NDB bank
The future is banking on us

BALANCE TRANSFER APPLICATION FORM

Name of the Cardholder :.....

NIC: Mobile:

NDB Credit Card No:

OBCC 01

Card No: Due Date:

Transfer Amount: Issuer Name: .....

Repayment Months

OBCC 02

Card No: Due Date:

Transfer Amount: Issuer Name: .....

Repayment Months

OBCC 03

Card No: Due Date:

Transfer Amount: Issuer Name: .....

Repayment Months

Terms and Conditions

1. The Balance Transfer program (BT Plan) offered by National Development Bank (NDB) and is exclusively available to platinum, Signature & Infinite NDB primary credit cardholders excluding corporate credit cards, herein after referred to as "cardholder"
2. The cardholder is entitled to transfer a minimum outstanding balance of LKR 50,000/- and up to 80% of the approved credit limit as the maximum transfer amount, subject to the available balance of the Credit Card at the time of applying for the "BT plan".
3. Cardholder can repay up to 60 months with the following processing fee on each tenure.

Tenure	12 Months	24 Months	48 Months	60 Months
Per Month Processing Fee	0%	0.50%	0.70 %	0.70 %
Annual Effective Rate (AER)	0%	11.13%	15.01%	14.76%
Setup Fee (LKR)	5,000	5,000	5,000	5,000

4. The applicant must submit a duly filled BT application accompanied by the latest month Other Bank Credit Card (OBC) statement to contact@ndbbank.com or handover to the nearest NDB branch, to avail the facility.
5. The NDB has the sole direction to accept or reject any BT application within bank evaluation process.
6. Further to clause (5) NDB reserves the right to determine and approve amount of the "BT plan" as per the available credit limit of the cardholder.
7. NDB will transfer the approved BT plan amount to the relevant Other Bank Credit Card in the form of a CEFT transfer within 3 working days.
8. Early settlement of BT is subject to an early settlement fee of 4% on the remaining BT outstanding amount.
9. The credit limit on the card account will be blocked to the extent of the BT amount and will be released as and when the monthly installments are billed and paid for in the subsequent months.
10. In the event the total statement outstanding including the BT installment is not settled, on or before the due date of the NDB Credit Card of a particular month, standard interest rate applicable on credit card outstanding will be levied as per standard credit card terms & conditions.
11. NDB reserves the right to foreclose the BT outstanding and debit the entire outstanding amount to the Credit Card account, in the event that the Cardholder defaults on payment.
12. NDB will not be liable and shall be indemnified against all or any losses incurred in the form of interest, or any over-payment of the other bank Credit Card outstanding, any overdue charges, late payment fees, finance charges, or any other charges/ liabilities of other bank Credit Card mentioned above, due to any payment delays that the Cardholder may incur as a result of failure or delay by NDB Bank in making the payment before the due date of the Cardholder's other bank Credit Card.
13. The terms of this offer shall be in addition to and not in derogation of the terms contained in the Cardholder Agreement. This offer is by way of a special facility for selected Cardholders and nothing contained herein shall prejudice or affect the Terms and Conditions of the Cardholder Agreement.

Declaration

I confirm that I have read and understood the above Terms & Conditions of the Balance Transfer program currently in force at the National Development Bank PLC and agree to comply with same.

.....
Cardholder's Signature

.....
Date

Bank use only

Canvassed by: EPF No.

Signature: .....