



कर्णाली डेभलपमेन्ट बैंक लिमिटेड Karnali Development Bank Ltd.

(नेपाल राष्ट्र बैकबाट "ख" वर्गको इजाजत प्राप्त)

Photograph of
Principle
Applicant

Photograph of
Supplementary
Applicant

SCT DEBIT CARD APPLICATION FORM

I, the applicant, hereby request Karnali Development Bank Ltd. to issue KDBL SCT Debit Card to me to be Operated through my under mentioned account.

A/C type : current Saving Other

A/c No.

(In Block Letter)

A/C Name

Address

Tel No.

E-mail

Mobile No.

For Joint Account Holders Only

Card Name

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

A/C Name

Address

Tel No.

Mobile No.

Relationship to Principle Applicant Spouse Son/Daughter Others

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 Principle Applicant)

(Signature of Principle Applicant)

Date

(DD/MM/YY)

For Office Use Only

Application Received on

Card Issue on

Signature Verified By _____

Card Issued By _____

Application Verified By _____

Card Number

Card Validity

Karnali Development Bank Ltd.

Debit Card Terms and Conditions

Person having individual or joint account(s), with Karnali Development Bank Ltd. may avail SCT Debit Card (s) under the following terms and conditions, These terms and conditions shall be deemed as agreement between the KDBL and Cardholder of SCT Debit Card.

1. The abbreviations used in these terms and conditions shall be constructed as:
 - a) "Card" means KDBL SCT Debit Card.
 - b) "Bank" means Karnali Development Bank Ltd.
 - c) "Cardholder" means who is availing Debit Card Facility.
 - d) "ATM" means Automated Teller Machine.
 - e) "Supplementary Card" means Cards issued to your family member or any other person nominated by you.
 - f) "Merchant" means shop/outlets that are authorized to accept cards as a mode of payment.
 - g) "POS" means point of sale terminals at merchant outlets, where the cardholder swipes the cards, which are authorized to accept cards as payment mode.
 - h) "Card Statement" means statement containing details of your card usages.
 - i) "PIN" means personal identification Number, specific to each Cardholder.
 - j) "Account Number" means the account (s) nominated by the cardholder that is to be debited for use of card.
2. The Debit Card and the personal Identification Number (here in after referred as "PIN") slips shall be issued to the Account Holder (Card Holder) at his/her sole risk and responsibility.
3. The Card issued to the Card Holders shall remain, at all the 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/seize or withdraw the card or refuse to re-issue, renew or replace the card without assigning any reason.
4. The cardholder shall provide written instructions to the bank for the cancellation or non-renewal of the card one month prior to the expiry date specified in the card.
5. The bank shall debit the account (s) designated by the cardholder for all the transactions initiated including cash with draws by using the card. For this purpose, the cardholder irrevocably authorized the bank to debit his/her Nominated Account(s) with the amount of transactions (s) effected through the cards.
6. The card holder agrees to inform the bank in writing regarding lost/stolen, damage of card and disclosure of PIN. The cardholder will be held liable for all the transaction received prior to this notification.
7. 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 fifteen days of the date of such statement.
 - b) The cardholder's address, telephone number is changed, as soon as possible.
8. The bank shall not be responsible in any way for non-availability of the ATM services of POS terminals at merchant outlets for any reason whatsoever or howsoever arising as a result of malfunctioning of the card or ATM to POS, in sufficiency of fund in such machine, mechanical or power supply failure or otherwise.
9. The Cardholder will be provided following facilities through ATM with the help of this card.
 - a) Withdrawal cash
 - b) Fast Cash
 - c) Balance enquiry
 - e) PIN Change
10. Cardholder shall maintain, at all times, minimum balance prescribed in his/her account(s) as bank may decide from time to time.
11. The cardholder must take all responsible 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 use of the card. This responsibility is fully that of the card holder.
12. Wrong entry of PIN for three consecutive times while making cash withdrawal will automatically make the card inoperative. In such cases the card holder will have to contact the concerned authority of the bank for making the card revalidated operation.
13. In case of joint account (s), all the members shall be jointly and severally responsible for all transaction (s) carried out by such card.
14. The bank shall not be responsible for any fraudulent use of card of the card holder due to his/her negligence.
15. The terms and conditions mentioned above shall become effective immediately after receipt of the card by the applicant

Card Department
Karnali Development Bank Ltd.
Nepalgunj-16, Banke
Ph.No.:081-526014/15
Fax : 081-525986
E-mail : kdbl@ntc.net.np

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Signature of Applicant

Date

Date

E-mail : kdbl@ntc.net.np