



Please affix
 Photograph of
 Applicant

_____ Branch

I, the applicant hereby request NMB Bank Ltd. to issue NMB Bank Ltd's E-Pal Card to me to be operated by me.

Existing A/C holder No Yes, Client Code _____

Card Request New Replacement (Reason) _____

Mr./Mrs./MS. (In Block Letter)

Date of Birth

Citizenship/Passport No. _____ Place of Issue _____

Father's Name _____

Grandfather's Name _____

Marital Status Single Married

Spouse Name _____

Permanent Address (as given in citizenship)

House No _____ Ward No. _____ Street/Tole _____

VDC/Municipality _____ District _____ Zone _____

Phone No (Res) _____ Mobile _____ Email _____

Temporary Address (if different)

House No _____ Ward No. _____ Street/Tole _____

VDC/Municipality _____ District _____ Zone _____

Occupation _____ Designation _____

Office/Business Address _____ Phone No. _____

Mode of Payment Cash Cheque A/C Debit A/C No.

I declare that the information in this application is true and correct. I hereby, agree NMB Bank Ltd. is entitled in its absolute discretion to accept or reject any application without assigning any reason whatsoever. If this application is accepted, I will abide by the prevailing rules and regulations of Nepal Rastra Bank and terms and conditions set forth by NMB Bank Ltd. on use of this issued card. I authorize NMB Bank Ltd. to verify any information or otherwise, at my residence/office for confirmation of membership requirement.

Signature of Applicant _____ Date _____

FOR BANK'S USE ONLY

Application Received on _____ Signature verified by _____

Application verified by _____ Approved by _____

Card No

Card Dispatch Date _____ Card expiry date _____

TERMS AND CONDITIONS

Terms and conditions stated hereunder relate to the usage of the NMB E-Pal Card by the Cardholder.

1. The abbreviations used in these terms and conditions shall be constructed as:
 - a. "Card" means NMB E-Pal Card.
 - b. "Bank" means NMB Bank Ltd.
 - c. "Cardholder" means who is availing E-Pal facility.
 - d. "Merchant" means shops/outlets that are authorized to accept Cards as a mode of payment.
 - e. "POS" means Point of Sale Terminals at Merchant outlets, where the Cardholder swipes the Cards, which are authorized to accept Cards as payment mode.
 - f. "PIN" means Personal Identification number of Merchant.
 - g. "Merchant CD" means Merchant Code.
 - h. "E-Pal account" means the account where the cardholders' deposits are parked for transaction.
 - i. "Merchant Account" means the account of the Merchant approved by the Bank where amounts related to transaction of Cards is credited.
2. The Card shall remain a property of the Bank at all times.
3. The Card is non-transferable under any circumstances and can be used only by the Cardholder.
4. The Bank reserves the right to seize/cancel the Card so issued to any Cardholder, if found at any date, the information submitted by such Cardholder is false and or the Card has been misused.
5. The Bank shall receive in Cash or Cheque for loading the Card and all fees and charges as determined by the Bank relating to the Card and the services thereby provided.
6. 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.
7. Use of Card after notice of withdrawal of the privileges or termination of the membership is fraudulent and may be subject to legal action by the Bank in accordance with the prevailing law.
8. The Card shall cease to be valid and the Bank shall be entitled to the immediate return of the Card in the event of
 - a. Discontinuation of service by the Cardholder;
 - b. Death of a Cardholder;
 - c. The Bank cancelling the Card for whatsoever reasons.
9. Upon termination of membership or withdrawal of privileges of the Card for any reason whatsoever, the Card shall be returned to the Card Center within 7 days from the date of receipt of notice. The Cardholder shall be liable for payment of the bills arising out of use of the Card till Card is surrendered to the Bank.
10. The Cardholder shall provide written instructions to the Bank for the cancellation or non-renewal of the card.
11. The Card issued to the Cardholder is entirely at the Cardholders' risk and responsibility. The Cardholder undertakes full responsibility for any and all transactions made by the use of the Card whether or not made with his/her knowledge or authority.
12. The Bank shall not be responsible in any way for non-availability of POS terminals at Merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or POS, insufficiency of funds in Cards, mechanical, technical or power supply failure or otherwise.
13. The Bank reserves the right to call for the additional deposit, if the Card by any means cross the amount greater than the amount deposited.
14. 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.
15. The Bank reserves the right to amend these terms and conditions at any time without prior notice to the Cardholder and such amended terms and conditions shall be binding to the Cardholder.

Signature _____

Name _____

Date _____