

## Loan on Card Application Form

Take a quick cash advance of upto 75% of the credit limit and pay it in instalments of upto 36 months. Please visit [www.dfcc.lk](http://www.dfcc.lk) for applicable charges or call 011 2 350000 for more details.

Please handover the completed Loan on Card application form to the nearest DFCC Bank Branch.

Name of Cardholder: .....

Credit Card Number :

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Savings / Current Account Number

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Contact Number : .....

Loan Amount (Rs.) : .....

Tenure :  06 months     12 months  
 24 months     36 months

I confirm that I have read and understood the terms and conditions of the Loan on Card facility and agree to comply with same.

.....  
Signature of Primary Cardholder

.....  
Date

## Terms and Conditions

1. The Loan on Card facility (the "LOC Facility") allows the Cardholder to avail a cash advance facility on his/her Card which can be repaid in equal monthly installments of 6, 12, 24 or 36 months.
2. The minimum LOC value to be eligible for this programme shall be Rs. 10,000/- and the maximum LOC value shall be upto 75% of the credit limit. The installments would be debited to the Cardholder in equal monthly Installments which would be a split of a part of the capital outstanding of the LOC Facility and a part of the handling fee applicable in obtaining such LOC Facility. The amount of the said handling fee shall be as specified in the tariff available on the official website of the Bank at [www.dfcc.lk](http://www.dfcc.lk).
3. The LOC Facility amount will be issued by debiting the Cardholder's Card Account through transfer of funds to a designated savings/current account of the Cardholder held with DFCC Bank.
4. Standard set-up fee of Rs. 1,000/- will be charged from the Credit Card Account when issuing the LOC Facility.
5. The credit limit on the Cardholders' Account will be blocked by a value equal to the capital amount of the LOC Facility and the applicable handling fee and will be released and be available for the Cardholder upon as and when the monthly installments are billed and paid for in the subsequent months.
6. If the Cardholder defaults on payment of any of the installments of the LOC Facility, the Bank reserves the right to foreclose the total balance outstanding of the LOC Facility together with any charges as may be applicable and debit the entire outstanding amount to the Card Account.
7. Payments made in excess of the outstanding amount of the Card Account will not automatically be adjusted against unbilled installments of the LOC Facility and will not result in prepayment of the LOC facility.
8. In the event the Cardholder wishes to settle the LOC Facility prior to the due period, the Cardholder will inform the Bank in writing of his/her intention to settle the balance outstanding of the LOC Facility on the Card account. In such event of an early settlement, an early settlement fee of 4% shall be charged on the Capital outstanding of the LOC Facility.
9. The terms and conditions herein pertaining to LOC facility shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement hereof. The LOC Facility is by way of a special facility for Cardholders and nothing contained herein pertaining to the LOC Facility shall prejudice or affect the terms and conditions of the Cardholder Agreement hereof.
10. The decision of the Bank, on all matters relating to LOC facility including but not limited to disputes, is final and binding on all Cardholders who are availing the LOC facility.
11. By accepting the LOC facility, the Cardholder agrees to be bound by these terms and conditions.