- 12. In the event the total outstanding including BT installment is not settled, on or before the due date of the Sampath Bank Card of a particular month, the unsettled portion of the installment will be charged at the prevailing interest rate applicable to the Sampath Bank Credit Card.
- 13. Payments made in excess of the Sampath Bank Card outstanding will not be adjusted against unbilled installments and will hence not result in prepayment of the BT amount.
- 14. In the event the Cardholder defaults on payment of any of the installments, Sampath Bank reserves the right to foreclose the outstanding balance transfer amount and debit the entire outstanding amount as one consolidated amount.
- 15. If the Cardholder closes the Card or cancels the balance transfer option before all installments are posted to the card account, the outstanding balance transfer amount plus interest will be debited to the card account as one consolidated amount.
- 16. Sampath Bank 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 OBCC outstanding, any overdue charges, late payment fees, finance charges, or any other charges/liabilities of OBCC mentioned above, due to any payment delays that the Cardholder may incur as a result of failure or delay by Sampath Bank in making the payment before the due date of the Cardholder's OBCC.
- 17. Subject to the balance transfer request being approved by the Bank, the Cardholder shall pay the applicable processing fee as specified in the Sampath Credit Card Terms & Conditions, New Cardholders are required to pay the annual and joining fees for the Sampath Card.
- 18. 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 terms and conditions of the Balance Transfer programme currently in force at Sampath Bank PLC and agree to comply with same.

Cardholder's Signati	ıre	Date
BANK USE ONLY		
Data checked		
Input by		
Date		
Credit Limit		
O/S Balance		
Approved Amount		
	Bank Authorized Signatu	ıre

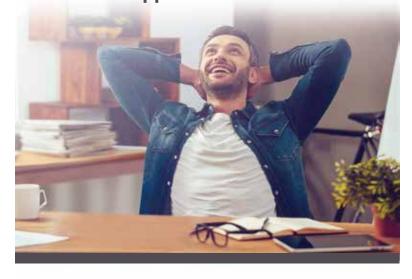


# **TRANSFER**

YOUR CREDIT CARD BALANCE

# TO ENJOY GREATER SAVINGS

Credit Card Balance Transfer
Application Form



Sampath Cards
The responsible choice

# Sampath Bank Balance Transfer Application Form Please ensure that all details in this form are completed in-order to take forward this request accordingly. MY PERSONAL INFORMATION Name in Full (as in NIC) Mr./Mrs./Miss./Dr./Rev Contact Number E-Mail address SAMPATH CREDIT CARD DETAILS Card No Expiry Date D M M Y Y Y Y OTHER BANK CREDIT CARD DETAILS (OBCC) Card No

(Please attach copies of the OBCC statements for the 3months

immediately preceding the Balance Transfer form date)

(\*Subject to Terms & Conditions. Minimum amount Rs.25,000/-)

**Expiry Date** 

Name of the OBCC Issuer

Amount to be transferred (LKR).

Due Date

# Preferred Scheme for the amount to be transferred

3 Months on 0%*	*Offer valid till 31st March 2017
6 Months on 1.25 % p.m.	
12 Months on 16.5% p.a.	
18 Months on 16.5% p.a.	
24 Months on 16.5% p.a.	

## **Terms & Conditions**

- 1. The Sampath Bank PLC (the Bank) has the sole discretion to accept or reject any Balance Transfer (BT) application any time.
- The Balance Transfer (BT) programme is made by Sampath Bank (the Bank) to Credit Cardholders and can be withdrawn or amended at any time at the sole discretion of the Bank.
- 3. Please note that the payment made will be used to settle the BT outstanding balance first and then the normal card outstanding.
- 4. In the event Cardholder's BT application is approved, the signed application form shall serve as the Cardholder's written authorization to the Bank to execute the BT transaction, unless otherwise indicated by the Cardholder in writing.
- Should the Cardholder's credit limit be insufficient to cover the BT Amount applied for, the Bank has the discretion to determine and approve only a portion of the BT amount as it deems appropriate.
- 6. Once a BT application is approved, the approved BT amount will be debited on a monthly installment basis to the Cardholder's Sampath Bank Card and the entire approved BT amount will be remitted to the Other Bank by the Sampath Bank via a payment mode acceptable to Sampath Bank & the Other Bank subject to the rules and regulations of the Central Bank of Sri Lanka.
- 7. Subject to clause 5 above, the total outstanding on the OBCC will be taken over by Sampath Bank and converted to an equated monthly installment at prevailing concessionary interest rate, (i.e. different from the prevailing interest rate applicable to Sampath Credit Card) which is required to be repaid over a selected number of installments. Each month the installment (Capital and Interest) will be added to the outstanding of the Sampath Credit Card.
- The interest rate applicable for the BT amount will not be applicable for other outstanding balances/transactions performed on the Sampath Credit Card.
- 9. No Rewards or Miles will be accrued for the BT amount.
- 10. The credit limit on the card account will be reduced/ blocked to the extent of the balance transfer amount and interest amount availed and will be released as and when the monthly installments are billed and paid for in the subsequent months.
- 11. The Bank will take a minimum of 14 working days in order to settle the outstanding due on the OBCC to the Other Bank from the date of BT approval, unless otherwise indicated by the Bank.