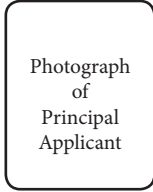


Application for ATM/Debit Card

Dear sir,
I/We hereby request **Muktinath Bikas Bank Limited** to issue me/us ATM/Debit Card to be operated through my below mentioned account(s).



मुक्तिनाथ विकास बैंक लिमिटेड
MUKTINATH BIKAS BANK LIMITED

Date:

(Estd 2063)

Application Receiver Branch

Card Providing Branch

For Issuance of New Card (नयाँ कार्डको लागि):

Name of the A/C holder

Name in the card Appear as:

Marital Status

DOB DD MM YEAR

Designated A/C Number

A/C Type: _____

Address of Care Holder

Phone number: Landline Mobile Email

For Replacement of Card सट्टा कार्डको लागि):

I/We would like to replace existing Card no.

which has been Lost Stolen Expired Damaged Pin Forgotten Other: _____

Name in the card appear as:

Designated A/C Number A/C Type: _____

For Replacement of Card सट्टा कार्डको लागि):

Relationship with Principal Application: Joint A/C Spouse Child Parent Other: _____

Name in the card appear as:

Designated A/C number A/C Type: _____

Phone number: Landline Mobile Email

[Signature of applicant : Apply time]

I have read and understood all the terms and conditions over leaf and abide by them at all times.

Authorized Signature

[Signature of applicant : During Receipt]

I hereby confirm the receipt of MBBL ATM/Debit Care and its related PIN

Authorized Signature

FOR BANK USE ONLY

Application Checked & Verified By
Date:

Application Approved By
Date:

Fee: Rs Yes No

Send For Card Printing By
Date:

Card Number:

Terms and Conditions

The following terms & condition shall apply for the operation of National ATM/Debit card with respects to the cardholder's account with

1. In these terms and conditions, following definition shall be applied as where appropriate.

ATM means Automated Teller Machine

Bank Means Muktinath Bikas Bank Limited

Card means Muktinath Bikas Bank National ATM Debit card including the supplementary card.

PIN means Personal Identification Number

Cardholder means the person to whom the card has been issued by the Bank including a supplementary card.

Designated Account means the account to the cardholder approved by the Bank to be accessed by the card and PIN.

2. The card is the property of the Bank and must be returned within 7 days of receipt of notice for termination if membership or withdrawal of privileges of the card for any reason what so ever of an expiry of card of points mentioned under clause no. 10.
3. Cardholder must be an account holder of any branch of the Bank in Nepal.
4. The card is non-transferrable under any circumstances and can be used only by cardholders.
5. All transactions initiated by the card, whether electronically of otherwise, using the Card will be debited from the designated account.
6. The Bank's record generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transactions not with standing the fact that there exists no separate debit authority signed by the account holder to support the transaction through ATM.
7. Withdrawal of cash by way of overdrawing the Designated Account is not permissible unless there is prior agreement of this effect between the Cardholder and the Bank However, if the account gets overdrawn by use of the card, The Cardholder shall be charged interest at such rates as the Bank shall determine and such other fees and expenses, as the Bank shall determine. Any such overdrawn shall be repayable on demand.
8. In case of joint ownership and nominee accounts, prior consent of all account holders is mandatory and all the transactions thus initiated through the Card shall be debited to the Designated Accounts as per the Bank's rule.
9. The Bank reserves the right to limit the total cash withdrawn by the Cardholder.
10. The Bank reserves the right to seize/cancel the Card issued to any cardholder, if found at any date, the information submitted by such Cardholder is false or the card has been missused, Similarly, the card shall cease to be in effect in the vent of either closure of Designated Account of death of Cardholder or the Bank cancelling the card for whatsoever reasons.
11. The Card and PIN are issued to the Cardholder entirely at the cardholder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise or damage howsoever caused from this issue, the bank shall not be responsible for an loses of damages or expenses whatsoever arising whether directly or indirectly as result of any transaction made with the card and shall be indemnified by the Cardholder, against any such loss or damage.
12. The Cardholder shall not disclose the PIN to other. The Cardholder will be liable to the Bank for any and all transactions made by use of the card and hereby agrees to indemnify the bank for any losses or damages howsoever caused by any unauthorized use of the Card or the PIN.
13. All fees related to the card are payable in advance as per the Bank's prevailing tariff and Bank shall debit the Designated Account.
14. The Bank shall not be responsible for and losses of damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the ATM, the insufficiency of funds in such a machine or otherwise.
15. Account Maintenance charge shall be charged annually of Designated Account directly by the Bank.
16. Minimum balance charge is deductible on monthly basis into those Designated Accounts which is withdrawn below the minimum Balance Limit.
17. The Cardholder undertakes full responsibility for all transaction made by supplementary card issued against the main card.
18. The Bank reserves the right to amend these terms and conditions at any time with or without prior notice to the Cardholder and such amended terms and conditions shall be binding to the Cardholder.

Signature of Principal Applicant

Signature of Supplementary Applicant