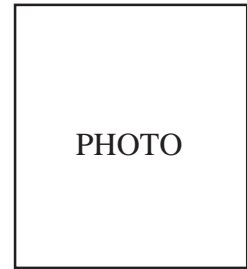




# NEPAL SBI BANK LIMITED

*With You All The Way*



## APPLICATION FOR NSBI VISA DEBIT CARD

To  
The Branch Manager,  
Nepal SBI Bank Ltd. \_\_\_\_\_ Branch.

I hereby request Nepal SBI Bank Ltd. to issue **NSBI VISA Debit Card** to me to be operated through my under noted account.

Account Number

Additional Account Number

Type of Account  Saving  Current

Type of Card Request  New  Additional  Replacement

My name on the card should appear as under:

[This can be full name (not exceeding 24 letters), or an abbreviated form of the name of the applicant for example, **KUMAR RUPENDRA BIKRAM RANJITKAR** can appear as **K R BIKRAM RANJITKAR** or **KRB RANJITKAR**]

Name

Address

Telephone Number

Mobile Number

I have read the Terms & Conditions governing the use of **NSBI VISA Debit Card** and I agree to abide by the Terms and Conditions which would be in force from time to time.

I furnish the following particulars to be used for identification when I contact the "Help line" through telephone for reporting loss of **NSBI VISA Debit Card**:

Father's First Name:

Mother's Name\*\*

Date of Birth:  
D D M M Y Y Y Y

Year of Passing SLC  
Y Y Y Y

Year of Marriage  
Y Y Y Y

(Do not furnish the surnames example: if name is Biraj Paudel, the name should be Biraj.)

\*\*\* If these dates are not relevant it may be filled as XXXX

## NSBI Visa Debit Cards Terms and Conditions

The Terms and Conditions under which the ATM card has been issued are mentioned below for your guidance.

a) Terms used here:

**Bank** means Nepal SBI Bank Ltd.

**Card** means Visa Debit Card issued to customer

**Card Holder** means customer who has been issued Visa Debit Card by Nepal SBI Bank Ltd.

b) **The Card**

- The Card is property of the Bank and will be returned unconditionally and immediately to the Bank upon request by the Bank.
- The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- The card is non-transferable.

c) **The PIN**

- The Card Holder is initially allotted a computer generated 4 digit PIN (Personal Identification Number) which will be in a secured and sealed PIN Mailer. The Card Holder is advised in his own interest to change his/her PIN to any other 4 digit number of his/her choice. For this purpose, he/she may use the PIN Change option available at NSBL ATMs in Nepal and SBI ATMs in India. While selecting a PIN, the Card Holder is advised to avoid a PIN, which can be easily associated with him/her (eg. Telephone Number, Date of Birth, etc.). Besides, the selected PIN value should not comprise:

A sequence from the associated account numbers

String of the same Number

Historically significant dates.

Please remember that an unauthorized person can access the ATM/POS services on Card Holder's account if he gains the card and the PIN. The Card, therefore, should remain in Card Holder's possession and should not be handed over to anyone else. The Card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Card Holder. Further, the bank will not be responsible for any loss direct or indirect on account of ATM failure/malfunctioning.

#### **d) Loss of Card**

- The Card Holder should immediately notify the Branch form where he/she has obtained the card, if the card is lost/stolen.
- Any financial loss arising out of loss of Card will be to the Card Holder's account.
- Fresh Card will be issued on replacement of lost/damaged card at a charge of Rs. 500/-.

#### **e) Debit to Customers account**

- The bank has express authority to debit the designated account of the Card Holder for all withdrawals/transfers effected using the Card as evidenced by Bank's records, which will be conclusive and binding on the Card Holder.
- The Card Holder expressly authorizes the Bank to debit the designated account with service charges from time to time.

#### **f) Transactions**

- The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verification and corrected by the Bank. The verified and corrected amount will be binding on the Card Holder. Deposits (Cash/and/or/Cheque, etc.) will be verified by two officers of the Bank and their account will be deemed to be correct. Errors will be notified to the Card Holder by phone/email.

#### **g) Closing of Account**

- The Card Holder wishing to close the designated account or surrender the Visa Debit Card will give the Bank 15 Working day's prior notice in writing and surrender the Card along with the notice.

#### **h) Validity of Card**

- Cards are valid for 5 years from the date of issue
- Please note that if the card is used after expiry, it will either be retained or rejected by the ATM.

#### **i) Range of Services**

- **Cash Withdrawal:** Card Holders may withdraw a minimum of Rs. 500/- and Maximum of Rs. 80000/- per day, subject to the daily limit fixed by the bank.
- **Balance Inquiry:** Card Holders can see the balance in their account linked to Visa Debit Card on screen as well as obtain a transaction receipt showing the balance.
- **Statement of Account:** A statement containing last 5 transactions in the account can be obtained by using mini-statement option available in the ATM.
- **Change of PIN:** Customer can change their PIN at any of our ATMs in Nepal and SBI Networked ATMs in India.

## j) Others

- The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Card Holder's obligation to maintain sufficient balance in the designated account to meet the cash withdrawals and service charges.
- Where the ATM is not connected on-line to the customer's branch, the transactions in the ATM will be accounted for on the same day or next working day.
- The Bank at its absolute discretion may amend the Terms and Conditions governing ATM Services. Card Holders will be notified of such changes.
- We issue normal Visa Debit Card as well as Pre-paid cards.
- To subscribe to NSBL DEBIT CARDS, account holders can visit any of our branches and submit the filled card application form, along with one passport size photo.
- Upon the expiry of your card, you can get a renewed card. However, in case of Bharat Yatra Card, there is no option for card renewal. New card needs to be purchased once the existing card has expired.
- NSBI Visa Debit Card and Prepaid Card can be used in Nepal & India for cash withdrawal as well as purchase.
- For the first time, Card Holder should to pay Rs. 150/- for normal Card and Rs. 500/- for Prepaid Card.
- Please inform NSBL branches or at Card Centre to block the usage immediately upon learning that your card has been lost/stolen. However, you must send a written application also at the earliest. Please note that you are fully liable for the transactions processed up to the time NSBL is notified of the lost/stolen card.
- The Bank will issue the replacement of the lost/stolen card upon your written request with applicable charges. However, you cannot get replacement for Bharat Yatra Card.
- A new PIN will be generated and you will get the new PIN, for a fee, on your request if you forget your previous PIN. You have to submit written application to the branch where you have applied for card or in the Card Centre at Kathmandu as per your convenience.
- The withdrawal limit of NSBL debit card is NPR 80,000.00 per day. All NSBL Debit Cards are accompanied with a PIN (Personal Identification Number) for use at ATMs to withdraw cash. Daily limit on usage on POS machine is NPR 100,000.00
- Charges differ in each case.  
If you use NSBI Visa Debit Card in our own ATMs, there will not be any charge for any of the following transactions:
  - Cash Withdrawal
  - Fast Withdrawal
  - Balance Inquiry
  - Mini Statement
  - PIN Change.
- -If you use NSBI Visa Debit Card in Visa Networked ATMs in Nepal & India there will be a charge of Rs. 100/- for each Cash Withdrawal & Rs. 25/- for each Balance Inquiry.  
-If you use NSBI Visa Debit Card in State Bank Networked ATMs in India, there will be a charge of Rs. 80/- per Cash Withdrawal  
-No charge for Balance Inquiry in State Bank Networked ATMs in India.
- There is no charge for payments made at PoS machines for purchases made.
- Multiple accounts can be linked to the same card. You need not apply for a new one for this purpose. Send your application to the Card Centre mentioning Your Card No; Name, Account Number (primary) and the new account number (also mention the type of account to be linked

with the card eg. Saving, Current).

- Joint account which can be operated by any of the account holder can apply for NSBI Visa Debit Card. It can be issued to one or both of the account holders upon their written consent.

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