

नेबैलि क्रेडिट कार्ड निवेदन
NBL Credit Card Application



Credit Card Number :

नाम :
(देवनागरीकमा)

[illegible]

लिंग: _____ वैवाहिक स्थिति: _____
 Gender: _____ Marital Status: _____
 राष्ट्रियता: _____ जन्म मिति: _____
 Nationality: _____ Date of Birth: _____
 फोन नं.: _____ मोबाइल नं.: _____
 Contact: _____ Mobile No.: _____

इमेल: _____
E-mail: _____

ना.प्र.नं.: जारी गर्ने जिल्ला:
Citizenship No.: Issuing District:

जारी मिति:
Issued Date: _____

सवारी साधनको : दुई पाङ्ग्रे ☐ चार पाङ्ग्रे ☐ नभएको ☐ मोडल: _____ दर्ता नं.: _____
Vehicles : Two Wheeler ☐ Four Wheeler ☐ None ☐ Model: _____ Reg. No.: _____

बाजेको नाम (Gandfather's Name) : _____

बाबुको नाम (Father's Name) : _____

आमाको नाम (Mother's Name) : _____

पति/पत्नीको नाम (Spouse's Name) : _____

ससुराको नाम (Father in Law) :

स्थायी ठेगाना (नागरिकता अनुसार) Permanent Address (as per citizenship) :

देश: _____ प्रदेश: _____ जिल्ला: _____
 Country: _____ Province: _____ District: _____

| | | | | |
|-------------------|-----------|--------------|-------|------------|
| न.पा./गा.पा.: | वडा नं.: | मार्ग: | टोल: | घर नं.: |
| Municipality/VMC: | Ward No.: | Street Name: | Tole: | House No.: |

पत्राचार ठेगाना (हाल बसोबास गरिरहेको अनुसार) Contact Address (As per current residence) :

देश: _____ प्रदेश: _____ जिल्ला: _____
Country: _____ Province: _____ District: _____

न.पा./गा.पा.: _____ वडा नं.: _____ मार्ग: _____ टोल: _____ घर नं.: _____
Municipality/VMC: _____ Ward No.: _____ Street Name: _____ Tone: _____ House No.: _____

Occupational Details

रोजगारीको अवस्था : ☐ तलबी ☐ स्वरोजगार ☐ व्यापार/व्यवसाय
Employment Status : ☐ Salaried ☐ Self-Employed ☐ Business/Profession

कार्यालयको नाम : _____
Name of organization : _____

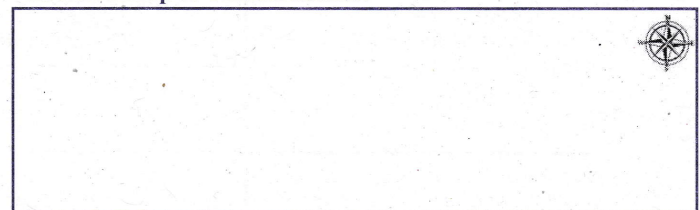
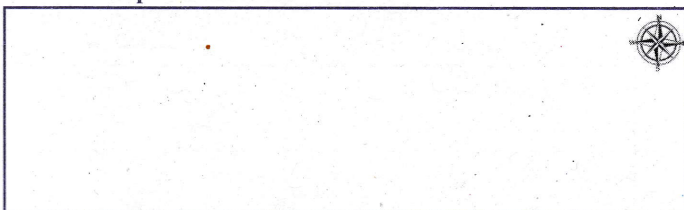
पद : सेवा शुरू मिति:
Designation : Service Joining Date:

कार्यालयको प्रकार : ☐ सरकारी ☐ सार्वजनिक ☐ निजी ☐ अन्य
Nature of organization : ☐ Government ☐ Public ☐ Private ☐ Others

कार्यालयको ठेगाना : _____ फोन नं.: _____
Address of organization: _____ Phone No.: _____

हाल बसोबास गरिरहेको घर जाने नक्सा चित्र:
Location Map of Residence:

कार्यालय/व्यवसाय अवस्थित स्थानको नक्शा चित्र:
Location Map of Office/Business:



Financial Details

| विवरण Particulars | रकम रु. Amount in Rs. |
|--|--------------------------|
| आम्दानीका श्रोतहरू (Sources of Income) | |
| मासिक तलब (Monthly Salary) | |
| मासिक भाडा (Monthly Rental) | |
| मासिक निवृत्तिभरण (Monthly Pension) | |
| व्यवसायिक आम्दानी (Business Income) | |
| अन्य आम्दानी (Other Income if any) | |
| कूल मासिक आम्दानी Gross Monthly Income (A) | |
| खर्च विवरण (Details of Expenses): | |
| मासिक खाद्यान्न खर्च (Monthly Living Expenses) | |
| मासिक घर भाडा खर्च (Monthly Rental Expenses) | |
| मासिक शैक्षिक खर्च (Monthly Education Expense) | |
| जीवन बीमा किस्ता खर्च (Life insurance premium) | |
| मासिक सवारीसाधन खर्च (Monthly Transportation Expenses) | |
| मासिक ऋणकिस्ता भुक्तानी खर्च (Monthly Loan Interest Payment) | |
| अन्य खर्चहरू (Other Expenses if any) | |
| कूल मासिक खर्चहरू Total Monthly Expenses (B) | |
| मासिक बचत Monthly Surplus or Deficit (A – B) | |

Credit Card Type and Payment Details

कार्डको प्रकार : ☐ ने.बै.लि. आन्तरिक क्रेडिट कार्ड
Card Type : ☐ NBL Domestic Credit Card

कार्डमा माग गरिएको सिमा :

Requested Card Limit :

भुक्तानी विकल्प : ☐ तिर्नुपर्ने रकमको १०%
Payment Option : ☐ 10% of outstanding balance

☐ तिर्नुपर्ने १००% रकम
100% of outstanding balance

मेरो ने.बै.लि. क्रेडिट कार्डको तिर्न बाँकी सम्पूर्ण रकम (साँदा, ब्याज, पेनाल ब्याज तथा अरू खर्च रकमहरू) मेरो शाखामा रहेको निम्न लिखित खाताबाट कटाउने पूर्ण अख्तियारी त्यस बैंकलाई प्रदान गर्दछु ।


For the settlement of my NBL credit card bills and due amount (principal, interest and other financial charges of NBL credit card and its services), I authorize the bank to debit my NPR/USD account given below maintained at

branch of Nepal Bank Limited.

[illegible]

Credit Facility Details

अन्य बैंकबाट कुनै क्रेडिट कार्ड लिनु भएको छ ? ☐ छ
Are you using any other bank's credit card? ☐ Yes


 ધૈન
No

(यदि छु, भने, कृपया निम्न विवरणहरू भर्नु होस् If yes, please fill the following details)

| बैंकको नाम Bank Name | क्रेडिटको सीमा Credit Limit | सेवा शुरू वर्ष Service using since | म्याद समाप्ति मिति Expiry Date |
|-------------------------|--------------------------------|---------------------------------------|-----------------------------------|
| | | | |
| | | | |

Terms and Conditions

1. Fees and Charges (Subject to change from time to time at the sole discretion of the bank)

- a) **Joining Fees and Annual Fees**
 - There are annual fees/renewal fees applicable on the various credit cards issued by the bank for primary cards subject to revision from time to time.
 - Such fees/charges amount varies for different cards. Further, fee applicable is directly charged to the cardholder's account and is indicated in the bill. (as per standard tariff of charges of the bank).
- b) **Cash Withdrawal/ Advance Fees**
 - The cardholder can use the credit card to withdraw cash from ATMs/ Cash dispensing location in Nepal or overseas in accordance with the compatibility of the credit card. A transaction fee shall be levied on such withdrawals and would be billed to the cardholder in the next/ forthcoming statement. (details as per standard tariff of charges mentioned in bank's website).
 - Further cash withdrawal transactions shall also have carried a service charge of cash withdrawal fee + interest from date of cash withdrawal to be paid fully on the payment date.
- c) **Service Charges**
 - Service charges at applicable rates, are payable by cardholders for the service provided by the bank to the cardholders and/or for late payment, defaults, over limit charge.
 - i) Bank exclusively retain the right to alter any/all charges or fees from time to time or to introduce any new charges or fees as it may deem appropriate. It is clarified that the said change will/shall be indicated/communicated to the cardholders through the bank's website exclusively at its sole discretion.
 - ii) Late payment fee and over limit fees are levied on monthly basis at applicable rate on the outstanding amount on the due date until fully paid.
 - iii) Service charges also accrue on:
 - (a) Cash withdrawal
 - (b) Purchases, if the total outstanding is not paid by due date
 - (c) Exceeding limit surcharge as applicable on the outstanding exceeding sanctioned credit limit or on the total outstanding balances in case of cancelled/ surrendered card is levied.
 - iv) Service charge payable will be debited.
 - v) The service charge will continue to be levied till card account is cleared fully and closed.
 - vi) Applicable service charges refer to our standard tariff of charges mentioned in bank's website.
- d) **Computation of service charges**
 - i) Service charges are calculated on monthly basis on reducing balance method on the outstanding balance amount.
 - ii) Outstanding amount is the amount which remains unpaid after the due date and is carried forward to the next billing cycle with applicable charges.
 - iii) If the cardholder fails to pay his/her full dues by the payment due date, then interest shall be levied on the due amount.
 - iv) Cardholder will not be charged any interest if his/her opening balance is zero and has no outstanding of 100% of her/his full outstanding by the due date.
 - v) If full payment is made within the due date, no service charges shall be levied.
- e) **Late Payment Charges**

This charge will be applicable if the minimum due amount is not paid by the payment due date. Clear amounts need to be credited in the card account on or before the due date. Details as per standard tariff of charges mentioned in bank's website.
- f) **Computation of exceeding limit charges**

The outstanding of the card account must not exceed the sanctioned credit limit at any time, failing which, cardholder will be charged over limit charge as per our standard tariff of charges.

2. Credit and Cash Withdrawal Limits

- a) Bank will, at its sole discretion and/or with central bank regulatory guidelines, determine the credit limit.
- b) The outstanding on the card account must not exceed the credit limit at any time, failing which exceeding limit charges are applicable/ may even lead to blocking of card.
- c) In the event, cardholder makes payment over and above the amount due as per the monthly bills, s/he shall not be entitled for interest on the credit balance but the same shall be adjusted against the amount due subsequently.

3. Billing

- a) The bank follows the pattern of monthly billing cycle and sends e-statements on the 23rd of every English calendar at email address once in a month comprising details of transactions and/or payments made during that cycle. 15 days will be added and the payment due date will fall on the 45th working day. Non-receipt of bill would not absolve you of your obligations and liabilities under this agreement and you shall be solely liable to settle the outstanding balance of the card within the due date.
- b) Bank offers revolving credit facility subject to regular payment of at least the minimum dues. The total or minimum payment of due amount is to be paid on or before the payment due date, as indicated in the bill. Bill/statements will be received/sent on e-mail. For SMS alert and/or e-bill facility, update your e-mail id and mobile number through card@nepalbank.com.np
- c) Non-payment of the minimum amount due by the payment due date shall render the cardholder liable to risk of withdrawal or suspension (whether temporarily or permanently) of the credit facility. The bank, at its sole discretion, may also instruct the merchant establishment not to honor the credit card transaction.
- d) Cardholder may pay more than the minimum due amount /total outstanding balance before the payment due date, more than once during a billing period.
- e) In the event of part partial payment, the balance of outstanding amount payable shall be carried forward to subsequent month attracting interest charges and bank fee till the date of full and final payment.
- f) The payment may be made by way of cash (at NBL branches only) outstation cheque if received may attract processing fees which may be charged by bank at its sole discretion without notice. Cardholders may deposit payment at any of the bank's branches.
- g) Duplicate monthly statement, on specific request, is provided by the bank.
- h) Appropriations: The payments made by cardholders shall be appropriated in the following order of fee and other charges; interest charges, cash withdrawal and lastly usage.
- i) Cardholder is advised to communicate promptly about any changes in billing address and/or contact numbers along with the documentary proof to ensure receipt of communications/information regularly and timely.
- j) Cardholder must maintain the sufficient balance in his/her saving/current account for outstanding balance and charge deduction.
- k) Bank will have right to debit the Cardholder's account for the deduction of outstanding balance and charges.

4. Billing Disputes

All contents of the statement will be deemed to be correct and acceptable by the cardholder unless discrepancy/ irregularities if any is brought in notice to the bank within 15 days from the date of billing.

5. Default arbitration clause

- a) In case of non-payment of minimum dues for three consecutive months, the card will be blocked and may be unblocked only after receipt of required payment. However, the bank reserves the right to withdraw the card facility or reduce the credit limit at its sole discretion without prior notice.
- b) In the event of default (if the minimum amount due is not paid by the payment due date or breach of any clause of the agreement), the cardholder will be sent reminder through telephone/email/SMS from time to time for payment of outstanding on the credit card account.
- c) In case of default in payment of the card outstanding, the bank may refer the matter to the sole arbitrator to be appointed by the bank.
- d) Recovery of dues in case of death of cardholder, the whole of the outstanding balance (including unbilled transactions) will become immediately due and payable to NBL card. Any outstanding in such card account shall be legal binding on the successors, legal heirs of the deceased customer as agreed in the terms & conditions at the time of applying for card.

6. Renewal of card

- The bank reserves the right for renewal/non-renewal of card on expiry.
- a) If the conduct of account is found to be unsatisfactory payment history or usage.
 - b) If credit history as per the credit bureau is found to be unsatisfactory.
 - c) KYC records/contact details are not updated by the cardholder.

7. Lost/theft/misuse of card

- a) Cardholder in such cases has to inform the nearest NBL branch or card center and report the loss/heft of credit card so that the card could be blocked immediately.
- b) In the event of misuse in "card not lost" scenario, the cardholder has to submit a written complaint and send the copy of the same to bank for record.
- c) Cardholder will be liable for all transactions made on the card until blocking of the card or receipt of the written confirmation along with a copy of the police complaint.
- d) If the cardholder subsequently recovers the card, the recovered credit card must not be used. The recovered card must be return to the bank.

8. Termination

- a) The cardholder may terminate the agreement at any time by written notice to bank accompanied by the return of credit card and any supplementary credit card(s) if any, and full clearance of all the outstanding.
- b) Bank may terminate the agreement at any time by cancelling the credit card without assigning any reason or notice, if in bank opinion, there is breach of cardholder agreement and/or if verbal/written instructions have emanated from the cardholder to cancel the card/supplementary credit card(s).
- c) The whole outstanding balance on the card account, together with the amount of any outstanding of card truncations effected but not yet charged to the account, will become immediately due and payable in full to bank on the suspension/termination of the agreement for whatever reasons.

9. Card Limits

Credit limit & cash limit are assigned to the cardholder based on the regulatory guidelines of NRB, internal parameters of bank, the credit history and payment history etc. & the same is communicated at the time of issuance of card. On periodic review of the card account, the bank reserves the right to allow the customer to continue with the same/ reduced limit. Customers seeking to have their card limits enhanced will request by writing to bank providing documents as required. The bank at its sole discretion may/ may not increase the limit without assigning any reasons/ clarifications.

10. Disclosure

- a) The cardholder acknowledges that banks is authorized to share information relating to cardholder/supplementary cardholder(s) including information relating to any default committed by the cardholder in discharge of his/her obligation, as bank may deem appropriate and necessary, with any existing or future credit bureaus/ credit reference agencies as determined by bank from time to time. Accordingly, one of the bureaus/ bank's reporting authorities is Nepal Rastra Bank. Such entities may further make available processed information or data or products thereof to banks/financial institutions and other credit grantors.
- b) The cardholder acknowledges to abide by the foreign exchange control regulations under the Foreign Exchange Management of Nepal Rastra Bank or its statutory modification or re-enactment thereof.

11. Grievance & Redressal Mechanism

We believe that successful business depends on creating long lasting relationship with customer. For us, developing and sustaining long-term relationship is the most critical ingredient to competitive advantages. We have setup a separate Customer Grievances and Redressal Cell, which takes care of all the enquires and complaints/ grievances of the customers. We provide following type of support to our customers to deal with the customer's requirement more effectively and/or time.

Terms and Conditions

I agree that Nepal Bank Limited reserves the right to reject my application without assigning any reason or incurring any liability whatsoever. I authorize Nepal Bank Limited or its agents to make any enquires regarding my information in the application form. I declare that I have read, understood, accept and will always abide by all the terms & conditions governing the use of NBL credit card services of the bank that are in force including amendment there to unilaterally by the bank from time to time or any condition stipulated by the regulatory authorities and I agree to abide by them unconditionally. I declare that the information given above in this form is true and correct to the best of my knowledge and belief. If proven otherwise, I agree to bear all the legal consequences. I hereby undertake full responsibility for all the transactions made by card issued against my card.

I further declare that I have been informed of all fees and charges, benefits and usage of NBL credit card and I accept fees and charges levied by the bank.

English Signature of Applicant

Nepali Signature of Applicant

Date (in AD): Y Y Y Y M M D D

For Office Use Only

| S.N. | Checklist of Documents for Credit Card Facility | Yes | No | N/A |
|------|---|-----|----|-----|
| 1. | Citizenship Copy of Applicant | | | |
| 2. | Salary Certificate from Current Employer | | | |
| 3. | At least 3 Months' Bank Account Statement | | | |
| 4. | Recent Passport Size Photograph (1 Copy) | | | |
| 5. | Copy of Current Employee Identity Card | | | |
| 6. | Marriage Certificate, if Married | | | |
| 7. | Relationship Certificate | | | |
| 8. | Certificate of registration issued from respective embassy (for non-Nepali) | | | |
| 9. | Valid Passport Copy | | | |
| 10. | Firm registration certificate copy for business personnel | | | |
| 11. | PAN/VAT registration copy | | | |
| 12. | Account statement of business firm | | | |
| 13. | Audited Financial statements of business firm | | | |
| 14. | Blue book copy of vehicle | | | |
| 15. | Rent agreement paper/pension certificate | | | |
| 16. | CIC Report | | | |
| 17. | Others (specify)..... | | | |

Conditions/Remarks: (if any)

- 1.
- 2.
- 3.
- 4.

| | |
|---|--|
| Verified by: Name: Staff ID No.: Signature Date (in AD): YYYY-MM-DD | Recommended by: Name: Staff ID No.: Signature Date (in AD): YYYY-MM-DD |
|---|--|

| | |
|--|---|
| Recommended by: Name: Staff ID No.: Signature Date (in AD): YYYY-MM-DD | Approved by: Name: Staff ID No.: Signature Date (in AD): YYYY-MM-DD |
|--|---|