XXXXXXXXXXXX (sixteen digits) and deposit the same with any Branch of J&K Bank. Please ensure to write your name and contact number on the reverse of the cheque. Clearing Cheque will not be accepted.
- **Auto Debit:** In case of an account holder of J&K Bank, auto debit instructions for payment of Credit Card dues on monthly basis can be registered with the Card Issuing Branch either for payment of 'Minimum Amount Due' or 'Total Amount Due'.

### Billing Disputes:

All the contents of the statement will be deemed to be correct and accepted if the Card holder does not inform J&K Bank in writing of the discrepancies within 15 days of the Statement Date.

### Complete Postal Address of Bank:

**JAMMU AND KASHMIR BANK LIMITED**  
Digital and Alternate Channels,  
Corporate Headquarters,  
M. A. Road, Srinagar-190001. (J&K) India  
Email id: [creditcards@jkbmail.com](mailto:creditcards@jkbmail.com)

### Grievance Redressal Officer

Corporate Headquarters,  
M.A. Road; Srinagar Telephone no: +91 194-2713563  
e-mail:[grievance.creditcards@jkbmail.com](mailto:grievance.creditcards@jkbmail.com)

**Toll Free Number : 1800 890 2122**

