कामना सेवा विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.

Mobile/ Web Banking Application Form

मोबाइल/वेब बैंकिङ्को आवेदन फारम

Date: D D M M Y Y Y Y
मिति:

To,

The Branch Manager (श्री शाखा प्रबन्धक ज्यू,

Kamana Sewa Bikas Bank Ltd. (कामना सेवा विकास बैंक लि.)

____________________Branch (शाखा)

Dear Sir/Madam (महोदय),

I/We hereby apply for Kamana Sewa Bikas Bank Ltd (KSBBL) Mobile /Web Banking facility to my/our following account(s). I/We agree to comply with the terms and conditions and further agree to bound by amendments thereof to be made by the bank from time to time pertaining such facilities.

म/हामी मेरो/हाम्रो निम्न लिखित खाताहरुमा कामना सेवा विकास बैंक लि को मोबाइल/वेब-बैंकिङ सुविधा उपलब्ध गराई दिनुहुन अनुरोध गर्दछु/गर्दछौं । म/हामी यस सुविधासँग सम्बन्धित शर्त बन्देजहरु तथा सोमा बैंकले समय समयमा गर्ने संशोधनहरु समेत पालना गर्न मञ्जुर गर्दछु/गर्दछौं ।

Account details (खाताको विवरण)

Accountholder's Name (खातावालाको नाम)

Account Number (खाता नम्बर)

Email (ईमेल)

Mobile Number (Mandatory) मोबाइल नम्बर (अनिवार्य)

Services (सेवाहरु)

☐ Inquiry and Alert (सोधपुछ र सुचना) ☐ Transaction and Alert (कारोवार र सुचना)

Account/s to be Linked (लिंक गर्नुपर्ने खाता/हरु)

S.N. (क्र.स.)	Account Number (खाता नम्बर)	Account Type (खाताको प्रकार)	Primary or Secondary (प्राथमिक वा वैकल्पिक)

I/We hereby confirm that I/We am/are fully capable of using mobile/web banking services and declare that the information provided above is true and correct. In case of misrepresentation and/or the information provided is false, I/we accept the full responsibility of all consequences. I/We also authorize to debit my account for this subscription and other applicable fees, if any.

म/हामी मोबाइल/वेब बैंकिङ्ग सेवा प्रयोग गर्न पूर्ण रुपमा सक्षम भएको र माथि उपलब्ध गराईएका सम्पूर्ण विवरणहरु ठीक र साँचो भएको घोषणा गर्दछु/गर्दछौं । यदि उपलब्ध गराइएका सूचना गलत वा झुठा ठहरिएमा सो बाट सिर्जित दायित्व समेत बहन गर्ने छु/छौं । यस बैंकिङ्ग सुविधा वापत लाग्ने शूल्क तथा अन्य आवश्यक शूल्क समेत मेरो/हाम्रो माथि उल्लिखित खाताबाट कटौती गर्न बैंकलाई अधिकार प्रदान गर्दछु/गर्दछौं ।

Applicant Signature (s)
(आवेदकको दस्तखत)

FOR OFFICIAL USE ONLY

Customer ID (ग्राहक परिचय नं):

Date: D D M M Y Y Y Y

Verified and Entered By:

Name ____________

Employee ID ____________

Designation ____________

Signature ____________

Approved By:

Name ____________

Employee ID ____________

Designation ____________

Signature ____________

शर्त तथा बन्देजहरु:

१. यस सम्झौतामा उल्लिखित शर्त तथा बन्देजहरु यस सेवाका अभिन्न अंगको रुपमा रहनेछन् । उक्त शर्त तथा बन्देजहरु लगायत ग्राहकले खाता खोल्ने क्रममा बैंकमा बुझाएको आवेदन फारममा उल्लिखित सम्पूर्ण शर्त तथा बन्देजहरु र बैंकले ग्राहकलाई सुविधा उपलब्ध गराउने क्रममा कुनै सेवा प्रदायकसँग मञ्जुर गरेका अन्य शर्त तथा बन्देजहरु समेत पालना गर्न ग्राहक मञ्जुर गर्दछ । यस सम्झौतामा उल्लिखित शर्त तथा बन्देजहरु ग्राहकले बैंकबाट उपभोग गरेका वा भविष्यमा उपभोग गर्ने अन्य कुनै पनि सेवा तथा सुविधाहरुसँग सम्बन्धित अन्य शर्त तथा बन्देजहरु अनुकूल हुनेछन् ।

२. यो सुविधा उपयोग गर्न चाहने ग्राहक बैंकको खातावाला हुनु पर्नेछ । ग्राहक आफ्नो बैंक खाताको एकल खाता संचालक हुनु पर्नेछ वा फर्म वा संस्थागत खातावालाको हकमा खाता संचालन गर्न अख्तियारप्राप्त व्यक्ति हुनु पर्नेछ । संयुक्त खाताको हकमा ग्राहकलाई अर्को खातावाला(हरु) बाट सुविधा प्रयोग गर्ने अख्तियारी सहितको लिखित मञ्जुरी प्राप्त हुनु पर्नेछ । संयुक्त खाताको सन्दर्भमा उक्त सेवाको प्रयोगको माध्यमबाट हुने सबै वा कुनै पनि कारोबारहरुको लागि पूर्ण रुपमा संयुक्त खातावाला(हरु) बन्धनकारी हुनेछन् । संयुक्त खाताको हकमा प्रत्येक संयुक्त खातावालाहरुले आवेदनको साथ बैंक समक्ष सुविधाको प्रयोगको कारणले उत्पन्न हुने कुनै पनि दायित्व उपर प्रत्येक संयुक्त खातावालाहरु एकल र संयुक्त रुपमा समेत उत्तरदायी हुने कुरामा मञ्जुरी व्यक्त गर्दछन् । कम्पनीको हकमा सुविधा प्रयोगको लागि नियमपूर्वक स्वीकृत भएको अख्तियारनामा बैंक समक्ष पेश गर्नु पर्नेछ ।

३. ग्राहकले उल्लिखित सुविधा प्रयोग गर्ने सन्दर्भमा बैंकलाई प्रदान गरेका सम्पूर्ण जानकारीहरु सत्य, साँचो, पूर्ण, सान्दर्भिक र अद्यावधिक रहेको घोषणा गर्दछ । उल्लिखित मोबाइल नम्बर र इमेल ठेगानामा बैंकले मोबाइल/वेब बैंकिङ्ग सुविधाको लागि लगइन पासवर्ड तथा कारोबारको लागि पटके पासवर्ड तथा पिन पठाउने विषयमा ग्राहक जानकार छ' । मोबाइल नं. र/वा इमेलको पासवर्ड चोरी भएर, हराएर वा अन्य लापरवाहीको कारणले मोबाइल/वेब बैंकिङ्गको पिन दुरुपयोग भई भविष्यमा हुनसक्ने कुनै पनि मोबाइल र/वा वेब बैंकिङ्ग करोबारको लागि बैंक जवाफदेही हुने छैन ।

४. बैंकले लिने सेवा शूल्क, प्रशासनिक शूल्क, नवीकरण वापतको शूल्क, पिन-रिसेट लगायतका यस सेवासँग सम्बन्धित शूल्कहरु Standard Tariff of Charges (STC) मा समय समयमा निर्धारण गरी प्रकाशित गरे बमोजिम हुनेछ ।

५. ग्राहकले प्रयोगकर्ताको नाम र सम्बन्धित पासवार्ड र/वा पिन गोप्य राख्नु पर्नेछ । जुनसुकै परिस्थितिमा आफ्नो प्रयोगकर्ताको नाम र सम्बन्धित पासवार्ड र/वा पिन अरु कसैलाई जानकारी गराउन पाउने छैन ।

६. मोबाइल/वेब बैंकिङ्ग सुविधा अन्तर्गत बैंकले सम्भव भएसम्म सम्पूर्ण सेवाहरु उपलब्ध गराउन प्रयत्न गर्नेछ । तर, ग्राहकलाई समय समयमा प्रदान गर्न सकिने सेवाहरु वा बिना कुनै कारण दर्साइ उक्त सेवाहरुमा कुनै परिवर्तन वा फेरवदल गर्ने सम्बन्धमा बैंकले पूर्ण रुपमा आफ्नो स्वविवेकको आधारमा निर्णय गर्नेछ । बैंकको अभिलेखमा प्रविष्टि भएको ग्राहकको प्रयोगकर्ता नाम र पासवर्डको प्रयोग गरि कसैले गरेको कुनै र सम्पूर्ण निर्देशनहरु ग्राहकले नै बैंकमा पठाएको भन्ने मानिने छ र उक्त सुविधा प्रयोग गर्ने व्यक्ति ग्राहक नभएको पाइएमा समेत सोबाट कुनै नोक्सानी भएमा वा गोपनीयता भंग भएमा वा अन्य कुनै दायित्वका सम्बन्धमा बैंक उत्तरदायी हुने छैन । बैंकको प्रणालीद्वारा प्रयोगकर्ता र वैध पासवर्डको परिक्षणद्वारा ग्राहकको आधिकारिकता पुष्टि भएपश्चात मात्र ग्राहकको निर्देशनहरुको पालना हुनेछन् । समय समयमा उक्त परिक्षण प्रक्रियामा बैंकले परिवर्तन गर्न सक्नेछ र त्यस्तो परिवर्तनलाई ग्राहकले स्वीकार गरेको मानिने छ । सुविधा बन्द वा रद्द नभएसम्म ग्राहकले मोबाइल/वेब बैंकिङ्ग सुविधाको प्रयोग मार्फत गरेको बैंकिङ्ग तथा अन्य कारोबारहरुको कार्यान्वयनको लागि ग्राहकले आफ्नो खाताको प्रयोग गर्न बैंकलाई बिनाशर्त र पूर्णरुपमा अख्तियारी प्रदान गर्दछ । ग्राहकको अनुरोध स्वीकार/कार्यान्वयन गर्नको लागि आवश्यक भएमा खाता सम्बन्धी जानकारीहरु तेस्रो पक्षलाई प्रदान गर्न समेत ग्राहकले बैंकलाई अधिकार प्रदान गर्दछ ।

७. बैंकले इमेल, एसएमएस, मोबाइल बैंकिङ्ग एप वा अन्य उपयुक्त माध्यमबाट कुनै निर्देशन प्राप्त भएको र/वा कुनै कारोबार सम्पन्न गरिएको सम्पुष्टि वा सूचना उपलब्ध गराउनेछ । यस्तो सम्पुष्टि वा सूचना प्रसारण हुने बित्तिकै ग्राहकले प्राप्त गरेको मानिने छ र यस्ता सम्पुष्टि वा सूचनाहरु हेर्ने कर्तव्य ग्राहकको हुनेछ । साथै यस्तै खालका अन्य सम्पुष्टि वा सूचना प्राप्त हुने समयावधि भित्र सम्पुष्टि वा सूचना प्राप्त नभएमा सो सम्बन्धमा बैंकसँग सोधपुछ गर्नुपर्ने कर्तव्य सम्बन्धित ग्राहकको हुनेछ ।

८. प्रयोगकर्ताको नाम र/वा पासवर्ड/पिन, कुनै अन्य व्यक्तिका सामु अनधिकृत खुलासा भएमा, भवितव्य वा लापरबाही भएमा र त्यसबाट हुने अनधिकृत प्रयोग वा कारोबारका लागि ग्राहक पूर्ण रुपमा जिम्मेवार हुनेछ ।

९. तल उल्लिखित अवस्थामा बैंकले तत्काल सेवा स्वत: अन्त्य भएको मानी प्रयोगकर्ता माथि प्रतिबन्ध लगाउन सक्नेछ :

- तोकिएको खाता बन्द गरिएमा,
- प्रयोगकर्ताको निधन भएमा,
- तोकिएको खाता सञ्चालन गर्ने प्रयोगकर्ताको अख्तियारी समाप्त भएमा,
- प्रयोगकर्ता बैंकको ग्राहक नरहेमा,
- ग्राहक वा प्रयोगकर्ता कालोसूचीमा परेमा र/वा कर्जा वा अन्य दायित्व तिर्न बुझाउन नसकेमा,
- समय समयमा तोकिए बमोजिम ग्राहक वा प्रयोगकर्ताले न्यूनतम मौज्दात कायम राख्न नसकेमा,
- ग्राहकले सुविधा बन्द गर्ने अनुरोध गरेमा,
- ग्राहक वा प्रयोगकर्ता ह्याकिङ, फिशिङ तथा अन्य साइबरजन्य अपराधमा संलग्न भएको भेटिएमा वा सोको शंका लागेमा,
- यदि कुनै पनि नियामक निकायले कारोवार रोक्का राख्न आदेश दिएमा ।

१०. बैंकले प्रदान गरिरहेको सेवाको सम्बन्धमा, सेवाको प्रयोग गर्दा सुरक्षित र जोखिम रहित काम गर्न तथा ग्राहकको निर्देशन बमोजिम कुनै कार्य गर्दा वा नगर्दा वा काम गर्न अस्वीकार गर्दाको परिणामस्वरुप बैंकवाट वा बैंकको विरुद्दमा भएका सवै कारवाहीहरु, दावीहरु, सुनुवाइहरु, हानी नोक्सानी, खर्च, शुल्क तथा लागत वा जेसुकै भएपनि बैंकले तिर्न व्यहोर्न वा केहि समय राख्नुपर्ने लगायतका समस्या बेहोर्नुपर्ने अवस्था सृजना भएमा सोको सोधभर्ना गर्न ग्राहक मञ्जुर गर्दछ ।

११. यो सेवाको अवधि एक वर्षको लागि हुनेछ र त्यस पश्चात सो सुविधा स्वत: नवीकरण हुनेछ । यदि ग्राहकले सुविधा लिन नचाहेको खण्डमा ग्राहकले बैंकलाई लिखित निर्देशन अथवा बैंकले मोबाइल बैंकिङ्ग सेवा समाप्त हुन लागेको जानकारी गराएको SMS को निर्देशन अनुसार ग्राहकले आफ्नो दर्ता गरिएको मोबाइल नम्बर बाट SMS मार्फत जानकारी गराउनु पर्नेछ ।

१२. कुनै पनि खाता वा कारोबारहरुको सम्बन्धमा अनलाईन मार्फत उपलब्ध गराईएका जानकारीहरु केवल सांकेतिक प्रयोजनका लागि मात्र हुनेछन् । त्यसरी अनलाईन मार्फत उपलब्ध गराईएका जानकारीहरु र बैंकको अभिलेखमा रहेको जानकारीमा कुनै फरक पर्न गएमा बैंकको अभिलेखमा रहेको जानकारी आधिकारिक र प्रमाणिक मानिनेछ । ह्याकिङ तथा फिशिङ जस्ता कुनै पनि साईबर अपराधहरुको सम्बन्धमा र कुनै पनि अवैध तथा गलत तरिकाको प्रयोगबाट गरिएका अनधिकृत कारोबारहरुको सम्बन्धमा समेत बैंक जिम्मेबार हुनेछैन । बैंकलाई यस प्रकारको सेवा प्रदान गर्ने सम्बन्धमा समय समयमा आवश्यक पर्ने थप जानकारीहरु प्रदान गर्न ग्राहक सदैव मञ्जुर गर्दछ ।

१३. रुट गरिएको (Android), जेल ब्रेक गरिएको (iOS) वा यस्ता कुनै पनि प्रकारले परिमार्जित गरिएका उपकरणहरु, जसले उपकरण वा बैंकिङ एप्लिकेसनको सुरक्षामा असर पुऱ्याउँछ, त्यसता उपकरणमा मोबाइल बैंकिङ्ग पहुँच निषेध गरिनेछ ।

१४. ग्राहकले मोबाइल बैंकिङ्ग सेवा सिधा र अपरिवर्तित इन्टरनेट जडानमार्फत मात्र प्रयोग गर्नुपर्नेछ । Virtual Private Network (VPN) वा यससँग मिल्दोजुल्दो उपकरण मार्फत सेवामा पहुँच गर्न खोजिएमा, तुरुन्तै पहुँचमा प्रतिबन्ध लगाइनेछ ।

१५. ग्राहकलाई पूर्व जानकारी दिई वा नदिई कुनै पनि समयमा कुनै पनि शर्त तथा वन्देजहरुमा परिवर्तन गर्ने वा थप गर्ने पूर्ण स्वविवेकीय अधिकार बैंकमा सुरक्षित रहेको छ । त्यसरी परिवर्तन वा थप गरिएको शर्त वन्देजहरु तत्काल लागू हुनेछन् र ग्राहकको लागि बाध्यकारी हुनेछ ।

१६. यी सेवा, शर्त तथा बन्देजहरु नेपालको प्रचलित ऐन, कानुन अनुसार नियमित र परिभाषित हुने छन् । बैंक तथा ग्राहकहरुले नेपालका अदालतहरुको निरपेक्ष क्षेत्राधिकारलाई स्वीकार गर्दछन् ।

Authorized Signature
(आधिकारिक दस्तखत)

KS iMobile Welcome Letter

Dear Customer,
We take this opportunity to thank you for choosing our KSBBL Mobile/Internet Banking Service. We are pleased to advise you that your application has been accepted. We welcome you to the world of Kamana Sewa Mobile/Internet Banking and privileges associated with this service.

With Kamana Sewa Mobile/Internet Banking Service (KS iMobile), you can now enjoy following facilities and can be in touch with your account 24 hours a day, 365 days a year.

Facilities:

1	Online Balance Enquiry	2	Statement Request
3	Intra Bank Fund Transfer	4	Purchase of NTC & Ncell Recharge Card
5	NTC & Ncell Data Pack	6	Request Fixed Deposit
7	Load Wallet (eSewa, IME Pay, Khalti etc.)	8	E-commerce activation
9	Credit Card Bill Payment	10	PIN Change
11	Limit Enquiry	12	Inter Bank Fund Transfer
13	Exchange Rate Enquiry	14	Internet Bill Payment
15	Online Domestic/International Ticket booking	16	Khanepani Bill Payment
17	Nepal Electricity Bill Payment	18	Share Capital Demat Renewal Payment
19	Insurance Premium Payment	20	TV Bill Payment like Dishhome, Net TV etc.
21	School Fee Payment		

Transaction Limit:

Particulars	**Using Mobile Application**	**Using Web**
Transaction Count	40 transactions per day	40 transactions per day
Per Transaction Amount Min	NPR10/-	NPR10/-
Per Transaction Amount Max	NPR 100,000/-	NPR 200,000/-
Per Day Amount Max	NPR 300,000/-	NPR 2,000,000/-
Per Month Amount Max	NPR 2,000,000/-	NPR 5,000,000/-

The limits mentioned above may change from time to time as per bank's internal policy or as per Nepal Rastra Bank guidelines with or without prior information to the customer.

Fees/Charges:

Registration	NPR 100/-*
Annual Maintenance Fee	NPR 350/-
Profile Change	NPR 100/-
Account Linkage Charge	NPR 350/- per year
Pin Regeneration	NPR 50/-
Mobile Number Modification	NPR 50/-

**As defined by PPG to charge*
Charges mentioned above may change from time to time as per bank's internal decision or as per Nepal Rastra Bank guidelines with or without prior information to the customer.

You are requested to set Password/PIN immediately after you receive activation message. Your Transaction PIN and SMS PIN shall be the same.

In the event of any dispute or problem faced while using mobile banking application or have any queries regarding mobile banking, visit nearest branch or call us immediately for support at Kamana Sewa Bikas Bank Ltd at 977-01-4542061, 9843347200 (office hour) or call us at Toll Free Number 16600113000 / 9801571101 or email us at customercare@kamanasewabank.com.

Terms and Conditions

1. **Definitions:** Unless otherwise meant with reference to the subject or the context, the following words and phrases in this document shall have the meaning as set-below. (a) **"Bank"** refers to Kamana Sewa Bikas Bank Limited, a limited company operating banking business under prevailing laws of Nepal and having its registered office at "Gayneshwor", Kathmandu, Nepal. (b) **"Customer"** refers to a customer of the Bank authorized to use KS iMobile service. In case the customer is a minor, the guardian of such minor shall be permitted to use the service. (c) **"Person"** means a natural person, company, cooperation, a partnership, trust or any other entity or organized or other body whatsoever. (d) **"Account(s)"** refers to the Customer's bank account and/or home loan account and/or automobile loan account and/or any other type of account maintained with the Bank for operations through the use of KS iMobile. (e) "**KS iMobile**" refers to the digital banking services that can be used through both web and mobile banking application that offers banking service to the customer such as balance inquiry, transaction details, account statement, merchant payment, transfer of funds and other services as the Bank may decide to provide from time to time. The availability/non-availability of a particular service shall be advised through SMS, e-mail, web page of the Bank or the written communication.
2. **The contract:** The terms and conditions mentioned in this document together with the application made by the customers and as accepted by the Bank shall form the contract between the customer and the bank for the KS iMobile.
3. **Application for KS iMobile service:** The customer shall apply to the Bank in the prescribed form for the use of KS iMobile. The Bank shall be entitled at its sole discretion to accept or reject such applications.
4. **Precautions to prevent the unauthorized access:** The customer shall take all the necessary precautions to prevent unauthorized and illegal use of KS iMobile service.
5. **Accuracy of Information:** The customer is responsible for the correctness of information supplied to the Bank for use of the KS iMobile. The Bank accepts no liability for the consequences arising out of erroneous information supplied by the customer. If the customer notices an error in the information supplied to the Bank either in the application form or any other communication, he shall immediately advise the Bank which will Endeavour to correct the error wherever possible on a "reasonable efforts" basis.
6. **Confidentiality:**

a. The Customer must keep Username and related Password / PIN / OTP confidential. Under any circumstances, the Customer cannot disclose the Username and/or PIN and/or Password and/or OTP to any other person. Should the customer do so, the Bank shall not be liable for any transaction and/ or financial loss that may occur to the Customer.
b. The Customer shall be fully responsible for any accidental / negligent and/or unauthorized disclosure of the User Name, the Password/PIN/OTP Code to any other person and shall bear the risks of being used by unauthorized persons or for unauthorized purpose or transactions.

7. **Eligibility:**

a. Customers desirous of using the KS iMobile service should be the account holder of the bank and a sole account operator.
b. In case of joint account, where the mode of operation is anyone, all or any transactions arising from the use of the KS iMobile in the joint account shall be binding on all the joint account holders, jointly and severally. However, any account, where the mode of operation is joint, is not eligible for the KS iMobile service.
c. In case of minor accounts, the guardian cited in the account opening form will be eligible for the KS iMobile service.
d. In case of Corporate account, the authorized signatory of the account supported by minute of decision of BOD for availing the service and the authorized person for

the right of service.

8. **Charges:** The bank shall have the discretion to levy charges such as registration charge, renewal charge, modification charge and other service charges as per the Standard Tariff of Charges (STC) published by the bank from time to time.
9. **Funds Transfer:** The Bank will endeavor to effect funds transfer transaction received through KS iMobile subject to availability of sufficient funds in the Account. The Customer shall not use or attempt to use the KS iMobile for fund transfer without sufficient funds in the relative Account or without a prearranged credit facility with the Bank. The Bank shall specify from time to time the limit for carrying out various kinds of funds transfer or any other services through KS iMobile. The Bank shall not be liable for any omission to make all or any of the payments or for late payments due to circumstances beyond its reasonable control including non-confirmation of Payee Registration. If funds transfer is made available to the customer, it may be used for transfer of funds from account to other accounts belonging to third parties maintained at the Bank and/or at any other Bank which falls under the network of electronic fund transfer system.
10. **Advice/ Confirmation**: Advice and confirmation that an instruction has been received and/or a transaction has been effected through the services will be provided by the Bank through email and/or SMS and/or other online/electronic medium. Such advice or confirmation shall be deemed to have been received by the Customer immediately after transmission and it is the duty of the Customer to check such advice or confirmation. It is also the duty of the Customer to enquire with the Bank, if the Customer does not receive an advice or confirmation within the time usually required for a similar advice or confirmation to be received.
11. **Indemnity:** In consideration of the Bank providing the services, the Customer agrees to indemnify and keep safe, harmless and indemnify the Bank from and against all actions, claims, demands, proceedings, loss, damage, costs, charges and expenses whatsoever the Bank may incur, sustain, suffer or be put to at any time as consequence of acting on or omitting or refusing to act on any instructions given by use of the services.
12. **Availability and Disclosure of Information**: The Customer understands that while the Bank shall endeavor to make available all the possible services under KS iMobile service, it is entirely upon the Bank to decide at its sole discretion what services may be made available to the Customers from time to time and to make any changes or alterations in the services being offered without any reasons. In addition, any and all instructions made by anybody using the Customer's username and password entered in the Bank's records shall be deemed to have arrived at the Bank from the Customer and the Bank shall not be liable for any loss caused or confidentiality breached or any other obligation that may arise in any way after authentication of the Customer by means of verification of the username and valid password by the system. The verification process may be altered by the Bank from time to time and the Customer shall be deemed to have agreed to such changes. Until the facility is terminated, the Customer hereby unconditionally and irrevocably authorizes the Bank to access his/her account to affect any banking or other transaction/s through the use of KS iMobile facility. The Customer further authorizes Bank to share account information with third party, if required, for the purposed of accepting/executing request of the Customer.
13. **Change of Terms and Conditions**: The Bank shall have the absolute discretion to amend or supplement any of the terms and conditions at any time and with or without giving prior notice and such amended terms and conditions will thereupon apply to and binding on the customer.
14. **Non-Transferability**: The grant of KS iMobile service to a customer is not transferable under any circumstance and shall be used only by the customer.
15. **Validity of service:** Validity of the service shall be of one year. The provided service shall be renewed automatically until and unless the Customer provides written application for termination at least one month prior to the expiry of service.
16. **Grievance/ Compliant:** All grievances and complaints should be communicated to Customer Service Department. Customer Service Department will then address or escalate the issue as required. Any disputes that may arise will be handled as per Bank's policy. The decision of the Bank will be final.
17. **Termination of KS iMobile**: The services shall deemed to cease and the Bank shall be entitled to the immediate restriction of the User in the event of:
    - Closure of Designated Account (s)
    - Death of a User
    - The User (s) authority to operate the Designated Account is terminated
    - The User(s) ceases to be a Customer of the Bank
    - The customer requests to stop the use of provided Facilities
    - Customer/User is blacklisted and/or defaults on a loan or other similar obligation.
    - Customer/User fails to maintain the minimum balance as stipulated from time to time.
    - Customer/User is suspected/found to be involved in hacking, phishing or any other cybercrime.
    - As required by the Governing body or any legal reason for prohibition of use of account(s).
18. **Governing Law**: These Services and Terms and Conditions shall be governed by and construed in accordance with the laws of Nepal. The Bank and the Customer submits to the non-exclusive jurisdiction of the Courts of Nepal.
19. **Securing Your Payment Facilities:**
    a. Ensuring the security of Password and PIN code is very important. The Customer must make every effort to see that the Password / PIN/ OTP code is not misused, lost or stolen. If the Customer fails to observe the security requirements set out in this document, the Customer may be held liable for any unauthorized transactions.
    b. The Customer must:
    - keep secure and protect their Password / PIN / OTP code.
    - not disclose Password, PIN code and OTP or make them available to any other person (including a family member, friend or one of our staff);
    - use care to prevent anyone else seeing or hearing Password/ PIN / OTP code at any time including at when entering details into a mobile phone or computer;
    - not be careless in failing to protect the security of Password/ PIN/ OTP code;
    - log off from KS iMobile after finishing a session

    c. Forgot or Stolen Password/PIN Code:
    - The Customer must notify the Bank immediately if:
      -he/she forgot your Password/PIN codes;
      -he/she suspect that Password/PIN code has become known to someone else; or
      -he/she suspect any unauthorized use of the Password/PIN code or registered account.
    - The Customer may notify the Bank by contacting customer care or by visiting nearest branch or Head Office at Anand Bhairab Marg, Gyaneshwor, Kathmandu.
    - If the Customer do not notify the Bank about stolen or unauthorized use of Password/ PIN code immediately, the Customer may be liable for any unauthorized transactions.
    - The Customer must give the Bank all relevant information he/she may have about the unauthorized use/ knowledge of the Password/PIN so that the Bank can suspend access to the Customer's impacted accounts.
    - Any unreasonable delay in notifying the Bank of the unauthorized use/ knowledge of Password/PIN code may make the Customer liable for some or all of the loss incurred as a result of unauthorized access or transactions made using Password/PIN.

We would like to welcome you as a member of Kamana Sewa Bikas Bank family and privileges associated with it.

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Authorized Signatory
Date:

……
I've read the above-mentioned terms and condition and I understand and accept it.d
Account Name:
Account Number:
Signature of Account Holder:
Date: