



## CARD APPLICATION FORM (कार्ड माग निवेदन फारम)

### A. PERSONAL INFORMATIONS

Full Name : \_\_\_\_\_ DOB: 

/	/
DD	MM YY

Nationality: \_\_\_\_\_ Sex:  Male  Female  Other

Marital Status:  Single  Married

Citizenship No.: \_\_\_\_\_ Issued Date : \_\_\_\_\_ District : \_\_\_\_\_

Residence: Family  Owned  Company  Rent  Others

Passport No.: \_\_\_\_\_ Vehicle:  2Wheeler  4 Wheeler Vehicle Type: \_\_\_\_\_ Vehicle No.: \_\_\_\_\_

### B. RESIDENTIAL ADDRESS

P.O. Box: \_\_\_\_\_ House No.: \_\_\_\_\_ Street Name: \_\_\_\_\_ Tole : \_\_\_\_\_  
Ward No: \_\_\_\_\_ City: \_\_\_\_\_ District: \_\_\_\_\_ Phone 1: \_\_\_\_\_  
Phone 2: \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

### C. CARD TYPE

Visa (Debit Card):  Credit Card  Prepaid Card  NPR  USD  Others

### D. FAMILY DETAILS

Spouse Name: \_\_\_\_\_ Mother's Name: \_\_\_\_\_  
Father's Name: \_\_\_\_\_ Grand father's Name: \_\_\_\_\_

### E. OCCUPATIONAL INFORMATIONS

Employment :  Salaried **Organization:**  Govt.  Pvt Ltd.  Pub Ltd.  Others: \_\_\_\_\_  
 Self Employed **Profession:** \_\_\_\_\_ Retired **Previous Employment:** \_\_\_\_\_

Name of Employer/ Company/ Firm: \_\_\_\_\_

Designation: \_\_\_\_\_ Nature of Business: \_\_\_\_\_ Employed/Business since: \_\_\_\_\_

### Employer/Business Address:

P.O. Box: \_\_\_\_\_ Street Name: \_\_\_\_\_ Tole: \_\_\_\_\_ City: \_\_\_\_\_  
Phone 1: \_\_\_\_\_ Phone 2: \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

### F. FINANCIAL INFORMATIONS

Annual Salary Income: \_\_\_\_\_ Bank Loan: \_\_\_\_\_

Annual Business Income: \_\_\_\_\_ Insurance Premium: \_\_\_\_\_

Rent Income: \_\_\_\_\_ Rent Payment: \_\_\_\_\_

Other Income: \_\_\_\_\_ Others (specify): \_\_\_\_\_

Existing Cardholder: Yes  No  (If yes, please provide following details):

Card Type	Issued By	Since	Limit	Expiry

Name of Principal Bank and Branch: \_\_\_\_\_

Account Type: Savings  Current  Fixed  Loan  Others (specify) \_\_\_\_\_

Account with ADBL: Yes  No  If yes, A/C No. \_\_\_\_\_

Branch \_\_\_\_\_

**G.SUPPLEMENTARY CARD**

Full Name DOB: \_\_\_\_\_ 

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DD MM YY

Nationality: \_\_\_\_\_ Citizenship No.: \_\_\_\_\_ Passport No.: \_\_\_\_\_

Relationship: Spouse  Child  Parent  Signature \_\_\_\_\_ Date \_\_/\_\_/\_\_

**H. STATEMENT DELIVERY**

Residence  Office  Collect E-mail: \_\_\_\_\_

**I. REFERENCES**

1. Name: _____	Phone: _____
2. Name: _____	Phone: _____

**J.DOCUMENTATION**

- General: Copy of Citizenship/Passport, Recent Photograph
- Self Employed: Registration Certificate, Tax Certificate, Board Minute/Partnership Agreement, Financials
- Salaried: Salary Certificate, Employer's reference/ Recommendation (if required)
- Others: Debit Authority, Corporate Guarantee (if required)

**K. DECLARATION**

I declare that information provided in this application is correct and true to the best of my knowledge. I hereby agree that ADBL is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I hereby declare that I have read, understood and will abide by the terms and conditions set forth for use of debit and/or cards and rules and regulations of Nepal Rastra Bank. I also authorize ADBL to verify any of the above information.

Name: \_\_\_\_\_ Date \_\_/\_\_/\_\_

Signature

**Please sign within the box with black ink**

Please fill out the application form completely else processing will be delayed

**(TO BE FILLED BY BANK)**

Prepared by: \_\_\_\_\_ Approved by: \_\_\_\_\_ Opened by \_\_\_\_\_

Code No.: \_\_\_\_\_ Code No.: \_\_\_\_\_ Code No.: \_\_\_\_\_

Post : \_\_\_\_\_ Post : \_\_\_\_\_ Post: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_

CBS customer record updated Yes  No  Signature \_\_\_\_\_ Code No: \_\_\_\_\_

### **TERMS & CONDITIONS FOR ATM CARDS**

Person having personal account with Agricultural Development Bank Ltd. (herein after referred to as the "Bank") may avail ATM facility from Automated Teller machine (herein after referred to as the "ATM") in branches/ or any ATM counters under VISA network where ATM are installed by using Agricultural Development Bank Debit/Credit Card (herein after referred to as the "CARD") subject to the following terms and conditions.

1. The Debit /Credit card and the Personal Identification Number (herein after referred to as the "PIN") slips shall be issued to the Account Holder (Card Holder) at his/her sole risk and responsibility.
2. The Card is not transferable and shall be used exclusively by the CARD HOLDER. The Card Holder undertakes to destroy the PIN slip after memorizing the PIN Number.
3. For joint account which is operated by the signature of any one of the account holders, only one card will be issued against the account. The joint account holder will be jointly and severally liable for all transactions possessed by use of the card and terms and conditions herein shall be jointly and severally binding on all account holders.
4. The Card Holder is allowed to withdraw cash within the arranged limit and make payment for his/her purchases to the merchant through Point of Sale (herein after referred to as the "POS") by using this card.
5. The Card Holder will be provided following facilities through ATM with the help of this card
  - a) Cash Withdrawal
  - b) Fast Cash
  - c) Balance Enquiry
  - d) PIN Change
6. The CARD HOLDER undertakes to notify the bank authority in writing of any loss, damage or theft of the card or disclosure of the PIN and hereby agrees to be liable for all the transactions made by the use of the card prior to the receipt of such written notice by the Bank.
7. The bank shall debit the designated account of the CARD HOLDER for all the transactions initiated including cash withdrawal by using the card. For this purpose, the CARD HOLDER irrevocably authorizes the bank to debit his/her designated account affected through the use of his/her card.
8. The Bank shall determine the minimum balance required to maintain in designated account of the CARD HOLDER for the use of ATM facility of the Bank. The CARD HOLDER agrees to pay applicable ledger fee in case of withdrawal beyond such amount.
9. If the designated account becomes overdrawn by the use of the card, the CARD HOLDER will be charged interest at the rate of personal overdraft and any other fees and expenses, as the bank shall determine. Any such overdraft shall be repayable upon demand.
10. The Bank shall debit the designated account for all fees and charges as determined by the Bank relating to the card and the services thereby provided.
11. The bank reserves the right to limit daily cash withdrawal by the CARD HOLDER. Cash withdrawal from ATM will be dispensed only in Rs 500/- and Rs 1000/- denominations or in any other denominations as decided by the bank management.
12. Wrong entry of PIN for three consecutive times while making cash withdrawal will automatically make the Card in-operative. In such cases the CARD HOLDER will have to contact the concerned authority of the bank for making the card revalidated for operation.
13. Any mistake in the transaction slip has to be reported to the bank by the CARD HOLDER immediately. The CARD HOLDER further undertakes to accept full responsibility for all transaction made by the use of the card whether or not made with his/her knowledge or authority and he/she shall accept the bank's record of transactions as binding for all purposes.
14. The Card issued to the CARD HOLDER shall remain, at all times the property of the bank and shall be surrendered to the bank on demand. The bank at its sole discretion reserves the right, at any time, to cancel or withdraw the card or refuse to re - issue, renew or replace the card without assigning any reason.
15. The bank shall not be responsible in any way for non-availability of ATM services for any reason whatsoever and howsoever arising as a result of malfunctioning of the card or ATM, mechanical or power failure or otherwise.
16. The Bank reserves the right to amend these terms and conditions at any time without prior notice to the CARD HOLDER and such amended terms and conditions shall be binding on to the CARD HOLDER.
17. The CARD HOLDER undertakes to indemnify the Bank against all losses, damages, cost or expenses incurred and sustained by the Bank due to the Card Holder's failure to observe any of the terms and conditions herein mentioned.

I have read understand and confirm my acceptance to all above mentioned terms and conditions of Agricultural Development bank Ltd.

Applicant's Signature -----

## ए.टी.एम कार्डका शर्त तथा सुविधाहरु

कृषि विकास बैंक लि. (यसपछि "बैंक" भनिने) मा खाता भएका ग्राहकहरूलाई बैंकको पहुँच पुग्ने सम्पूर्ण अटोमेटेड टेलर मेसिन (Automated Teller Machine) (यसपछि "ए.टी.एम." भनिने) मा निम्न शर्त तथा सुविधा अन्तरगत रही बैंकद्वारा जारी गरिने डेबिट/क्रेडिट कार्ड (यसपछि "कार्ड" भनिने) उपलब्ध गराइने छ।

१. खाता ग्राहकको आफ्नै जोखिम र जिम्मेवारीमा रहने गरी नीजलाई कार्ड र व्यक्तिगत पहिचान नम्बर (Personal Identification Number) (यसपछि "PIN" भनिने) उपलब्ध गराइने छ।
२. कार्ड हस्तान्तरण योग्य नभएकोले सम्बन्धित कार्ड ग्राहक स्वयंले कार्डको प्रयोग गर्नुपर्ने छ। PIN सम्झिएपछि उक्त कागजलाई नष्ट गर्ने वा PIN बदल्ने जिम्मेवारी कार्ड ग्राहक स्वयंको हुनेछ। यदि कसैले PIN प्राप्त गरी सोबाट अनाधिकृत कारोबार भएमा सोको जिम्मेवारी कार्ड ग्राहक स्वयंको हुने छ।
३. संयुक्त दस्तखतबाट संचालन हुने खाता, ग्राहकलाई उपलब्ध गराइएको कार्ड जसले प्रयोग गरेपनि सो कारोबारका लागि खाता संचालकहरु संयुक्त रुपमै जिम्मेवार हुनेछन्।
४. कार्ड ग्राहकले ए.टी.एम.बाट तोकिएको सीमा सम्म रकम भिक्न, खाताको मौज्जातको जानकारी लिन, PIN परिवर्तन गर्न तथा विभिन्न ब्यापारिक स्थानमा राखिने मेसिन (Point of Sales/POS) (यसपछि "POS" भनिने) को प्रयोग गरी कार्ड ग्राहकले सामान खरीद गर्ने सेवा प्राप्त गर्नेछन्।
५. कार्ड ग्राहकले कार्ड हराउंदा, चोरी हुंदा वा विगँदा तथा PIN विसंदा तथा आफ्नो पीन अरु कसैले जानकारी पाएको तर PIN बदल्न नसक्ने अवस्थाको साथसाथै कार्डले कुनै तवरले काम नगर्दाको अवस्थामा कार्डबाहक ग्राहकले बैंकमा लिखित जानकारी गराउनु पर्दछ। यसरी जानकारी गराएर कार्डबाट हुने कारोबार रोक्का नगराउंदा सम्मको सम्पूर्ण कारोबारको जिम्मेवारी निजकै हुने छ।
६. कार्ड संचालनको लागि तोकिएको खातामा कार्ड मार्फत गरिएका कारोबारको रकमहरु तथा कार्डसंग सम्बन्धित शुल्कहरु बैंकले निम्न बमोजिम घटाउने छ।

क) कार्ड शुल्क (वार्षिक), कार्ड हराई नयां कार्ड जारी शुल्क तथा थप कार्ड उपलब्ध गराउंदा लाग्ने थप शुल्क	रु. २५०/-
ख) PIN पुनर्निर्माण (Pin Regeneration) तथा कार्ड रोक्का शुल्क	रु. १००/-
ग) यस बैंकको ए.टी.एम.बाट संक्षिप्त कारोबार विवरण (Mini Statement) शुल्क	रु. ५/-
घ) यस बैंकको ए.टी.एम.बाट मौज्जात सोधपुछ (Balance Inquiry) शुल्क	रु. १/-
ड) यस बैंक बाहेकका अन्य ए.टी.एम.बाट रकम निकाल्दा बैंकले समय-समयमा तोके बमोजिम शुल्क लाग्नेछ।	
७. कार्डबाहक ग्राहकले कारोबार गर्ने प्रयोजनका लागि बैंकले नीजको खाताको न्यूनतम मौज्जात छुट्टै कायम गर्नसक्नेछ।
८. कुनै कारणले कार्ड ग्राहकले कारोबार गर्दा निजको खातामा न्यूनतम मौज्जात भन्दा कम अथवा नकारात्मक मौज्जात कायम हुनगएमा बैंकले समय-समयमा तय गर्ने व्यक्तिगत ओभरड्राफ्टको व्याज सरह गणना गरी कार्ड ग्राहकसंग असुल उपर गरिने छ।
९. बैंकको ए.टी.एम.बाट कुन दरका रकमहरु उपलब्ध गराउने भन्ने बैंक व्यवस्थापनले तय गर्नेछ। पटक तथा दैनिक रकम भिक्न सक्ने सीमा तोक्ने अधिकार बैंकलाई रहने छ।
१०. तीन पटक गलत PIN प्रविष्टि गरेमा उक्त दिनको लागि सम्बन्धित कार्डको कारोबार रोक्का हुने छ।
११. कार्ड ग्राहकलाई उपलब्ध गराइएको कार्ड बैंकको सम्पत्तीको रुपमा ग्राहकसंग रहनेछ। बैंकले मांगेको जुनसुकै बेला उक्त कार्ड बैंकमा प्रस्तुत गर्नुपर्ने छ। बैंकले कुनै पनि बेला कुनै कारण नजनाई उक्त कार्डबाट दिन सकिने सेवा बन्द गर्न, पुन उपलब्ध नगराउन, नविकरण वा कार्ड परिवर्तन समेत नगर्न सक्नेछ।
१२. कुनैपनि कारणबाट ए.टी.एम संचालन नभई वा कार्ड सम्बन्धी कारणबाट ग्राहकले रकम भिक्न नसकेमा बैंक जवाफदेही हुनेछैन।
१३. यसमा उल्लिखित शर्त तथा सुविधाका बुंदाहरूलाई बैंकले कुनैपनि बेला पूर्व सूचना विना संशोधन गर्न सक्नेछ। संशोधित शर्त तथा सुविधाहरु कार्ड ग्राहकले पालना गर्नुपर्नेछ।
१४. कार्ड ग्राहकले गलत तवरबाट वा बदनीयत पूर्वक ए.टी.एम. प्रयोग गरी ए.टी.एम. मा क्षती पुऱ्याउन पाइने छैन।
१५. माथि उल्लेखित शर्तहरु पालना नगरेको कारणबाट कुनै हानी नोक्सानी, क्षती तथा अतिरिक्त खर्च भएमा त्यसको क्षतीपूर्ति कार्ड ग्राहकले गर्नुपर्नेछ।

माथि उल्लिखित सम्पूर्ण शर्त तथा सेवाहरुको बारेमा जानकारी भयो। उक्त शर्त तथा सुविधाहरु पूर्ण रुपमा पालना गर्न म/हामी मन्जुर छु/छौं।

ग्राहकको दस्तखत