

# BALANCE TRANSFER REQUEST FORM

To  
The Manager,  
Development Credit Bank Limited

Date   /   /

Dear Sir,

I / We request Development Credit Bank Limited (the 'Bank'), to transfer the outstanding balance from my / our other Bank's Credit Card, as per the details given below, to my / our DCB Debit / **PayLess** Card. Details of my / our other Bank's Credit Card from which the transfer is to be effected are:

Card Number

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Expiry Date   /   /

Name of the Issuing Bank (As shown on other bank's credit card):

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Amount to be transferred: ₹ \_\_\_\_\_

In words: Rupees \_\_\_\_\_

(To be more than ₹ 5,000 and less than or equal to 80% of the fixed deposit amount linked to the DCB **PayLess** Account)

IFSC Code: \_\_\_\_\_

(for NEFT transfer)

Branch Details: \_\_\_\_\_

I / We enclose:

Self attested photocopy of the latest card statement (not more than 45 days old) of the other bank's credit card.

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Signature of the Cardmember

## Terms and Conditions

1. DCB Debit / **PayLess** Cardmember may make single or multiple requests for balance transfer from one or many card issuing banks subject to the available credit limit assigned by the Bank to the cardmember, subject to the facility being available at the time.
2. The balance transfer request shall not be processed for amounts less than ₹ 5,000 or amounts greater than 80% of the fixed deposit amount linked to the DCB **PayLess** Account (or such amount as prescribed from time to time).
3. The Bank will transfer the funds to the credit card account(s) of the cardmember's bank through NEFT. It will be the cardmember's responsibility to provide the correct IFSC code and other details for a successful transfer.
4. The DCB Debit / **PayLess** Card / Account will be debited with the amount of balance transfer, at the prevailing rate of finance charges.
5. The cardmember(s) will be responsible to pay the finance charges levied on them by the issuing bank on account of payment of any dues that may be transferred to the card account along with the balance transfer.
6. The Bank may, at its sole discretion, accept or reject the application form without assigning any reason whatsoever.
7. The balance transfer facility will be governed by the terms and conditions mentioned in the cardmember's agreement.
8. For customers who have signed up for a balance transfer at the time of application for a DCB Debit / **PayLess** Card, the balance transfer is subject to the DCB Debit / **PayLess** Card / Account opening on receipt of complete documentation. Any delay in completing the account opening formalities would lead to a delay in the balance transfer from the other bank card, for which the Bank will not be responsible.
9. The cardmember shall continue to make payments to the other issuers from which the transfer is to be effected until a confirmatory letter of approval is received from the Bank.

Visit the nearest DCB branch or call DCB 24-Hour  
Customer Care at 3281 1322 for assistance

# DCB BANK