

PNB Global EMI Form

Name of card holder	<input type="text"/>																			
Credit Card No.	<input type="text"/>																			
Telephone No.	STD Code <input type="text"/>				Telephone no. <input type="text"/>															
Mobile No.	<input type="text"/>																			
Email ID	<input type="text"/>																			
Loan Tenure	6 months																			
Transaction Details																				
Instruction to convert to EMI must be given within 30 days from the date of purchase transaction.																				
Date of Purchase	<input type="text"/> D D		<input type="text"/> M M		<input type="text"/> Y Y Y Y															
Amount of transaction	Rs. <input type="text"/>																			
<p>## For more than one transaction, please provide date and amount of transactions on a separate sheet duly signed.</p> <p>Signature of card holder* _____ *(If request is made through mail) Address: _____ _____ _____</p>																				
* The EMI facility is subject to terms and conditions																				

*Terms and Conditions

- PNB is at its sole discretion to permit or refuse EMI plan.
- The EMI plan can be availed off only by Primary Card holder. This facility is not available to add-on-cardholders.
- The EMI plan will be offered for a period of 6 months only.

- The processing fee will be 2% of the transaction amount subject to Minimum: Rs. 100/- and Maximum: Rs.500/-.
- As per the cardholder agreement, cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, until he/she has received an intimation from PNB that the EMI plan has been accepted.
- PNB will not be liable for any new charges, overdue payments or interests etc. charged to card account in respect of which a request for availing EMI plan has been made to PNB and such request of the applicant is in process with PNB.
- The finance charges on “PNB Global EMI” plan will be at the flat rate of 15% p.a. (subject to change from time to time).
- The concessional finance charges, as mentioned above, is applicable subject to regular repayment of EMI as per terms of the facility.
- In case of default in repayment of EMI, regular finance charges as per schedule of charges from date of transfer on the entire outstanding will be levied.
- The card account where EMI facility is permitted; other transaction details along with the finance charges, wherever applicable, will appear in the monthly statement.
- The facility of 20-50 days interest free credit period will be applicable only on retail purchases during the term of EMI amount, provided cardholder continues to make payment on account of retail purchases and other fee/charges along with EMI under EMI plan in full.
- Part payment of retail purchases and other fee/charges and/or EMI will attract finance charges as per schedule of charges.
- During the EMI term, ‘Minimum Amount will be amount of EMI plus 5% of other transactions including fee/charges.
- In case of pre-payment under “PNB Global EMI” plan, a 3% pre-payment charges will be levied on the outstanding amount under EMI plan.
- These terms and conditions shall be deemed to be a part of PNB Cardholder agreement and are incorporated therein by reference.
