

Main Account Holder



Joint/Supplementary Account Holder

APPLICATION FORM FOR KDBL DEBIT CARD

_____ Branch

1. NAME OF THE MAIN ACCOUNT HOLDER [Grid]

2. Name to be embossed on the card (not to exceed 20 characters)
Main Account Holder [Grid]

3. Address [Grid]

Tel.No. [Grid] Mobile [Grid]

Fax [Grid] E-mail [Grid]

4. Card Request New Additional Replacement

If request is for replacement please tick the reason for replacement:
 Lost/Stolen (reported on _____ at _____) Expired Damaged Any other _____

5. Date of Birth dd mm yyy [Grid]

6. Occupation Service Business Professional Student Self-Employed Housewife Others

7. Account Number [Grid]

Main account of card holder on which Debit Card services are required
 Saving Current Others _____

I/We would like to link my/our following accounts also with the above account as add on accounts (optional)
 Saving Current Others _____

8. I would also like to request you to issue a joint/supplementary KDBL Debit Card in the name of:
Name [Grid]

Name to be embossed on the card (not to exceed 20 characters)
Joint/Supplementary Account Holder [Grid]

Address [Grid]

Tel.No. [Grid]

Relationship of Main Account Holder Joint Spouse Child Parent Others _____

9. Authorisation (In Case of joint account): We authorise the Bank issue KDBL Debit Card to: _____

10. Declaration: I/We have read terms and conditions governing the use of Debit Card I/We agree to abide by the said terms and conditions as in force from time to time.

[Signature Box]

PLEASE SIGN INSIDE THE BOX USING BLACK INK

[Signature Box]

Main Account Holder

Joint/Supplementary Account Holder

Name: _____ Date: _____

Name: _____ Date: _____

FOR BANK USE ONLY

Application Received on : [Grid] [Grid] [Grid] [Grid]
dd mm yyy

Branch Code : [Grid]

Recommended by : _____

Approved by : _____

Name : _____

Name : _____

Card Number : [Grid]

Card Made on : [Grid] [Grid] [Grid] [Grid]

[Grid]

TERMS AND CONDITIONS

1. KDBL Debit Card (hereinafter referred to as the card) means the card issued by the Kasthamandap Development Bank Ltd.(hereinafter referred to as the Development Bank), to the applicant (hereinafter referred to as the card holder) for effecting cash withdrawal, balance enquiry and other permitted transactions through all networked "Automated Teller Machines" (ATM) and Point of Sales (POS) terminals installed by the Development Bank and ATM/POS terminals installed by other Banks displaying logo or any other institution which may be notified from time to time.
2. 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 jointly and severally liable for all transactions possessed by use of the card and the terms and conditions herein shall be jointly and severally binding on all account holders.
3. The Personal identification Number (PIN) and the card slips shall be issued to the card holder at his/her sole risk and responsibility. The card holder undertakes not to pass the card or disclose the PIN to any other person. The card holder further undertakes to destroy the PIN slip after memorising the number.
4. The card is not transferable and shall be used exclusively by the card holder.
5. The card holder further undertakes to immediately inform the Development Bank in writing in the event of loss or theft of the card . It is understood that the card holder shall continue to be liable for all the transactions until receipt of intimation in writing by the Development Bank. Further, the Development Bank shall not be liable of any amount of transactions by the stolen or lost card that took place before the Development Bank makes the stolen or lost card invalid. The Development Bank will replace the card after taking charges applicable at that time.
6. In the event of the card holder at any time drawing amount in excess of the credit balance in his account, the Development Bank will be entitled to create an overdraft in his account and the card holder agrees to repay the same on demand.
7. The card holder authorizes the Development Bank to recover all dues and overdrawn amount (including charges, fees and taxes, if any), arising and becoming payable to the Development Bank as a result of use of the card by card holder through the ATM/POS from all or any of the accounts of the card holder with the Development Bank. In case funds in the accounts of the card holder are not sufficient to meet such dues, the Development Bank shall be entitled to recover such dues from the card holder through due process of law.
8. Three times continuous wrong entry of PIN, while making cash withdrawal will automatically make the card inoperative. In such case the card holder will have to contact the concerned authority of the Development Bank for making card revalidated for operation.
9. If the card is not honored in the desired manner due to failure of the ATM or if the ATM is not functioning due to technical or any reason including power failure, temporary insufficiency of cash in the ATM or any other reason, the Development Bank shall not be liable for any consequential or indirect loss or damage arising there from.
10. Any fees or charges including transaction fee as applicable shall be charged to card holder for transactions done through other than networked ATM of the Development Bank. The fee shall be decided by the Development Bank from time to time.
11. The card holder further undertakes to accept full responsibility for all transactions made by the use of the card whether or not made with his/her knowledge or authority and he/she shall accept the Development Bank's record of transactions as binding for all purposes. The card holder irrevocably authorises the Development Bank to debit his/her account(s) with the amount of withdrawal effected through the use of his/her card.
12. The Development Bank reserves the rights to cancel the card and stop its operations any time without assigning any reason/giving any notice.
13. The card shall remain the property of the Development Bank and shall be surrendered to the Development Bank on demand.
14. As the context required, term herein denoting the singular shall include the plural and vice-versa.
15. The Development Bank, may in its absolute discretion, amend or supplement any of these terms and conditions including limiting the amount of withdrawal or timing of the service without prior notice to the card holder.
16. Cash from ATM will be dispensed only in Nepalese Rupees in 500 and 1,000 denominations or in such other denominations as decided by the Development Bank. Minimum of NPR 500 and Maximum of NPR 16,000 may be withdrawn from the ATM per transaction. Card may be used in the ATM to withdraw money up to 3 times a day. The arrangement of the cash withdrawal from the ATM may be changed by the Development Bank in the future.
17. Cardholder can check in his/her statement of Account that shows among other things, all debits made by use of the Card and all disputes regarding Card debit(s) need to be communicated in writing to Development Bank. Communications shall include the Cardholder's name, the amount of any dispute or suspected error, and description of the dispute in error. Any communication regarding a dispute or suspected error must be received by Development Bank within thirty days (30) days of the date or disputed or incorrect debit transaction otherwise the transactions will presumed to be in order.
18. The following charges are applicable against the Cardholder by the Development Bank for the privilege of using the card.

Card issuance Fee	NPR. 250 (Two years validity)
Card Renewal Fee	NPR. 200 (Two years validity)
ATM Cash Withdrawal Fee	NPR. 25 (Per transaction) (Others Banks's ATM)
Balance Enquiry Fee	NPR. 3 (Per Enquiry) (Others Bank's ATM)
Lost/Damaged Card Replacement Fee	NPR. 250 (Validity for two years after replacement)

Name: _____

Signature: _____

Date: _____

Signature: _____

Date: _____

Name: _____