



Head Office
IFIC Tower,
61, Purana Paltan, Dhaka-1000



Bank Copy

: 16255/09666716255
: card@ificbankbd.com
: www.ificbank.com.bd

0% Aamar EMI Application Form

To apply for 0% Aamar EMI, please complete the form and email to 'card@ificbankbd.com' or courier it to Alternative Delivery Services, IFIC Bank PLC. IFIC Tower (Level 11), 61, Purana Paltan, Dhaka-1000, Bangladesh.

Cardholder's Information

Name								
Card No					X	X	X	X
Customer Mobile Number								

Transaction Date	Purchase Amount (In BDT)	Instalment Plan Months (Circle the Selected Tenor)						
		0% @ 3 M	0% @ 6 M	0% @ 9 M	0% @ 12M	0% @ 18M	0% @ 24M	0% @ 36M

Merchant's Information

Name of Merchant Outlet				Merchant Phone No.			
Merchant Location							

I, hereby, understand and agree to the terms and conditions (as mentioned overleaf) of '0% Aamar EMI' of IFIC Bank PLC's Credit Card facility.

Signature of Cardholder	Merchant's Seal & Sign	Date

*Conditions Apply



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"0% Aamar EMI" Terms & Conditions

1. General

"0% EMI Plan" Terms & Conditions

1.1 IFIC BANK PLC Credit Card "0% EMI Plan" is available to IFIC BANK PLC credit cardholders (hereinafter referred to as the "Credit Cardholder"). The purpose of "0% EMI Plan" is to enable the Credit Cardholder to purchase goods and services offered by merchants and transfer such transaction(s) to "0% EMI Plan" using the limit available on his/her credit card and repay the amount of the purchase in equal monthly installments without any interest in accordance with these "0% EMI Plan" Terms and Conditions.

1.2 "0% EMI Plan" Price" means the price of a good, service or any transaction which is subject to transfer to "0% EMI Plan" and is to be paid in installments as per the Terms & Conditions herein. "Monthly Installment" means: the amount payable each month derived by dividing the total "0% EMI Plan" Price by the 0% EMI Plan Tenor.

1.3 "0% EMI Plan Tenor" means: the total number of months within which period the Monthly Instalments have to be paid.

1.4 "Credit Card Account" means the account maintained by the Credit Cardholder against his/her credit card with IFIC BANK PLC.

2. Eligibility

2.1 If a Credit Cardholder meets the Terms & Conditions of IFIC BANK PLC Credit Card ("Credit Card Terms and Conditions") he/she may be eligible for enrolling in "0% EMI Plan". "0% EMI Plan" is available for primary and supplementary Credit Cardholders and will only be offered to those Credit Cardholders, who abide by the Credit Card Conditions, meet the minimum transaction floor limit and has the required Credit Limit on his/her Credit Card Account.

2.2 Retail transactions from specific merchants as determined by IFIC BANK PLC on the said Credit Card Account can be converted into "0% EMI Plan", however, IFIC BANK PLC may at any time, upon giving prior information to the Credit Cardholders, change the above-mentioned floor limit.

3. Conducting a '0% EMI Plan' Transaction

3.1 "0% EMI Plan" will be available for goods and services offered by merchants as determined by IFIC BANK PLC from time to time.

3.2 Under the Credit Card Terms and Conditions, if the Credit Cardholder is unable to effect full payment for the current balance outstanding on the Credit Card Account on or before the payment due date, the Credit Cardholder becomes liable to pay Charges/Service Fee in terms of the Credit Card Terms & Conditions.

3.3 Credit Cardholder will be charged regular existing charges/service fees as per the Credit Card Terms and Conditions ("Charges/Service Fees") applicable to the Credit Card Account on the balance of transaction(s) amount to be transferred to "0% EMI Plan" from the day of transaction(s) to the day of transfer to "0% EMI Plan" if the Credit Cardholder is a revolver. This charge will be levied as part of the overall Charges/Service Fees in the Credit Card on the next billing date. If the Credit Cardholder is not a revolver then the Charges/Service Fees for this period will be waived in accordance with the terms and conditions.

3.4 The goods and services offered by the merchant and the number of monthly installments to be paid and the "0% EMI Plan" Tenor for each goods and services shall be determined by IFIC BANK PLC from time to time and communicated to the Credit Cardholder accordingly, hereinafter referred to as the (Offer)

3.5 The "0% EMI Plan" Terms & Conditions may vary from one Offer to another based on the nature of offer and duration of the instalment plan opted by the Cardholder.

3.6 If the Cardholder is interested in availing any Offer under '0% EMI Plan', he/she may sign a specific form when making the purchase through specific Merchant/Company. The merchant will subsequently forward the form to IFIC

BANK PLC. On receiving the form, IFIC BANK PLC will, if it deems fit, convert the transaction into a '0% EMI Plan' transaction within 7 working days in accordance with these '0% EMI Plan' Terms and Conditions and the provisions applicable to that specific offer.

3.7 Credit Cardholder may also call the IFIC BANK PLC Call Center number to convert and/or book "0% EMI Plan" transaction. IFIC BANK PLC would reserve the absolute right and to accept/reject the request for conversion of the transaction to "0% EMI Plan".

3.8 IFIC BANK PLC will process and authorize a "0% EMI Plan" transaction provided that the amount of the "0% EMI Plan" Price is within the Credit Cardholder's available total credit limit on his/her Credit Card Account and that the Credit Cardholder's credit card is in good standing as per the rules and regulation adopted by IFIC BANK PLC at the time of conducting the transaction. If processed, the transaction will appear on the Credit Cardholder's next Statement of Account.

4. Billing and Payment of IFIC BANK PLC "0% EMI Plan" Installment

4.1 The Credit Cardholder will have to pay the Monthly Instalments as calculated and determined by IFIC BANK PLC.

4.2 The Credit Cardholder will ensure payment of the Monthly installments from his/her own sources.

4.3 If the Credit Cardholder fails to pay any Monthly Installment the interest rate as per the Credit Card Terms & Conditions shall be applicable on the outstanding amount.

4.4 When a Credit Cardholder makes a purchase(s) under "0% EMI Plan", the monthly minimum due on the statement will be outstanding transactions multiplied by the required payment percentage plus the "0% EMI Plan" Monthly Instalment(s) determined by IFIC BANK PLC and notified to the Credit Cardholder, plus any excess amounts over the credit limit and past due amounts, if any.

4.5 If the Credit Cardholder pays less than the monthly minimum due on the due date specified in the Credit Cardholder's credit card monthly statement, then Charges as per existing Credit Card Terms and Conditions governing the issue and use of the IFIC BANK PLC Credit Card will become applicable.

4.6 The Credit Cardholder may request for reducing the number of '0% EMI Plan' instalment. IFIC BANK PLC will review the request and may agree to the same and charge a nominal fee to the Credit Cardholder's credit card for processing the same.

4.7 The Credit Cardholder will be allowed the option of prepaying the total '0% EMI Plan' instalment outstanding, by way of a lump-sum payment and a nominal Prepayment penalty shall be charged according to schedule of charges to process this request.

4.8 Reward Points (Rewards) will be earned on the total transaction converted into '0% EMI Plan' on IFIC BANK PLC Credit Card.

4.9 In case the Credit Cardholder cancels "0% EMI Plan" before its maturity, IFIC BANK PLC will levy applicable Service Charges.

4.10 In case the Credit Cardholder's credit card is cancelled, or is delinquent, for a specific period as determined by IFIC BANK PLC from time to time or not renewed by IFIC BANK PLC or Credit Cardholder, the "0% EMI Plan" transaction will be terminated automatically and the Credit Cardholder will be liable to pay the remaining instalments immediately upon receipt of the next Statement of Accounts.

5. In the event that the Credit Cardholder's card is lost, damaged or expired and a new card is applied for and IFIC BANK PLC agrees to issue such new card, the liability of the Credit Cardholder to repay the instalments under the "0% EMI Plan" shall continue uninterrupted whatever the length of time is required for the issuance of the new card.

6. Lien of Items

The good(s) and at replacements, accessories there to purchase under "0% EMI Plan" shall be subject to IFIC BANK PLC's lien and charge until total "0% EMI Plan" price is paid in full and the "0% EMI Plan" Terms and Conditions are completely compiled with. The Credit Cardholder shall not make any statements or representations, which are in conflict with the above position of IFIC BANK PLC's lien and charge. The Credit Cardholder shall not sell, rent out, mortgage or assign the good(s) or encumber the same or in any other manner transfer the good(s) or any interest therein to any person or part. The Credit Cardholder shall exercise proper diligence in the use and maintenance of the good(s).

7. Product Liability

IFIC BANK PLC will not be liable for any damage or loss incurred by the Credit Cardholder arising out of the purchase. Installation, use or otherwise of the Good(s) and/or Service(s) under "0% EMI Plan" for any negligence breach, statutory or other duty on the part of the merchant nor shall IFIC BANK PLC be responsible in any way for the quality of the good(s) and/or Service(s) purchased or Services rendered through shall be referred to the supplier or Merchant and shall not affect Credit Cardholder's obligation to continue paying the monthly instalments to IFIC BANK PLC.

8. Modifications, Amendment and Cancellation

8.1 IFIC BANK PLC is entitled at any time and without any prior notice to the Credit Cardholder in any manner whatsoever to terminate or cancel or vary its benefits or features, or vary, or add or- delete any of these Terms and Conditions.

IFIC BANK PLC is also entitled to determine a floor limit for the minimum amount of purchase allowed under the "0% EMI Plan" for each particular offer. 8.2 IFIC BANK PLC reserves the right to disqualify any Credit Cardholder from further participation, if in its judgment, the Credit Cardholder has in any way violated these Terms and Conditions, or has violated the Credit Card Terms and Conditions.

8.3 IFIC BANK PLC shall be entitled to disallow/refuse any application form submitted by the Credit Cardholder to it under '0% EMI Plan' without assigning any reason whatsoever.

9. Limitation of Liability

IFIC BANK PLC shall not be liable if it is unable to perform its obligations under these Terms & Conditions for any reason whatsoever. Further, IFIC BANK PLC shall not be held responsible for any delay in the transmission of information to IFIC BANK PLC from the merchant or any Third Party. If at any time, dispute arises in connection with the "0% EMI Plan" or these Terms and Conditions, IFIC BANK PLC's decision in connection with the same shall be final and binding. IFIC BANK PLC reserves the right to terminate the "0% EMI Plan" without prior notice and to require the Credit Cardholder to pay the remaining Monthly Instalments immediately.

10. Indemnity

The Credit Cardholder shall indemnify IFIC BANK PLC and hold IFIC BANK PLC harmless against all loss, cost, damage suffered by IFIC BANK PLC arising due to any dispute, suit occurring between a Merchant and the Credit Cardholder with regard to the product purchased under "0% EMI Plan" and/or due to non-compliance of the terms & conditions herein by the Credit Cardholder.

11. Governing Law

These Terms & Conditions shall be governed by the laws of Bangladesh.

12. Loan

The facility provided under the "0% EMI Plan" shall be deemed as an advance/loan within the meaning of the ArthaRinAdalatAin 2003 (Money Loan Court Act)

"0% Aamar EMI" Terms & Conditions

1. General

"0% EMI Plan" Terms & Conditions

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1.2 "0% EMI Plan" Price" means the price of a good, service or any transaction which is subject to transfer to "0% EMI Plan" and is to be paid in installments as per the Terms & Conditions herein. "Monthly Installment" means: the amount payable each month derived by dividing the total "0% EMI Plan" Price by the 0% EMI Plan Tenor.

1.3 "0% EMI Plan Tenor" means: the total number of months within which period the Monthly Instalments have to be paid.

1.4 "Credit Card Account" means the account maintained by the Credit Cardholder against his/her credit card with IFIC BANK PLC.

2. Eligibility

2.1 If a Credit Cardholder meets the Terms & Conditions of IFIC BANK PLC Credit Card ("Credit Card Terms and Conditions") he/she may be eligible for enrolling in "0% EMI Plan". "0% EMI Plan" is available for primary and supplementary Credit Cardholders and will only be offered to those Credit Cardholders, who abide by the Credit Card Conditions, meet the minimum transaction floor limit and has the required Credit Limit on his/her Credit Card Account.

2.2 Retail transactions from specific merchants as determined by IFIC BANK PLC on the said Credit Card Account can be converted into "0% EMI Plan", however, IFIC BANK PLC may at any time, upon giving prior information to the Credit Cardholders, change the above-mentioned floor limit.

3. Conducting a '0% EMI Plan' Transaction

3.1 "0% EMI Plan" will be available for goods and services offered by merchants as determined by IFIC BANK PLC from time to time.

3.2 Under the Credit Card Terms and Conditions, if the Credit Cardholder is unable to effect full payment for the current balance outstanding on the Credit Card Account or before the payment due date, the Credit Cardholder becomes liable to pay Charges/Service Fee in terms of the Credit Card Terms & Conditions.

3.3 Credit Cardholder will be charged regular existing charges/service fees as per the Credit Card Terms and Conditions ("Charges/Service Fees") applicable to the Credit Card Account on the balance of transaction(s) amount to be transferred to "0% EMI Plan" from the day of transaction(s) to the day of transfer to "0% EMI Plan" if the Credit Cardholder is a revolver. This charge will be levied as part of the overall Charges/Service Fees in the Credit Card on the next billing date. If the Credit Cardholder is not a revolver then the Charges/Service Fees for this period will be waived in accordance with the terms and conditions.

3.4 The goods and services offered by the merchant and the number of monthly installments to be paid and the "0% EMI Plan" Tenor for each goods and services shall be determined by IFIC BANK PLC from time to time and communicated to the Credit Cardholder accordingly, hereinafter referred to as the (Offer)

3.5 The "0% EMI Plan" Terms & Conditions may vary from one Offer to another based on the nature of offer and duration of the instalment plan opted by the Cardholder.

3.6 If the Cardholder is interested in availing any Offer under '0% EMI Plan', he/she may sign a specific form when making the purchase through specific Merchant/Company. The merchant will subsequently forward the form to IFIC

BANK PLC. On receiving the form, IFIC BANK PLC will, if it deems fit, convert the transaction into a '0% EMI Plan' transaction within 7 working days in accordance with these '0% EMI Plan' Terms and Conditions and the provisions applicable to that specific offer.

3.7 Credit Cardholder may also call the IFIC BANK PLC Call Center number to convert and/or book "0% EMI Plan" transaction. IFIC BANK PLC would reserve the absolute right and to accept/reject the request for conversion of the transaction to "0% EMI Plan".

3.8 IFIC BANK PLC will process and authorize a "0% EMI Plan" transaction provided that the amount of the "0% EMI Plan" Price is within the Credit Cardholder's available total credit limit on his/her Credit Card Account and that the Credit Cardholder's credit card is in good standing as per the rules and regulation adopted by IFIC BANK PLC at the time of conducting the transaction. If processed, the transaction will appear on the Credit Cardholder's next Statement of Account.

4. Billing and Payment of IFIC BANK PLC "0% EMI Plan" Installment

4.1 The Credit Cardholder will have to pay the Monthly Instalments as calculated and determined by IFIC BANK PLC.

4.2 The Credit Cardholder will ensure payment of the Monthly installments from his/her own sources.

4.3 If the Credit Cardholder fails to pay any Monthly Installment the interest rate as per the Credit Card Terms & Conditions shall be applicable on the outstanding amount.

4.4 When a Credit Cardholder makes a purchase(s) under "0% EMI Plan", the monthly minimum due on the statement will be outstanding transactions multiplied by the required payment percentage plus the "0% EMI Plan" Monthly Instalment(s) determined by IFIC BANK PLC and notified to the Credit Cardholder, plus any excess amounts over the credit limit and past due amounts, if any.

4.5 If the Credit Cardholder pays less than the monthly minimum due on the due date specified in the Credit Cardholder's credit card monthly statement, then Charges as per existing Credit Card Terms and Conditions governing the issue and use of the IFIC BANK PLC Credit Card will become applicable.

4.6 The Credit Cardholder may request for reducing the number of '0% EMI Plan' instalment. IFIC BANK PLC will review the request and may agree to the same and charge a nominal fee to the Credit Cardholder's credit card for processing the same.

4.7 The Credit Cardholder will be allowed the option of prepaying the total '0% EMI Plan' instalment outstanding, by way of a lump-sum payment and a nominal Prepayment penalty shall be charged according to schedule of charges to process this request.

4.8 Reward Points (Rewards) will be earned on the total transaction converted into '0% EMI Plan' on IFIC BANK PLC Credit Card.

4.9 In case the Credit Cardholder cancels "0% EMI Plan" before its maturity, IFIC BANK PLC will levy applicable Service Charges.

4.10 In case the Credit Cardholder's credit card is cancelled, or is delinquent, for a specific period as determined by IFIC BANK PLC from time to time or not renewed by IFIC BANK PLC or Credit Cardholder, the "0% EMI Plan" transaction will be terminated automatically and the Credit Cardholder will be liable to pay the remaining instalments immediately upon receipt of the next Statement of Accounts.

5. In the event that the Credit Cardholder's card is lost, damaged or expired and a new card is applied for and IFIC BANK PLC agrees to issue such new card, the liability of the Credit Cardholder to repay the instalments under the "0% EMI Plan" shall continue uninterrupted whatever the length of time is required for the issuance of the new card.

6. Lien of Items

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7. Product Liability

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Signature of Cardholder	Merchant's Seal & Sign	Date
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2.2 Retail transactions from specific merchants as determined by IFIC BANK PLC on the said Credit Card Account can be converted into "0% EMI Plan", however, IFIC BANK PLC may at any time, upon giving prior information to the Credit Cardholders, change the above-mentioned floor limit.

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3.1 "0% EMI Plan" will be available for goods and services offered by merchants as determined by IFIC BANK PLC from time to time.

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3.8 IFIC BANK PLC will process and authorize a "0% EMI Plan" transaction provided that the amount of the "0% EMI Plan" Price is within the Credit Cardholder's available total credit limit on his/her Credit Card Account and that the Credit Cardholder's credit card is in good standing as per the rules and regulation adopted by IFIC BANK PLC at the time of conducting the transaction. If processed, the transaction will appear on the Credit Cardholder's next Statement of Account.

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The good(s) and at replacements, accessories there to purchase under "0% EMI Plan" shall be subject to IFIC BANK PLC's lien and charge until total "0% EMI Plan" price is paid in full and the "0% EMI Plan" Terms and Conditions are completely complied with. The Credit Cardholder shall not make any statements or representations, which are in conflict with the above position of IFIC BANK PLC's lien and charge. The Credit Cardholder shall not sell, rent out, mortgage or assign the good(s) or encumber the same or in any other manner transfer the good(s) or any interest therein to any person or part. The Credit Cardholder shall exercise proper diligence in the use and maintenance of the good(s).

7. Product Liability

IFIC BANK PLC will not be liable for any damage or loss incurred by the Credit Cardholder arising out of the purchase. Installation, use or otherwise of the Good(s) and/or Service(s) under "0% EMI Plan" for any negligence breach, statutory or other duty on the part of the merchant nor shall IFIC BANK PLC be responsible in any way for the quality of the good(s) and/or Service(s) purchased under "0% EMI Plan". Any complaint as to the quality of Good(s) purchased or Services rendered through shall be referred to the supplier or Merchant and shall not affect Credit Cardholder's obligation to continue paying the monthly instalments to IFIC BANK PLC.

8. Modifications, Amendment and Cancellation

8.1 IFIC BANK PLC is entitled at any time and without any prior notice to the Credit Cardholder in any manner whatsoever to terminate or cancel or vary its benefits or features, or vary, or add or- delete any of these Terms and Conditions.

8.2 IFIC BANK PLC is also entitled to determine a floor limit for the minimum amount of purchase allowed under the "0% EMI Plan" for each particular offer. 8.2 IFIC BANK PLC reserves the right to disqualify any Credit Cardholder from further participation, if in its judgment, the Credit Cardholder has in any way violated these Terms and Conditions, or has violated the Credit Card Terms and Conditions.

8.3 IFIC BANK PLC shall be entitled to disallow/refuse any application form submitted by the Credit Cardholder to it under '0% EMI Plan' without assigning any reason whatsoever.

9. Limitation of Liability

IFIC BANK PLC shall not be liable if it is unable to perform its obligations under these Terms & Conditions for any reason whatsoever. Further, IFIC BANK PLC shall not be held responsible for any delay in the transmission of information to IFIC BANK PLC from the merchant or any Third Party. If at any time, dispute arises in connection with the "0% EMI Plan" or these Terms and Conditions, IFIC BANK PLC's decision in connection with the same shall be final and binding. IFIC BANK PLC reserves the right to terminate the "0% EMI Plan" without prior notice and to require the Credit Cardholder to pay the remaining Monthly Instalments immediately.

10. Indemnity

The Credit Cardholder shall indemnify IFIC BANK PLC and hold IFIC BANK PLC harmless against all loss, cost, damage suffered by IFIC BANK PLC arising due to any dispute, suit occurring between a Merchant and the Credit Cardholder with regard to the product purchased under "0% EMI Plan" and/or due to non-compliance of the terms & conditions herein by the Credit Cardholder.

11. Governing Law

These Terms & Conditions shall be governed by the laws of Bangladesh.

12. Loan

The facility provided under the "0% EMI Plan" shall be deemed as an advance/loan/within the meaning of the ArthaRinAdalatAin 2003 (Money Loan Court Act)