



APPLICATION FORM

To
The Branch Manager
Nepal SBI Bank Ltd.

I/We the applicant(s) hereby request NEPAL SBI Bank Ltd. to issue Nepal SBI Vishwa Yatra Card to me/us to be operated through my under mentioned account.

_____ Branch

Type of Card (कार्डको प्रकार) : Nepal SBI Vishwa Yatra Card (विश्व यात्रा कार्ड)

Type of Account (खाताको प्रकार) : Current (चलती) Currency (मुद्रा): USD (\$)

Account Number (खाता नम्बर) :

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Name (IN BLOCK Letters) (नाम):

FIRST				MIDDLE				LAST			

PHOTO OF APPLICANT

Permanent Address : House No. _____ Ward No. _____ VDC/Municipality _____

स्थायी ठेगाना : District _____ Street Name _____ Tole _____

Temporary Address : House No. _____ Ward No. _____ VDC/Municipality _____

अस्थायी ठेगाना : District _____ Street Name _____ Tole _____

Contact No (सम्पर्क फोन नम्बर): Tel No. _____ Fax No. _____ Cell Phone No _____

I/We the undersigned hereby irrevocably authorise you to debit my/our above mentioned account towards the settlement of charges incurred through the use of the Card issued to me and agree to undertake full liabilities for all charges incurred due to use of the card together with any further sum to which you may be entitled in respect of the transactions. I/We also, declare that the information provided in this application is correct and true to the best of my/our knowledge. I/We hereby agree that Nepal SBI BANK LIMITED is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I/We hereby declare that I/We have read, understood and will abide by the terms and conditions set forth for use of debit cards (as outlined overleaf) and rules and regulations of Nepal Rastra Bank. I/We also authorise NEPAL SBI BANK LIMITED to verify any of our above informations.

Signature of Applicant (खातावालाको हस्ताक्षर)

DD		MM		YYYY			

PLEASE SIGN INSIDE THE BOX USING BLACK INK

FOR BANK USE ONLY (बैंक प्रयोजनको लागि मात्र)

Details of Documents Obtained: Copy of Citizenship Certificate Copy of Valid Passport
 Copy of Confirmed Air Ticket Others (Specify): _____

Card Number :

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Date of Issue :

Month	Y	Y	Y	Y

Application received on :

DD		MM		YYYY	

Date of Expiry :

Month	Y	Y	Y	Y

Signature Verified by : _____

Application Verified by : _____

Recommended by (Sign) : _____

Approved By (Sign) : _____

Name : _____

TERMS AND CONDITIONS:

Terms and Conditions stated hereunder relate to the usage of the Nepal SBI Vishwa Yatra Card by the Cardholder (s) on his/ her designated pre-paid USD Card account number (s).

Definitions

- i) Bank: Nepal SBI Bank Limited (NSBL).
 - ii) Card: Nepal SBI Vishwa Yatra, issued to the customers by NSBL in association with VISA.
 - iii) Card Holder: An applicant who has been issued a Nepal SBI Vishwa Yatra Card
 - iv) ATM: Automated Teller Machines. In particular all VISA networked ATMs displaying VISA logo abroad (except in Nepal & India)
 - v) PIN: The computer generated 4 digits Personal Identification Number, which is specific to each Cardholder.
 - vi) Merchant Establishments (MEs): Shall include shops, stores, restaurants, hotels, commercial establishments etc. abroad (except in Nepal & India) advertised as handling the cards by displaying VISA logo.
 - vii) POS terminals: Point of Sales (POS) electronic terminals at a ME abroad (except in Nepal & India) at which the customer can use the card to make payments.
 - viii) International Transaction: A transaction entered into by the Card Holder through his card outside Nepal & India at ATMs, MEs.
 - ix) Transaction: Transaction includes cash withdrawals, making payment for purchases made/services availed at merchant establishments, availing other services by utilizing the card at ATMs, MEs.
 - x) Cross Border Transaction: Transaction for which the Merchant country code differs from the Issuer country code regardless of whether the transaction currency is different from the cardholder's billing currency or not.
 - xiii) Single Currency Transaction: A cross border transaction for which the billing currency is same as the card currency.
 - xiv) Cross border currency rate: It is the exchange rate applied by VISA for processing cross border transactions where the billing currency is different from the card currency
- (A) Safeguard of Card and Pin: The Card and Pin issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Card and Pin should be safeguarded carefully. The Bank bears no liability for any unauthorized use of the card. It is the Cardholder's responsibility to ensure that the knowledge of the PIN/PIN Mailer does not fall into any other person's hands. (B) Loss of Card(s): The Cardholder should immediately notify the bank in writing regarding the loss/theft of the Card (s) and disclosure of PIN. Any financial loss arising out of unauthorized use of Card(s) till such time as the Bank hotlists the card (s) (blocking the card) will be to the Cardholder's account. (C) Debits to customer's account: The Bank has the authority of the Cardholder to debit the Card account of the Cardholder for all withdrawals effected by the Cardholder by using the card as evidenced by Bank's records which will be conclusive and binding on the Cardholder. The bank also has the authority of the Cardholder to debit the Card account with service charges (if any) notified by the bank from time to time. (E) Transactions: The transaction record generated by the ATM or POS will be binding on the cardholder and it will be conclusive unless verified otherwise and corrected by the Bank. (F) Surrender of Card: The Card Holder wishing to surrender the Nepal SBI Vishwa Yatra Card will give the Bank notice in writing and surrender the Card along with the notice. The Card Holder will be entitled to receive balance in the Card after 30 working days from the date of returning to Nepal. (G) Specimen signature of the Customer must tally: The Cardholder shall sign the Card on the reverse as per the specimen signature given on the application form for the card. (H) Currency Conversion Process and Fees: The transaction on the card will be in the currency of the country in which it is transacted. However, the debits to the card holder's account will be in the currency of the card. The exchange rate between the Transaction currency and the Billing currency used for processing such cross border currency transactions as applied by VISA and plus or minus any adjustment that the issuers determine. Currently Nepal SBI has a mark-up of 2% over such cross border currency conversion rate, other than on Single currency transaction. (I) Travel & Entertainment transaction: As per international practice and approved by VISA, the MEs are authorized to settle transactions over and above the authorizations upto 3% (travel) and upto 15% (Entertainment Hotel, Restaurants etc.,). Accordingly, the Cardholder's account will be blocked upto 3% on account of all Travel related transactions and upto 15% in respect of Entertainment transactions over and above the authorization and the balance amount, if any, will be released to the cardholder on settlement of the transaction. (J) Transaction costs: The Cardholder's account is liable to be debited with the fees, as laid down in the schedule of charges. Some countries have nominal charge on ATM transactions as per local regulations and it is clearly displayed to the customers before he proceeds with the transaction. Cardholders are advised that such charges will also be debited to their account in addition to the charges as laid down in the schedule of charges. (K) Transaction at POS: In case of purchase transaction, the card can be used at merchant establishments with electric point of sale swipe terminals. Please do not try and use your card at merchants with paper imprinters or for mail/telephone/internet order transactions. (L) Other important conditions governing the transactions: i) Nepal SBI Vishwa Yatra Card is meant for withdrawals against the balance already available in the card account. It is the Cardholder's obligation to maintain sufficient balance in the card account to meet withdrawals and service charges. ii) The cardholder understands that any foreign exchange facility that he/ she may avail by use of the card shall be governed and subjected to the Nepalese Foreign Currencies Regulation Act, 2034, the rules framed there-under and the Directives and/or Guidelines and/or Circulars issued by Nepal Rastra Bank from time to time (hereinafter referred to "FOREX laws") and agrees that he/she shall not use the card so as to avail any foreign exchange facility exchange facility in violation of the FOREX laws. iii) In case of use of Card for withdrawal of cash in foreign currencies or purchase of goods in foreign currencies for the purposes permitted under the FOREX laws, the cardholder always agrees to submit necessary document(s) to the Bank clearly evidencing the purpose of such withdrawal or purchase in the manner as prescribed under the FOREX laws. iv) In the event the Cardholder is found to have used the Card for withdrawal of foreign currencies or purchase of goods in foreign currencies in excess than the limit prescribed under the FOREX laws or he/she is found to have misused the Card, in any manner, the Bank shall have absolute liberty to restrict any withdrawal or purchase from such Card or seize or cancel the Card at any point of time even without assigning any notice to the Cardholder. The Cardholder further agrees that, in such event, the Bank shall have absolute liberty to initiate legal action against the Cardholder. v) The bank at its discretion may amend the Terms and conditions governing Nepal SBI Vishwa Yatra Cards. Suitable notification for such changes will be placed in newspaper or Bank's website or any other mode by the Bank, and the same will be binding on the cardholder. vi) Fees/ charges (if any) for the use of the card is not refundable under any circumstance. vi) Use of the card shall be terminated without notice upon the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from the card holder, receipt of an attachment order from a competent court or revenue authority or from NRB due to violation of foreign exchange regulation or for other valid reasons or when the whereabouts of the cardholder become unknown to the Bank due to any cause attributable to the cardholder. vii) The Bank is not responsible / liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein. viii) The Bank is not responsible for the refusal by any ME to accept or honor the card, nor shall it be responsible in any respect for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claims or disputes directly with such establishments and no claim by the cardholder against the ME is subject to set-off or counterclaim against the bank. The cardholder's account will be credited only on receipt of money from the ME or the acquirer. ix) The bank will not be responsible for furnishing original bill of the ME to the cardholder. x) The Cardholder will collect from the ME the Cardholder's copy of the transaction receipt and will preserve the same for his personal record. xi) The bank at its discretion will approve/reject any card transaction. xii) A transaction put through by utilizing the card in ATM or POS terminal shall be binding on the customer. xiii) The cardholder should not countermand an order, which he has given by means of his card. xiv) The bank shall not be liable for any loss caused by a technical breakdown of the payment system. xv) In the event of death of the cardholder during the currency of the card, the bank will stop operations in the account. The balance available in the card account will be settled as per the rules governing the disposal of assets of the deceased constituents and paid in NPR. xvi) The bank reserves the rights to seize/ cancel the card so issued to any cardholder, if found at any date that the information submitted by such cardholder is false/ fake and or the card has been misused. xvii) The bank reserves the right to terminate membership, withdraw the privilege attached to the card or not renew the expired card at any time and to call upon the cardholders to surrender the card. xix) The bank reserves the right to limit per transaction/ daily/ monthly cash withdrawal/POS transaction.

For more information and queries please contact:

CARD DEPARTMENT
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