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

Date:
मिति : D D M M Y Y Y Y

Debit Card Application Form
(डेबिट कार्ड आवेदन फारम)

Branch (शाखा): ____________

I/we hereby request Kamana Sewa Bikas Bank Ltd to issue Debit Card in the name of the person mentioned below to be operated through my/our below mentioned account:
म/हामीलाई देहाय बमोजिमको प्रयोजनका लागि यस बैंकबाट डेबिट कार्ड सुविधाको लागि आवेदन गर्दछु/छौं ।

Currency (मुद्रा) ☐ NPR (रुपैया) ☐ USD (यू. एस. डी.) ☐ Others (अन्य) ____________

Debit Card Type (डेबिट कार्डको प्रकार) ☐ Visa (भिसा) ☐ SCT-UPI (एससिटि-युपिआई)

Type of card (कार्डको प्रकार) ☐ Embossed (इम्बोस्ड) ☐ Instant (इन्स्टेन्ट)

Account Type (खाताको प्रकार) ☐ Saving (बचत) ☐ Current (चल्ती)

Account details (खाताको विवरण): ☐ Primary Card (प्राइमरी कार्ड) ☐ Replacement (पुरानो कार्डको सट्टा)

Full Name (पूरा नाम)
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date of Birth (जन्म मिति)
B.S (वि.सं.) D D M M Y Y Y Y   A.D (इ.स्वी.) D D M M Y Y Y Y

Marital Status: ☐ Married (विवाहित) ☐ Unmarried (अविवाहित) ☐ Others (अन्य) ____________

Gender (लिङ्ग) ☐ Male (पुरुष) ☐ Female (महिला) ☐ Others (अन्य) ____________

Citizenship No. (नागरिकता नं.) ____________   Date of Issue (जारी मिति) ____________

District(जिल्ला) ____________   Address (ठेगाना) ____________

Mobile No (मोबाइल नं.) ____________   Email (ईमेल) ____________

Occupation (पेशा) ____________

Account Number (खाता नम्बर) ____________

Name to be printed (कार्डमा राख्नु पर्ने नाम) ____________

Previous card number (पुरानो कार्ड नम्बर) ____________

Reason for replacement (नयाँ कार्ड लिनुपर्ने कारण)

☐ Old card Lost (पुरानो कार्ड हराएको) ☐ Old card stolen (पुरानो कार्ड चोरी भएको) ☐ Old card expired (पुरानो कार्डको अवधि सकिएको)

☐ Old card damaged (पुरानो कार्ड बिग्रेको) ☐ others (अन्य) ____________

Note : The Bank shall automatically provide the SMS alert of card transaction to the Customer in the mentioned above mobile number. The Customer shall, all the times abide by Terms and Conditions of Mobile Banking Services of the Bank. (as per NRB guidelines, compulsory instant SMS alert to customer after completion of transaction through ATM). माथि उल्लखित मोबाईल नम्बरमा बैंकले ग्राहकलाई कार्डबाट सम्पन्न भएको प्रत्येक कारोबारको सतर्कता सन्देश प्रदान गर्नेछ र ग्राहक बैंकको मोबाईल बैंकिङ्गको शर्त तथा बन्देजको अधिनमा रहनेछ । (नेपाल राष्ट्र बैंकको निर्देशन अनुसार "प्रत्येक कारोबार सम्पन्न भएपछि अनिवार्य रुपमा सम्बन्धीत ग्राहकलाई तत्काल सतर्कता सन्देश दिनुपर्नेछ।")

APPLICANT'S DECLARATION (आवेदकको घोषणा)

I hereby confirm that the information furnished herein above are true , correct and complete to the best of my/our knowledge/ understanding and that they shall form the basis for making any decision, acceptance or rejection, on the requested debit card by the bank. I would like to request you to kindly provide me the debit card facility based on the above personal detail and hereby commit to abide by all the rules and regulation of the bank. मेरो/ हाम्रो ज्ञान विवेकले भ्याए सम्म म/ हामीले उपलब्ध गराएका सम्पूर्ण जानकारी तथा विवरणहरु सत्य र पूर्ण भएको घोषणा गर्दछु/गर्दछौं । पेश भएका विवरणहरुले म/ हामीले बैंकलाई अनुरोध गरेको डेबिट कार्ड गर्ने वा नगर्ने कुराको आधार निर्धारण गर्दछ । उपलब्ध गराएका विवरणहरु तथा बैंकको नियम अनुसार म/हामीलाई डेबिट कार्ड सुविधा प्रदान गरीदिनु हुन अनुरोध गर्दछु/गर्दछौं ।

____
Account Holder's Signature (खातावालको दस्तखत)
(In case of joint account all signatories' signatures are required)

FOR OFFICIAL USE ONLY (बैंक प्रयोजनको लागि मात्र)

Customer ID (ग्राहक परिचय नं): ____________   Date: मिति : D D M M Y Y Y Y

Card number (कार्ड नम्बर) ____________

Process By (प्रकृया गर्ने) :	**Verify By (स्वीकृत गर्ने) :**
Name (नाम) :	**Name (नाम) :**
Employee ID (कर्मचारी परिचय नं.) :	**Employee ID (कर्मचारी परिचय नं.) :**
Designation (पद) :	**Designation (पद) :**
Signature (दस्तखत) :	**Signature (दस्तखत) :**

Terms and Conditions (शर्त तथा बन्देजहरू):

Persons having individual and or joint account(s) with Kamana Sewa Bikas Bank Ltd. may avail Debit Card(s) under the following Terms and Conditions. These Terms & Conditions shall be deemed as agreement between the Kamana Sewa Bikas Bank Ltd and the Cardholder. यस कामना सेवा विकास बैंक लि.मा व्यक्तिगत र/वा संयुक्त खाता/हरू भएका व्यक्तिहरूले निम्न अनुसार शर्त तथा बन्देजहरूमा रहि कामना सेवा विकास बैंक लि.को डेबिट कार्ड/हरू को सेवा प्राप्त गर्न सक्नेछन् । प्रस्तुत शर्त तथा बन्देजहरू यस बैंक तथा डेबिट कार्ड वाहक विचको सम्झौता मानिने छ ।

1. Bank means Kamana Sewa Bikas Bank Ltd, Card means Debit Card(s) issued to the Customer, ATM means Automated Teller Machine, Debit Card means Visa/SCT-UPI brand Card issued by the Bank for operating at any Visa/SCT-UPI enabled ATMs and or Visa/SCT-UPI enabled POS, Card Holder means authorized holder of Debit Card(s),PIN means Personal Identification Number, POS means Point of Sales. बैंक भन्नाले कामना सेवा विकास बैंक लि.,कार्ड भन्नाले ग्राहकलाई जारी गरिएको भिसा/भिसा इन्टरनेशनल तथा एससिटि-युपिआई डेबिट कार्डहरू, ए.टि.एम. भन्नाले अटोमेटेड टेलर मसिन, डेबिट कार्ड भन्नाले बैंकद्वारा जारी गरिएका भिसा/एससिटि-युपिआई ब्रान्डका कार्डहरू हुन् जुन भिसा तथा एससिटि संजालका ए.टि.एम. र/वा प्वाइन्ट अफ सेल्स (Point of Sale) मा प्रयोग गर्न सकिनेछ,कार्ड वाहक भन्नाले भिसा/एससिटि-युपिआई डेबिट कार्डको आधिकारिक वाहक, पिन भन्नाले व्यक्तिगत परिचय नम्बर,POS भन्नाले प्वाइन्ट अफ सेल्स बुझ्नुपर्दछ ।

2. The Cardholder may use the Card in conjunction with PIN to withdrawal money from automated Teller Machines, which accepts Visa/SCT-UPI Card(s) or to pay for goods and services purchased by using a card operated machine at retailer or suppliers where VISA/SCT-UPI cards are valid. The amount of money so withdrawn along with applicable charges if any shall be debited from the account of Card Holder. कार्ड वाहकले पिन प्रयोग गरी भिसा/एससिटि-युपिआई कार्डहरू स्वीकार गर्ने ए.टि.एम. मेसिनबाट रकम झिक्न सक्नेछन् तथा कार्ड बैध हुने विक्रेताले प्रयोगमा ल्याएका मेसिनबाट कार्ड वाहकले पिन प्रयोग गरि बस्तु तथा सेवाको खरिद गर्न सक्नेछन् । यसरी झिकिएको रकम एवं सम्बन्धित दस्तुरहरू खातावालको खाताबाट काटिनेछ ।

3. The Bank shall debit the nominated account(s) for all the fees, charges and applicable interest, relating to card and card services. The Bank shall have discretion to determine card issuance/replacement/renewal/ re-pin charges along with administrative fees and other applicable charges as per standard tariff of charges (STC) which may change from time to time. कार्ड तथा कार्ड सँग सम्बन्धित सम्पूर्ण शुल्क,दस्तुर एवं लागु हुने व्याज कार्ड वाहकले निर्दिष्ट गरिएको खाताबाट डेबिट गरिनेछ । कार्ड जारी/पुन: जारी/नविकरण/पुन:पिन लगायत प्रशासनिक एवं अन्य शुल्क/दस्तुर बैंकले समय समयमा प्रकाशित गर्ने STC बमोजिम निर्धारित हुनेछ ।

4. In case of Joint Account(s), all the members shall be jointly and severally responsible for all transaction(s) carried out by such card. संयुक्त खाताको हकमा उक्त खाताका सम्पूर्ण सदस्यहरू,कार्डबाट गरिएका सम्पूर्ण कारोबारहरूको लागि संयुक्त रूपमा उत्तरदायी हुनेछन् ।

5. Cardholder shall maintain minimum balance prescribed in his/her account(s) as decided by the bank from time to time. कार्ड वाहकले बैंकद्वारा समय समयमा जारी गरिएका न्युनतम मौज्दात खातामा उपलब्ध गराउनु पर्नेछ ।

6. The Cardholder must take all reasonable precautions to prevent unauthorized use of the Card, including, not allowing anyone else to use the Card. The PIN should remain a secret known only to the card holder. The card is issued on the condition that the Bank bears no liability for unauthorized uses of the card. This responsibility is fully that of the card holder. कार्ड वाहकले अनाधिकृत रूपमा कार्डको प्रयोग तथा अरूले कार्ड प्रयोग नगर्ने गरी सम्पूर्ण सावधानी अपनाउनु पर्नेछ। कार्डको पिन कार्ड वाहकलाई मात्र थाहा हुने गरि गोपनियता कायम गर्नुपर्नेछ । कार्डको अनाधिकृत प्रयोगमा बैंकले कुनै पनि दायित्व वहन गर्ने छैन र यसको सम्पूर्ण जिम्मेवार कार्ड वाहक मात्र हुनेछ ।

7. The card is non-transferrable under any circumstances. The bank reserves the right to seize/cancel/stop its operation at any time, if any information submitted by the cardholder is found false, misleading and/or the card has been misused. कुनै पनि परिस्थितिमा कार्ड वाहकले आफ्नो कार्ड अर्को व्यक्तिलाई हस्तान्तरण गर्न मिल्ने छैन । यदि कार्डहोल्डरले बुझाएको कुनै पनि विवरण गलत/ भ्रामक भएको वा कार्डको दुरूपयोग भएको पाईएमा उक्त कार्ड जुनसुकै समयमा जफत/रद्द गर्न सक्ने अधिकार बैंकमा निहित हुनेछ ।

8. Any dispute or error in card transaction is suspected, the Cardholder will have to inform the Bank in written form as prescribed by the bank within 7 days of such disputes transactions. The bank shall not be liable in case of financial loss to the customer if the dispute is not reported within the said time frame. यदि कार्डबाट गरिएको कारोवारमा कुनै विवाद वा शंका लागेमा कारोबँर भएको ७ दिन भित्र बैंकले निर्दिष्ट गरेको फारम लिखित विवरण सहित पेश गर्नुपर्नेछ । यदि विवाद वा शंका लागेको कारोवार तोकिएको समय भित्र बैकलाई जानकारी नगराए कार्ड वाहकलाई हुने वित्तीय नोक्सान प्रति बैंक जिम्मेवार हुने छैन ।

9. The Bank shall not be responsible in any way for non-availability of the ATM service or POS terminals at Merchant outlets for any reason whatsoever or howsoever arising as a result of malfunctioning of the Card or ATM or POS terminals, insufficiency of fund in such machine, mechanical or power supply failure or otherwise. विक्रेता स्थलमा कार्ड/ए.टि.एम./POS बिग्रेर काम नगर्ने भएमा, मेसिनमा पैसाको अपर्याप्तता, प्राविधिक एवं सुचारू समस्या भएर ए.टि.एम. तथा POS सेवा उपलब्ध नभएमा बैंक कुनै कारणबाट उत्तरदायी हुने छैन ।

10. The Card holder should immediately notify the bank in writing if the card is lost /stolen or the PIN is forgotten or accidentally divulged. कार्ड हराएमा/चोरी भएमा अथवा पिन कोड बिर्सेमा अथवा दुर्घटनावश अरूलाई थाहा भएमा, कार्ड वाहकले बैंकलाई लिखित रूपमा तुरून्त जानकारी गराउनुपर्छ ।

11. The Bank shall debit the account as nominated by the cardholder for all the transaction initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Bank to debit his/her Nominated Account with the amount of transaction(s) plus any applicable charges levied by the issuer/acquirer effected through the use of the Card. बैंकले कार्डबाट गरिएका सम्पूर्ण कारोबारहरू तथा कार्डबाट झिकिएको रकम कार्डवाहकले निर्दिष्ट गरेको खाताबाट डेबिट गर्नेछ ।यस प्रयोजनको लागि कार्ड वाहकले आफूले निर्दिष्ट गरेको खाताबाट कारोवार रकमको अतिरिक्त कार्ड सेवा प्रदान गर्ने/प्रयोग गर्न दिने निकायबाट लगाएको कुनै पनि सम्वन्धित दस्तुरहरू डेबिट गर्ने अख्तियारी प्रदान गर्नेछ।

12. Use of card after notice of withdrawal of privileges or the termination of the membership is fraudulent and may be subject to legal actions by the Bank according to prevailing law.कार्ड सदस्यता अथवा कार्ड सुविधा खारेज गरिएको सूचना पश्चात् कार्डको प्रयोग ठगी (छलपूर्ण) हो र यो प्रचलित कानुनमा रहि बैंकले कानूनी कारवाही गर्ने विषय बन्न सक्नेछ ।

13. The Cardholder must provide written instructions to the Bank for the cancellation or non-renew of the Card one month prior to the expiry date specified in the Card else the Card will be automatically renewed by debiting the account as per applicable charges. कार्ड वाहकले कार्ड खारेज गर्ने अथवा नविकरण नगर्ने लिखित निर्देशन कार्डमा उल्लेख गरेको अन्तिम मितिको एक महिना अगावै बैंकलाई बुझाउनु पर्नेछ ,अन्यथा कार्ड नविकरणमा लाग्ने शुल्क खाताबाट डेबिट गरि कार्ड नविकरण गरिनेछ ।

14. The Cardholder shall, at all times, abide by the withdrawal policies of bank and central Bank. If found any instances of non-compliance with these policies, the bank reserves the right to block/cancel the card and may initiate legal action against the Cardholder. कार्ड वाहक सदैव बैंक तथा राष्ट्र बैंकको रकम झिक्ने नीतिको अधिनमा रहनेछन् । यदि सो अनुसार नगरेको पाइएमा बैंकले निजको कार्ड बन्द गर्ने,रद्ध गर्ने र कार्ड बाहक विरुद्ध कानूनी कारवाही गर्न सक्नेछ ।

15. If Card Holder failed to collect issued or renewed card within 6 months of card issued for any reason, the bank will destroy the card and charge for the same will be debited from the card holder nominated account as per Standard Traiff Charge(STC). यदि कार्ड वाहकले जारी तथा नविकरण गरिएको कार्ड ६ महिना भित्र लिन नआएमा,बैंकले कार्ड रद्द गर्नेछ । कार्ड रद्द शुल्क, बैंकले जारी गरेको **Standard Tariff Charge(STC)** बमोजिम कार्ड वाहकले निर्दिष्ट गरेको खाताबाट डेबिट गरिनेछ ।

16. The Bank shall automatically register the SMS alert services to the Card holder in the mentioned mobile number on the application. The applicable charges for the same shall be deducted from the customer account and the customer shall all the times abide by the Terms and Condition of Mobile Banking. बैंकले स्वतः रूपमा ग्राहकले निवेदनमा प्रदान गरेको मोबाइल नम्बरमा सर्तकता सन्देश सेवा दर्ता गर्नेछ र सो सेवा वापत लाग्ने शुल्क ग्राहकको खाताबाट कटिनेछ । ग्राहक सदैव मोबाइल बैंकिङ्गको शर्त तथा बन्देजको अधिनमा रहनेछ ।

17. The Bank reserves the right to put threshold on daily cash withdrawal and POS transaction through card. The denomination that would be depensed from the BANK own's ATM also decided by the Bank. कार्डबाट दैनिक रूपमा रकम झिक्ने र POS बाट कारोबार गर्ने सिमा निर्धारण अधिकार बैंकमा निहित हुनेछ । बैंकले आफ्नो ए.टि.एमबाट नगद निष्काशन विवरण निर्धारण गर्नेछ ।

18. Bank may time to time add, amend, or change the above mentioned terms and conditions in partial or full and the Cardholder shall be unconditionally liable to accept and adhere to all such additions, amendments and changes. बैंकले उल्लिखित शर्त तथा बन्देजहरू, समय समयमा आंशिक अथवा पूर्ण रूपमा नयाँ वुदा थप, संशोधन अथवा परिवर्तन गर्न सक्नेछ । कार्ड वाहकले कुनै शर्त रहित रूपमा यस्ता थप गरिएका, संशोधन भएका अथवा परिवर्तन गरिएका शर्त तथा बन्देजहरू स्वीकार र पालना गर्नुपर्नेछ ।

Above terms and conditions shall be the integral part of the applications submitted by the applicant requesting for the issuance of VISA/SCT-UPI Card(s). I /We read and understood the Terms and Conditions overleaf and agree to abide by them at all times.

माथि उल्लिखित शर्त तथा बन्देजहरू भिसा /एससिटि-युपिआई डेबिट कार्डहरू जारी गर्न दिएको निवेदनको अभिन्न भाग हो । म/हामीले माथि उल्लिखित शर्त तथा बन्देजहरू, पढे र बुझें र सदैव सो अनुरूप गर्ने मंजुरी गर्दछु/गर्दछौं ।

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Authorized Signature(s)
(आधिकारिक दस्तखत)

Thank You Letter

Date:

Dear Mr. / Miss/Mrs.

We take this opportunity to thank you for choosing "**KSBBL Contactless Visa Debit Card**" issued by Kamana Sewa Bikas Bank Ltd. We request you to know about the detailed features and general terms and conditions associated with your "**KSBBL Contactless Visa Debit Card**".

Card Type	KSBBL Contactless Visa Debit Card
Currency	NPR (Valid in Nepal, India, Bhutan)
Card Validity	5 Years
Card Issuance Fee	Free for first year, Issuance Fee NPR 1,750/- (One Time Payment in or Customer can pay in 4 installments (NPR 350/-per year)
Re-issuance of Lost/Damaged Card	NPR 350/-
Regeneration of PIN	NPR 100/-
Card Block Fee	NPR 100/-
Card link to another account of the same customer other than initially issued Card	NPR 100/-
Card link to overdraft card account	NPR 750/-
Card not returned at the time of account closure	NPR 100/- (if validity of card remaining)
ATM Cash Withdrawal Fee	Free in KSBBL Terminals, NPR 15/- per transaction from any other Banks ATM within Nepal and NPR 250/- per transaction in India and Bhutan
Mini Statement	Free in KSBBL Terminal and NPR 15/- per transaction (any other ATMs within Nepal)
ATM Balance Enquiry:	Free in KSBBL Terminal, NPR 15/- per transaction from any others ATMs within Nepal and NPR 50/- per transaction in India and Bhutan
Per Transaction Limit (ATM)	NPR 20,000/- (Nepal), INR 10,000/- (India and Bhutan)
Daily Transactions Limit (ATM)	NPR 50,000/- (Nepal), INR 10,000/- (India and Bhutan)
Monthly Transaction Limit (ATM)	NPR 300,000/- (Nepal), INR 100,000/- (India and Bhutan)
Maximum no. of transaction per day (ATM)	10 transactions
Per Transaction Limit (POS)	NPR 100,000/- (Nepal), INR 100,000/- (India and Bhutan)

Daily Transaction Limit (POS)	NPR 300,000/- (Nepal), INR 100,000/- (India and Bhutan)
Monthly Transaction Limit (POS)	NPR 600,000/- (Nepal), INR 100,000/- (India and Bhutan)
Maximum no. of transaction per day (POS)	25 transactions

Terms of use of your card

- Sign on the back of your Card immediately and keep it in your custody, or in a safe place.
- Change the PIN on frequent occasion. PIN can be changed on KSBBL terminal.
- This card is chip based and magnetically encoded. Do not bend your card, expose it to strong magnetic fields or direct heat/sunlight or keep within direct contact with other magnetically striped cards, or near your cell phone. Doing so may destroy the encoded information and make it unusable at the electronic terminals.
- Can be used to purchase merchandise/services or cash withdrawal at any VISA Card accepting outlets.
- Your PIN is confidential and known to you only. For security reasons you will receive PIN separately. You are strongly recommended to memorize your PIN and destroy the paper and DO NOT write your PIN on your card or any item in your wallet or purse or any item liable to be lost and stolen simultaneously with your card
- Subscribe KSBBL KS iMobile for the transaction alert of withdrawal and deposit in your account.
- You have right to raise disputes transaction any discrepancies observed related to card transaction within 30 days from the date of transaction.
- The card shall be renewed automatically after the expiry of the card until and unless the customer provides in writing not to renew the card at least one month prior to the expiry of the same.
- If you wish to terminate your debit card service with the bank, a written application needs to be provided to the bank along with the reason.
- In the event of card lost or stolen or facing problem using it or have any queries regarding card, call us immediately for support at Kamana Sewa Bikas Bank Ltd during office hours hours +977-01-4542061, 9843347200 or call at NPN card support 9851126440 for 24 hours.

Other Terms & Conditions:

- Withdrawal limit (per day & per month limits) in INR is subject to change as per Nepal Rastra Bank guidelines. It is the responsibility of the card holders to update themselves with the changes in daily/monthly withdrawal limits from time to time.
- Transactions of capital expenditure in nature (i.e. investment/ purchase of capital goods items etc.) in Indian Rupee are not allowed.
- If asked by the Bank, the Card Holder is required to submit bills/invoices or other relevant/ necessary documents evidencing purchase of goods/services in India by using this card.
- The card may be blocked in the event that the transactions in India exceed the daily/monthly withdrawal limits described above or as changed from time to time. The Bank will submit details of the transactions in excess of

the limit to Nepal Rastra Bank and further necessary actions may also be taken.

- (Note: The bank reserves the rights to change any of the terms and conditions and charges mentioned above without prior information)

Tips for using cards in ATM

DO'S	DONT'S
Please insert your Chip Card on Card Reader of ATM and leave the card there until and unless your transaction is completed.	Do not perform transactions in presence of others.
Please read the instructions displayed in the ATM Screen carefully	Do not leave ATM booth before your transaction is complete.
Please collect cash and card after it is presented/instructed.	Please do not try to remove the card forcefully from the ATM. This may damage the chip on the Card as well as Card Reader.
Always verify the cash before leaving the ATM booth.	Do not share your Card and PIN number with others
Please check your account statement regularly.	Do not give your card to any other person for any purpose

Please find enclosed your card. 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

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I hereby acknowledge the receipt of card and PIN and agree with the terms and conditions mentioned above.

Account Name: Account Number:

Signature of Card Holder: Date: