

Photograph of
Principal
Applicant



Photograph of
Supplementary
Applicant

VISA DEBIT CARD APPLICATION FORM

I, the applicant, hereby request NIC Bank to issue NIC Bank **VISA DEBIT CARD** to me to be operated through my below mentioned account.

Card Type NPR USD

Account Number

Type of Account Savings Current Others

Name

Address

Telephone No

Mobile No Email:

I would also like to request you to issue a supplementary debit card in the name of:

Name

Address

Telephone Number Mobile

Relationship to Principal Applicant Spouse Son/Daughter Parent

I/we hereby declare that I/ we have read and understood all the terms and conditions stated overleaf and unconditionally agree to be bound by all these terms and conditions

(Signature of Principal Applicant)

(Signature of Supplementary Applicant)

Date: (DD/MM/YY)

Date: (DD/MM/YY)

FOR OFFICIAL USE ONLY

Application Received On:

Card Issued On:

Signature Verified by: _____

Card Issued By: _____

Application Verified by: _____

Card Number:

Card Validity:

TERMS AND CONDITIONS

Persons having individual and or Joint account(s), with NIC Bank Ltd. may avail Visa Debit Card(s) under the following terms and conditions. These terms and conditions shall be deemed as agreement between the NIC Bank and the Cardholder of Visa Debit Card.

1. Bank means NIC Bank, Card means Visa Debit Card issued to the Customer, ATM means Automated Teller Machine, Visa Debit Card means Card issued by the Bank for operating at any enabled Visa ATM / Visa enabled Point of sales, Card Holder means authorized holder of Debit Card, PIN means Personal Identification Number, POS means Point of Sales.
2. The Cardholder may use the Card in conjunction with the PIN to withdraw money from automated teller Machines, which accept the Visa Card when they are operating. The amount of money so withdrawn will be debited from the Account of Card Holder.
3. The Cardholder may use the Card in conjunction with the PIN to pay for goods and services purchased by Card Holder by using a card operated machine at retailers or suppliers where VISA Card is valid.
4. The Bank shall debit the Account as designated by the cardholder for all the transactions 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) effected through the use of the Card.
5. The Bank shall debit the Nominated Account(s) for all the fees, charges and applicable interest, if any as determined by the Bank relating to the card and the services thereby provided.
6. In case of Joint Account(s), all the members shall be jointly and severally responsible for all transaction(s) carried out by such card.
7. Cardholder shall maintain, at all times, minimum balance prescribed in his/her account (s) as bank may decide from time to time.
8. 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 used of the card. This responsibility is fully that of the card Holder.
9. The Bank reserves the right to cancel the Card and stop its operations unilaterally. The card is non transferable.
10. 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.
11. The Card holder should immediately notify the bank if the card is lost /stolen or the PIN is forgotten or accidentally divulged. Fresh Card, PIN will be issued in replacement of the lost/stolen card and forgotten pin, at an applicable fee upon request of the Card Holder.
12. Wrong entry of PIN for three continuous times while making transactions in ATM or POS will automatically make the Card inoperative. In such case the Cardholder should submit a written application to the Bank for making the Card reactivate for operation.
13. The Bank shall issue a Card only if the Cardholder has completed an application form and it has been accepted by the Bank.
14. The Cardholder shall notify the Bank if
 - a. An entry appears on the statement of the Account which is believed to be incorrect as soon as possible but in any event within twenty days of the date of such statement
 - b. The Cardholder's address, telephone number is changed, as soon as possible.
15. If a retailer or supplier makes a refund by means of a Transaction the Bank will credit the Account when it receives the retailer or supplier's proper instructions and the funds in respect of such refund, provided that the Bank will not be responsible for any loss resulting from any delay in receiving such instructions and funds.
16. The Bank reserves the right to put threshold on daily cash withdrawal by the Cardholder and decide on denomination that would be dispensed from Bank's own ATM.
17. The Bank shall not be responsible in any way for non-availability of the ATM services 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, insufficiency of fund in such machine, mechanical or power supply failure or otherwise.
18. The Cardholder undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, damages, cost or expenses incurred and sustained by the Bank arising out of Cardholder's failure to observe any of the terms and conditions herein mentioned.
19. The Bank reserves the right to terminate membership, withdraw the privileges attached to the card or not renew the expired card at any time and to call upon the Cardholder to surrender the Card.
20. 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.
21. If any provision of these terms and conditions becomes unlawful or unenforceable for any reason, the remainder of it will remain enforceable.
22. Bank may from time to time add, amend, or charge the above mentioned terms and conditions and the Cardholder will be unconditionally liable to accept and adhere to all such additions, amendments and changes.
23. The Bank shall not be responsible for any fraudulent use of Card of the Card Holder due to his/her negligence.
24. The terms and conditions mentioned above shall become effective immediately after receipt of the Card by the applicant.

Above terms and condition shall be the integral part of the application submitted by the applicant requesting for the issuance of Visa Debit Card.

Signature Of Applicant

Card Department
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