Frequently Asked Questions

1. Why should I get a COMBANK Mobitel Data + Credit Card?

It's the prestige of having a COMBANK Mobitel Data + Credit Card from the best bank in Sri Lanka along with Mobitel the national mobile service provider. At COMBANK, we differentiate ourselves from other card issuers by giving you lower interest rates, free data & other benefits choice of most convenient payment dates from 6 options, fast processing and payments at over 250 branches islandwide.

2. How do I qualify for a COMBANK Mobitel Data + Credit Card?

You will have to be at least 18 years of age, have a minimum income of Rs. 30,000/-(gross) per month and an active Mobitel connection is mandatory.

3. What is special about you holding a COMBANK Mobitel Data + Credit Card?

This card will reward Mobitel customer for the usage of the COMBANK Mobitel Data + Credit Card with "Mobitel Data" accumulating and expiring within one month. Each Rs.1,000/spent using the Credit Card you will be eligible for 50 MB free and each MB slot will be available for a period of 1 month. While you enjoy card member services from Commercial Bank and Master Card you will also experience Mobitel products & services

Do I have to open a bank account with Commercial Bank to obtain a COMBANK Mobitel Data + Credit Card?

Having an account would certainly be an advantage. It will also make the servicing of the Credit Card a lot easier. This is not a pre-requisite to obtaining our Credit Card but having a Mobitel Connection is mandatory. If you meet the age and income criteria, you are welcome to make an application.

5. I have my own business. Can I get a Credit Card?

Yes. But you should have an active Mobitel connection and if you do not have an account with Commercial Bank you will need to submit a letter from auditors confirming your annual income for the last 2 years, copy of the business registration certificate and the last three months' bank statements (personal and company) together with a copy of your NIC/Passport. However if you have the business account with us you only need to hand over this application with the copy of your NIC/Passport.

6. Will I have to pay interest?

The advantage of a Credit Card is that you are able to put into practice the 'buy now and pay later' concept, without paying interest. You have the flexibility of enjoying a maximum of 51 days and a minimum of 21 days interest-free credit depending on your purchase date. Interest will not be charged, only if you settle the full outstanding on or before the due date.

7. Can I choose a statement date?

Yes. You have the flexibility of choosing a 30 day billing period starting from any of the following statement dates. They are 5th, 10th, 15th, 20th, 25th and 31st,

8. When should I make the payment?

At the end of the billing period you are given a maximum of 21 days to make the payment. If you make the full settlement on or before 21 days, interest will not be charged. This date is indicated in vour statement.

Eq: If you choose the billing period to be from 30th of every month to the 30th of the following month, all purchases done during this period will appear in the statement and you will have to make the payment on or before 21 days from the statement date which is the "Due Date"

9. How do I know what I have spent on the card?

Your statement is available in print and e-statement and we'll give details of all the purchases you have done during the month. We will highlight the total outstanding, the minimum payment, all payments made into the card account during the month, due date etc. We also provide SMS alerts on transactions carried out by customers.

10. Do I have to settle my Credit Card bill in full at the end of the

We give you the choice of paying anything between 5% to 100% of your total card outstanding each month. The choice is yours. However, the minimum payment, which is 5% of the total card outstanding, will have to be made to avoid any penalties and keep the card active and regular. However, if this 5% is less than Rs.500/- you have to make a minimum payment of Rs.500/- to experience the same benefits.

When you pay 100% you will not be charged any interest.

11. Can the Bank recover the dues on the card from my Commercial Bank account?

Yes, you can sign-up for a direct debit facility with us from your savings, current or foreign currency account. We will then debit your account on the due date and settle the Credit Card. This is a facility provided free of charge to our constituents.

However, you must make sure that there are enough funds in vour account.

12. How much does it cost to obtain the card?

Annual fee of Silver/Classic Card is waived off for the 1st year. A Gold Card has an annual fee of Rs.2,500/-, a Platinum Card has an annual fee of Rs.3.500/- and World Mastercard has an annual fee of

Rs. 5,000/-. A joining fee and annual fee of 1st year are waived off from all cards.

13. Can a family member use my Credit Card?

No, but you can give a Supplementary Card to any of your family members, who is 18 years of age. This is issued with free annual fee for Silver/Classic Cards, Rs.1.000/- per card for Gold Cards, Rs. 1,500/- per card for Platinum Cards and Rs. 2,500/- per card for World Mastercards. You can share your permanent limit or have a reduced sub-limit for the Supplementary Cardholder. An active Mobitel connection is mandatory for the Supplementary card holder and free data will be shared to Supplementary card holder's Mobitel number.

14. Can I take cash from the card?

Yes, you can take cash from the Credit Card. You can obtain a 'Cash Advance' from your Credit Card by withdrawing from any of our ATMs and other Banks' ATMs, that display "Cirrus" or "PLUS" logos in Sri Lanka or overseas. Cash advance is subject to a cash advance fee of 3.5% or minimum of Rs. 200/- and limited to a maximum of 75% of your permanent credit limit for Silver/Classic/Gold/Platinum Credit Cards

15. What is the reward points scheme I'm eligible for COMBANK Mobitel Data + Credit Card on my usage?

You are eligible for COMBANK Max Loyalty Rewards. Rewards are automatically earned when Credit card is used at POS & online transactions. 1 Reward point for every LKR 300/- spent by Silver/Classic. Gold & Platinum Credit cards and 1 Reward point for every LKR 100/- spent by World Mastercard. (1 point = 1 rupee)

16. Do I get any other benefits?

We have many discounts available to you as a COMBANK Cardholder. There are discounts for daily essentials, dining, household items, leisure, travel, electronic items, fashion, healthcare etc. These discounts are available to you throughout the year and therefore you can take advantage of them whenever you want. Further, you will be given many discounts on Travel Ticket purchasing, E-channeling services, Mobitel phone devices etc. We will send you the discount brochures periodically.

17. How long does it take to have the card after I hand over the

If you have submitted all the necessary documents together with your duly-filled application, we would get in touch with you within the next 5 working days.

Please note: All charges and fees are subject to change by the

Introduced by:	Emp. No:
-	nch:Designation:
CRIB clearance:	
Lien confirmation	n:System checked:
Audit Checked:	
	Authorised Officer's Declaration
	Authorised Officer's Declaration
	have carefully examined
	together with relevant documents submitted by and satisfied myself that the said
information and	documents are in conformity with Exchange Control
	I the internal policies of the Bank. The Bank undertakes to
	ence on the transactions carried out by the Cardholder on oreign exchange and to suspend the availability of foreign
exchange on the E	EFTC if reasonable grounds exist to suspect that unauthorized
	transactions are being carried out on the EFTC in violation of
of the Controller of	riven by the Cardholder and to bring the matter to the notice of Exchange.
Signature of the A	uthorised Officer: Date :
Recommended lim	nit : Rs Officer code:
Recommended/Ap	pproved/Declined Branch Mgr:
Approved/Decline	4
Approved Decime.	u
Remarks	
	cial Bank of Ceylon PLC (Reg No. PQ 116),
Commerc	
Card Cent	tre, No. 01, Union Place, 02 Sri Lanka
Card Cent	02, Sri Lanka.
Card Cent Colombo	
Card Cent Colombo +94(0)112	02, Sri Lanka.
Card Cent Colombo +94(0)112 Fax: + 94(0	02, Sri Lanka. 353353, 0117353353, 0712353353 0) 112304270
Card Cent Colombo +94(0)112 Fax: +94(0	02, Sri Lanka. 353353, 0117353353, 0712353353





Details pertaining to product features and terms & conditions mentioned in this leaflet may change without prior notice. Please call our hotlines for further details. Terms and conditions apply.















Mobitel No.
YOUR PERSONAL INFORMATION
Mr. Mrs. Miss Dr. Others (Specify):
Full name (as in NIC):
Name on Card (Please include surname - 19 characters including spaces) Male Female Date of Birth DD MM YYYYY NIC No. Passport No.
(Please attach copies)
Educational/Professional qualifications:
(For identification and security reasons) Details of Residence
Home address:
norrie address
Hama Tal·
Home Tel:
Mobitel Mobile:* *I wish to obtain free SMS alerts to my above mobile Yes No No
E-mail
GO GREEN WITH COMBANK E-STATEMENTS!
* I wish to obtain free e-statements to my above e-mail address
in lieu of paper statements via post Yes No No
Duration at above address:
Years: Months:
Owner (in your name) Rented Monthly rentals
Rs:
Living with parents \square Mortgaged \square Company \square
Mailing address* :
Tel:

Your Loan(s) (Please indicate your loans) Permanent / Temporary Overdraft: Bank: A/C No: Loan Type Bank Monthly Instalment Balance Outstanding Your Assets: (Please indicate the market value of each) Fixed/Call Deposits:... Shares:... Properties: Others (Specify): Do you have a vehicle? Vehicle No:.... If yes, Own Leased Motorcycle Other Type: Car Club membership (s): YOUR SPOUSE Full name:....NIC/Passport No: Nationality: Employer Name & Address: Annual income: Designation:.... Nature of business: SUPPLEMENTARY CARD 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. Mr. Mrs. Miss Dr. Others (Specify):..... Full name (as in NIC): Name on Card (Please include surname- 19 characters including spaces) Passport No. Relationship: ... Nationality:.... Mother's maiden name: Mobile:

Details of a Relative

(Please note: Relative mentioned below should not be living with you and he/she will be contacted

YOUR EMPLOYMENT

No. of years the company has been in business: Yrs: Mths:

No. of employees in company:.....

Tel: Length of service: Yrs: Mths:

YOUR MONTHLY INCOME

YOUR FINANCES AND INVESTMENTS

A/C No.

Card Number

Your Bank(s) (Please indicate the banks where you hold accounts)

Monthly basic salary Rs: Fixed allowances Rs:

Employer/Name of business:....

☐ Salaried ☐ Self-employed

. Home Tel:

Office Tel:...

.... Length of service: Yrs: Mths:

.... Annual turnover:....

Limit | Card Since | Expiry

A/C Type | A/C Since

by the Card Centre during the verification process.

Relationship: Home address:..

Office name and address:....

Employment status:

Office address:....

Designation:

Nature of business:....

Name of previous employer:.....

For self-employed applicants only

Nature of business:....

Source(s) of other income(s):

Income tax file number:...

Monthly living expenses Rs:.

Your other Credit Cards

Bank Name | Branch

Capital invested:....

Other income Rs:.

Bank Name

COM BANK

If your current job is less than six months

DELIVERY	

from Card	d Centre. Sel	ect one conv	enient mont	branc	t date.
5 th	10 th	15 th	20 th	25 th	31 st
SPECIA	AL BENEFITS	FOR COMM	ERCIAL BANI	K ACCOUNTH	HOLDERS
Do you wish			date automatic	cally by debiting	your account
					(Important)
	l not be charge the due date	ed to your card a	account on 100	(Specify): % settlement onsent of all par	
	OTHER E	BANK CREDIT	CARD BALA	NCE TRANSF	ER
COMBAN.	K Credit Card	d Ye	s No	lit card balar (Naı	,
Amount to					
	ık Name:				
Other Ban					
Other Ban Other Ban	ık Credit Car	d Number:			
Other Ban Other Ban Expiry Dat	ık Credit Car	d Number:			

DECLARATION

This declaration is made to Commercial Bank.

By signing below I/we ask that an account be opened for me/us and Credit Card(s) be issued. I/We further 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 all pieces 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 agree to accept and be bound by the terms and conditions of the Combank International Cardholder Agreement issued by Commercial Bank of Ceylon PLC and further agree that my card may only be used subject to the terms and conditions of the said agreement, a copy of which will be sent to me/us with my/our Credit Card(s) on approval of this application. I/We hereby agree to accept any changed, amended, revised and/or newly introduced terms and conditions by the Commercial Bank of Ceylon PLC from time to time in future, relating to Credit Card(s) and/or Supplementary Credit Cards. I/We am/are aware that deposits or transfers to my credit card account or temporary limit increases will not increase my cash advance limit. I/We am/are aware that certain ATM machine/bank/counter restrictions may apply to usage of my credit card in Sri Lanka and overseas. I/We am/are aware that the Bank may change my corresponding address if delivery cannot be made to my preference. I/We accept that Credit Cards will be issued at the sole discretion of the bank. I/We accept that the Bank is entitled to communicate to customers by way of Post cards, fax transmission, e-mails and telegrams. I/We agree not to use the Credit Card

overseas to purchase goods in commercial quantities and for transfer of capital out of Sri Lanka. I/We affirm that I/we shall surrender the Credit Card to the bank and settle all dues in full in the event I/we migrate or leave Sri Lanka for overseas employment. I/We agree to be liable jointly and severally for all charges to the principal and Supplementary Card(s) issued on my/our reguest. I/We hereby warrant that the above information given is true and

This declaration is made to the Controller of Exchange, Sri Lanka.

1/ vve	(basic/supplementary
Cardholder),	(Basic/Supplementary
Cardholder) declare that all details given above by	me/us on this form are
true and correct. I/We hereby confirm that I/We	e am/are aware of the
conditions imposed under the Exchange Cont	rol Act in the notice
published in the Extraordinary Gazette No: 1411/5	of 19th September 2005
subject to which the card may be used for transact	ion in foreign exchange
and I/we hereby undertake to abide by the said	conditions. I/We furthe
agree to provide any information on transactions	carried out by me/us ir
foreign exchange on the card issued to me/us, a	as Commercial Bank o
Ceylon PLC may require for the purpose of Exchange	ge Control Act. I/We also
affirm that I/we undertake to surrender the Credi	t Card/s to Commercia
Bank of Ceylon PLC, If I/we migrate or leave Sri	Lanka for employment
abroad. I/We am/are aware that the Authorised	Dealer is required to
suspend availability of foreign exchange on EFTC if	reasonable ground exist
to suspect that unauthorized foreign exchange	transactions are being
carried out on the EFTC issued to me/us.	

I/We confirm that the above declarations have been read and understood. ඉහත සඳහන් පුකාශය හා කෙුඩ්ට් කාඩ්පතුධාරී නියමයන් සහ කොන්දේසි මා/ අප හොඳින් කියවා තේරුම් ගන්නා ලදී.

மேலே தெரிவிக்கப்பட்டுள்ள விபரங்களையும் கிரெடிட் கார்ட் தொடர்பான விதிகள், நிபந்தனைகளையும் நான்/நாம் நன்கு வாசித்து விளங்கிக்கொண்டேன்/ விளங்கிக்கொண்டோம்

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mary applicant's signature:	Date:

IMPORTANT

Please note that all information provided by you will be verified by Card Centre prior to credit approval. Please complete the application in full.

Insufficient information may cause delay in processing your application.

Attach the following documentary evidence

Supplementary applicant's signature:.....

If salaried: Copy of NIC/Passport, latest salary slip and letter from employer confirming salary and employment and last three months' bank statements (if not Commercial Bank accounts)

If self-employed: Copy of NIC/Passport, letter from auditors confirming annual income for the last 2 years, business registration certificate and last three months' bank statements

(Personal and Company)

Please note: Annual and joining fees will be debited to your Credit Card account