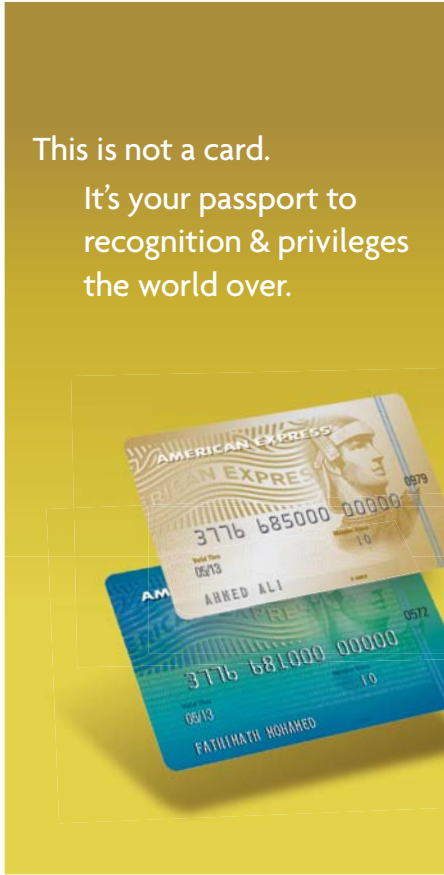


This is not a card.
It's your passport to
recognition & privileges
the world over.



Bank of Maldives PLC
Exclusive provider of American Express Cards
American Express is a registered trademark of American Express



Local advantage Global recognition

The Bank of Maldives American Express® Credit Card was created specifically for the global citizen. It's the only Credit Card in the Maldives that gives you the best of all worlds. Access to the range of services you have come to expect from the Bank of Maldives combined with world class service peace of mind when you are travelling, a range of tools for financial empowerment and exclusive offers.



Global coverage and worldwide privileges

- **Emergency Assist** Enjoy security and peace mind when you are away from home. From helping you plan your trip to referring you to doctors or interpreters and even securing you emergency medical assistance when you are travelling abroad, we are ready to help around the world, whenever you need it.
- **Travel Accident Insurance** Purchase your travel tickets with your Card and receive free Travel Accident Insurance of up to US\$ 100,000 on the Credit Card and US\$ 200,000 on the Gold Credit Card.
- **Travel Inconvenience Insurance** When you charge your air tickets to your Card, you and your family will be covered for inconveniences such as delayed or cancelled flights, lost or delayed baggage, and missed connections.
- **Emergency Card replacement** If your Card is lost or stolen, a replacement can be provided within 24 hours in the Maldives.
- **American Express Travel Services locations** American Express operates one of the world's largest travel agency networks that can assist you with travel arrangements, American Express® Travelers Cheques and foreign exchanges sales.

Services

- **Worldwide acceptance** The Bank of Maldives American Express Card is welcomed at millions of establishments around the globe.
- **24-hour customer service** Just one phone call is all it takes wherever you are in the world.
- **Cash access** If you need cash while travelling, you can access a worldwide network of over 800,000 ATMs displaying the American Express logo to obtain local currency, 24 hours a day.
- **Financial freedom and easy account settlement** Enjoy greater financial freedom with the first ever credit card issued in the Maldives that provides you with a high line of credit, up to 51 days interest-free¹ and a minimum payment of 5% of your total monthly balance. What's more, your Credit Card is billed in Maldivian Rufiyaa, making it easy for you to settle your Card account.

Cardmember benefits

- **Priority Banking Services (Exclusive for Gold Credit Cardmembers)** Complete your banking transactions in comfort with our priority banking service.
- **2% Rebate On Card Spend (Exclusive For Gold Credit Cardmembers)** Earn a 2% rebate on monthly Card spend up to MRF 100 each month. This rebate is valid during the promotional period June 2010 to May 2011.
- **globaleshop** Experience a new online shopping experience with globaleshop where you can access exciting online sites through Tarazz.com. Shop for the latest in music, gadgets, fashion from the comfort of your home and have them delivered directly to your door.
Choose from over 6 million products from leading global brands like Amazon.com, Nordstrom, BestBuy, Armani Exchange, Coach, Gucci, Fendi and Diesel, and many more.
What's more, you can even shop at Asian merchants like Anita Silk (Thailand), Trendshop (Japan) and at Risis (Singapore). The world of global shopping at your fingertips!
Visit www.globaleshop.com for more information.

- **Exclusive overseas offers** Experience exclusive savings and benefits when you travel abroad with our specially selected partners. Whether you are travelling in India, or seeking the best education and healthcare in Sri Lanka, our hand-picked offers are sure to suit your needs.
- **American Express Selects** The American Express Card brings you privileges from around the world through American Express Selects. You will be able to enjoy exclusive dining, shopping and entertainment offers and savings. For more information please visit www.americanexpress.com.mv/selects.
- **Bank of Maldives Privileges** With the American Express Credit Card you are entitled to every day savings and privileges from the finest cuisine to the best shops around Maldives. Enjoy fantastic stores around the capital including furniture, electronic items, novelties, clothes and garments and many more, filling every niche of your shopping desires.

¹Minimum of 21 days from the statement date to payment due-date

Membership Rates

FEE NAME	AMERICAN EXPRESS CREDIT CARD (MRF)	AMERICAN EXPRESS GOLD CREDIT CARD (MRF)
Joining Fee	200.00	500.00
Annual Fee	450.00	800.00
Supplementary Card Annual Fee	200.00	400.00
Card Replacement Fee	125.00	125.00
Interest Rate	2.85% p.m.	2.65% p.m.

YOUR CHOICE	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> Gold Credit Card
Applicant must be at least 18 years of age and have a minimum income of MRF 7,500 to qualify for the Credit Card and MRF 16,000 to qualify for the Gold Credit Card.	

YOUR PERSONAL DETAILS				
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	<input type="checkbox"/> Others
Full Name (as in ID)				
Your name as you want it to appear on the Card (Maximum 19 characters including spaces)				
Date of Birth DD / MM / YY				
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
ID No (Please attach a copy)		Passport No (Please attach a copy)		
Educational Qualifications				
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married				
Nationality		No. of Dependents		
Passphrase (Write your own 4-8 character word for identification and security reasons)				

YOUR HOME DETAILS	
Home Address	
Home Tel	
Mobile	
Duration at the above address Years Months	
<input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Company	
<input type="checkbox"/> Living with Parents <input type="checkbox"/> Rented MRF (Monthly Rentals)	
Mailing Address (Your statements and correspondence will be mailed to the address below)	
Tel	

YOUR RELATIVE'S DETAILS	
(Please note: The relative mentioned below should not be living with you and he/she will be contacted by the Card Centre during the verification process)	
Name	Relationship
Home Address	
Home Tel	
Office Name and Address	
Office Tel	

YOUR SPOUSE	
Full Name	
Nationality	ID/PP No
Employer's Name & Address	
Tel	
Occupation	Monthly Income MRF

YOUR EMPLOYMENT DETAILS	
Employment Status: <input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired	
Employer/Name of business	
Office Address	
Tel	
Occupation	Length of Service: Years Months
If you have been in your current job for less than six months	
Name of Previous Employer	
Tel	Length of Service: Years Months
Nature of Business	
For self-employed applicants only	
Capital Invested MRF	Annual Turnover MRF
No. of years company has been in business Years Months	
No. of Employees in Company	
Nature of Business	

YOUR MONTHLY INCOME	
Monthly Basic Salary MRF	Fixed Allowance MRF
Other Income MRF	
Sources of Other Income	

YOUR FINANCIAL DETAILS				
Monthly Living Expenses MRF				
YOUR OTHER CREDIT CARDS				
Bank Name	Card Number	Limit	Card Since	Expiry
YOUR BANK(S)				
Bank Name	Branch	A/C No.	A/C Type	A/C Since

YOUR LOANS			
Loan Type	Bank	Monthly Installment	Balance Outstanding
Overdraft from Bank: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary			
Name of Bank		Limit MRF	
		A/C No	
YOUR ASSETS (please indicate the market value of each)			
Fixed/Call Deposits MRF		Shares MRF	
Properties Others (specify)			
Do You Have a Vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, <input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Office Vehicle No			
Type <input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Motorcycle <input type="checkbox"/> Other (specify)			

YOUR SUPPLEMENTARY CARD DETAILS	
Please issue a Supplementary Card to the person named hereunder. Supplementary Card applicant must be an immediate family member and be at least 18 years old.	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Others	
Full Name (as in ID)	
Your name as you want it to appear on the Card (Maximum 19 characters including spaces)	
Date of Birth DD / MM / YY	
<input type="checkbox"/> Male <input type="checkbox"/> Female	
ID No (Please attach a copy)	Passport No (Please attach a copy)
Occupation	Monthly Income MRF
Nationality	Relationship
Passphrase (Write your own 4-8 character word for identification and security reasons)	
Home Address	
Tel	
Mobile	

CARD DELIVERY

Your application will be processed within 10 working days and you will be informed accordingly. Please collect your Card from the Bank of Maldives Card Centre, Sea Tracs Building, 2nd Floor, Boduthakurufaanu Magu, Male' 20251, Republic of Maldives.

AUTOMATIC SETTLEMENT	
This is a special benefit for Bank of Maldives account holders only. Do you wish to settle card bills on the due date automatically by debiting your Bank of Maldives account?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Settlement Account No	
Settlement Option	<input type="checkbox"/> 5 % Minimum Payment <input type="checkbox"/> Full Payment
	<input type="checkbox"/> ___ % of the outstanding (must be more than minimum payment)
Interest will not be charged to your Card account if 100% settled on or before the due date.	

IMPORTANT

Please note that all the information provided by you will be verified by Card Centre prior to Credit Card approval. Please complete the application in full. Insufficient information may cause delay in processing your application. Please attach the following documents to your application:

If salaried: copy of ID/ PP, latest salary slip or a letter from employer confirming salary and employment with designation and last three months' bank statements (if the account is not a Bank of Maldives account)

If self-employed: copy of ID/ PP, last two years income statement (to be confirmed by auditors if required by the Bank), business registration certificates and last three months' bank statements – personal and company (if the account is not a Bank of Maldives account).

Please note: All the fees and finance charges will be debited to your Credit Card account.

DECLARATION

This declaration is made to Bank of Maldives Plc. By signing below I/we ask a Card account to be opened for me/us and Card(s) issued and I/we request that you renew and replace it/them until I/we surrender my/our right to use the Card(s) by cutting the Card(s) in 4 pieces and returning to you. I/we authorise my/our bankers or any other sources to release any information to you or your representatives that you may require from time to time without reference to me/us. I/we agree that my/our Credit Card(s) may be only used subject to Bank of Maldives Cardmember Terms and Conditions (a copy of which is delivered to me/us with my/our Credit Card(s)), ATM and other account terms and conditions issued by the Bank of Maldives Plc. I/we accept that the usage of the new Credit Card will be constrained by the Bank as acceptance of the terms and conditions by the Cardmember. I/we agree that my/our Cash Advance limit will not be more than 50% of my permanent credit limit which is a combined credit limit the Primary Cardmember will share with the Supplementary Cardmember(s). I/we are aware that deposits or transfers to my/our Credit Card account or temporary limit increases will not increase my/our Cash Advance limit. I/we are aware that certain ATM machine/bank/counter restrictions may apply to usage of my Credit Card in Maldives and overseas. I/we agree that the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cards, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her Card. I/we hereby warrant that the above information given in this application is true and correct. I/we accept that Credit Cards will be issued at the sole discretion of the Bank.

Principal Applicant's Signature _____ Date _____

Supplementary Applicant's Signature _____ Date _____

FOR BANK USE ONLY

Application Received by	Staff ID
Department/Branch	Date
Application Entered to CCCS by	
Staff ID	Date
Card Centre Manager's Remarks	
Recommended/Approval Credit Limit MRF Rate	
Signature	Date
Credit Card approved by	
1. Signature	Date
2. Signature	Date
System update and checking	
Lien Marked	System Check
Application <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Checked	
Audit checked by	
Signature	Date