

TERMS AND CONDITIONS STATED HEREUNDER RELATE TO THE USAGE OF THE VISA DEBIT CARD BY THE CARDHOLDER ON HIS/HER DESIGNATED ACCOUNT NUMBER.

1. The abbreviations used in these terms and conditions shall be constructed as:
 - a. "Card" means HBL Visa Debit Card
 - b. "Bank" means Himalayan Bank Limited
 - c. "Cardholder" means who is availing Debit Card facility
 - d. "ATM" means Automated Teller Machine.
 - e. "Supplementary Card" means Card issued to your immediate family member.
 - f. "Merchant" means shops/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 detail Card usages of cardholder reflected in the cardholder's nominee account.
 - i. "PIN" means Personal Identification Number, specific to each Cardholder.
 - j. "Account Number" means the account nominated by the Cardholder that is to be debited for use of Card.
2. The Card is a property of the Bank at all times.
3. The Card is non-transferable.
4. The Bank reserves the rights 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 debit the Account designated by the Cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Bank to debit his/her Nominated Account with the amount of transaction(s) effected through the use of the Card.
6. Any sales slip signed by the cardholder shall be the conclusive proof of the charges recorded therein as incurred by the cardholder himself and will be charged by the Bank to the cardholder.
7. The transaction log of ATM transactions shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder himself. The verification of PIN confirms the authenticity of the Cardholder and the transaction.
8. The Bank shall debit the Nominated Account for all fees and charges as determined by the Bank relating to the Card and the services thereby provided.
9. 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.
10. It shall be the sole responsibility of the Cardholder to reconcile the transactions with the account statement every month. Any dispute on the Card transaction should be lodged within 15 days of statement date to Card Center to avoid rejection due to delay in lodging the claim with Visa International. The Bank may provide a copy of sales slip on payment of service charge fixed by the Bank from time to time.
11. Use of the Card after notice of withdrawal of the privileges or the termination of the membership is fraudulent and may be subject to legal action by the Bank in accordance with the prevailing law.
12. Upon termination of membership or withdrawal of privileges of the Card for any reason whatsoever, the Card shall be returned to the Card Centre 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 not surrendered to the Bank.
13. 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.
14. The Card and PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Cardholder shall not disclose the PIN or permit possession of the Card to any other person. 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.
15. The Cardholder 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 transactions received prior to this notification.
16. For issuance of replacement Card or PIN due to lost/stolen, the fee fixed by the bank from time to time shall be charged.
17. The Bank reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispensed from Bank's own ATM
18. The Bank shall not be responsible in anyway for non-availability of ATM services or POS terminals at Merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or ATM or POS, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
19. 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.
20. The Bank reserves the right to amend these terms and conditions at any time with prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder.

FOR FURTHER INFORMATION, PLEASE CONTACT: HIMALAYAN BANK LIMITED

HEAD OFFICE

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CARD CENTER

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OR ANY OF OUR BRANCHES