





## EMPLOYMENT DETAILS

Your Employment Status:  Salaried  Self Employed  Contractual Employment

Name of Organization or Your Business: \_\_\_\_\_

Type(s) of Employer(s):  Private  Government  NGO  INGO  Diplomatic Mission Others \_\_\_\_\_

Number of Years Employed: Current Organization: \_\_\_\_\_ Previous Organization: \_\_\_\_\_

Employed at Multiple Entities:  Yes  No (If 'Yes', please provide us your Resume/C.V.)

Permanent Account Number (PAN):

Form(s) of Business:  Private Limited Company  Partnership  Sole-Proprietorship

Nature of Business: \_\_\_\_\_ Designation: \_\_\_\_\_

Ownership Percentage (%): \_\_\_\_\_ Registration Number of Business: \_\_\_\_\_

PAN/VAT Number of Business: \_\_\_\_\_ Date of Registration of Business: \_\_\_\_\_

Office Address Details: \_\_\_\_\_

Telephone No. (Office): \_\_\_\_\_ Fax No. (Office): \_\_\_\_\_

E-mail (Office): \_\_\_\_\_ Official Website (If any): \_\_\_\_\_

## FINANCIAL DETAILS

| Annual Income (Estimated)     | Amount NPR | Annual Expenses (Estimated)   | Amount NPR |
|-------------------------------|------------|---|------------|
| Salary Income                 |            | Living Expense<br>(including food, clothing, water, electricity, telephone, medical, entertainment) |            |
| Business Income               |            | Loan Repayment<br>(including this request)  |            |
| Rental Income                 |            | Rental Expense  |            |
| Pension Income                |            | Insurance Premium   |            |
| Other Income (Please Specify) |            | Children Education Expense  |            |
|                               |            | Income Tax  |            |
|                               |            | Credit Card Expenses<br>(If you are holding any other bank's credit card)                           |            |
|                               |            | Other Expense (Please Specify)  |            |
| <b>Total:</b>                 |            | <b>Total:</b>   |            |

## CREDIT CARD DETAILS

Do you have any Credit Card(s) issued from other Financial Institution(s) ?  Yes  No (if 'Yes', please fill up the details below)

| Card Type | Card Number | Issuing Bank | Credit Limit | Expiry Date |
|-----------|-------------|--------------|--------------|-------------|
|           |             |              |              |             |
|           |             |              |              |             |
|           |             |              |              |             |

## BANK LOAN DETAILS

Do you have any Loan(s) ?  Yes  No (if 'Yes', please fill up the details below)

| Loan Type | Bank or Other FI / Branch | Remarks |
|-----------|---------------------------|---------|
|           |                           |         |
|           |                           |         |



## STATEMENT DELIVERY OPTION

E-Statement through E-mail      E-mail \_\_\_\_\_

Collect      Collect From \_\_\_\_\_ Branch of HBL

## SETTLEMENT PROCEDURE

For settlement of bills (i.e. Principal, Interest & other financial charges of card including Supplementary Cards):

I hereby authorize the Bank to debit my NPR account no.:

maintained at \_\_\_\_\_ branch of HBL for the settlement of Domestic Card due amount.

I hereby authorize the Bank to debit my FCY account no.:

maintained at \_\_\_\_\_ branch of HBL for the settlement of International Card due amount.

Mode of Payment for NPR Card:  10% of billing amount       100% of billing amount

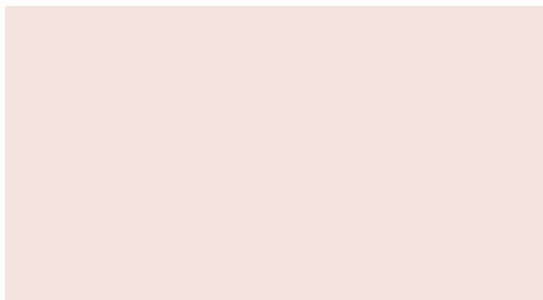
## RENEWAL AUTHORITY

I hereby authorize the Bank to renew my credit card and supplementary card upon expiry and debit the charges from the nominee account, except where any instruction in contrary is received by the Bank.

## DECLARATION

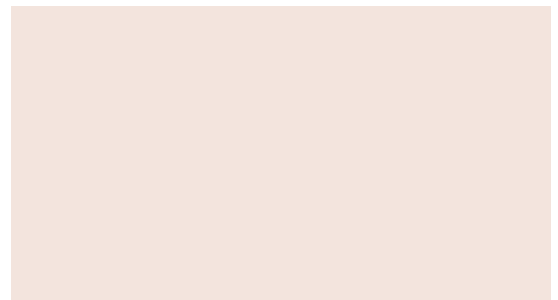
With the submission of this duly filled in Himalyan Bank/Visa MasterCard Credit Card Application Form, I hereby confirm that the information provided in this form and documents provided to the Bank are true and correct . I further confirm that I have read and understood the Bank's terms and conditions governing card operations and shall abide and be bound by prevailing rule of Himalayan Bank Ltd., Nepal Rastra Bank and laws of the country. In case of USD Card, I shall abide by the Foreign Currency Transaction regulations issued by Nepal Rastra Bank including it's amendments. In the event of failure to abide by the terms and conditions, I hereby undertake to bear the consequences thereof.

I further declare that I have been informed of all fees & charges, benefits & usage of Himalayan Bank Visa/MasterCard Credit Card and I accept fees & charges levied by the Bank.



**Signature of Primary Card Applicant**

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



**Signature of Supplementary Card Applicant**

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

1. The Card and PIN issued of the Cardholder is non transferable and is entirely at the risk and responsibility of Cardholder(s). The Cardholders shall not disclose the PIN or permit possession of the Card to any other person. Cardholders(s) will be fully responsible for all the transaction carried out through the card.
2. It shall be the Bank's prerogative to accept or reject any card application and it shall not be mandatory to the Bank to disclose the reason whatsoever.
3. Supplementary Card shall be processed on request and authorization of the Primary Cardholder. It shall be the responsibility of Primary Cardholder to honor all charges/claims incurred through the Supplementary Card(s). The membership of the Supplementary Card(s) shall be subject to continuation of Primary Card Membership.
4. Any sales slip signed by the Cardholder shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder and shall be charged accordingly.
5. The Bank reserves the right not to renew card and/or terminate the Card Membership at any time without disclosing any reason whatsoever.
6. The Bank will provide the Cardholder with their credit card statement on a monthly basis as stated in statement delivery option. It shall be the responsibility of the Cardholder to make timely payment even in case of non receipt of statement.
7. It shall be the sole responsibility of the Cardholder(s) to reconcile the transactions of the month with the credit card statement. Any dispute on the Card transaction should be lodged to Card Center within 10 days of statement date to avoid rejection due to delay in lodging the claim with Visa/MasterCard.
8. The cardholder undertakes the responsibilities of any fraudulent transactions occurred in the card due to improper safekeeping and/or handling of card, card details and PIN. Any financial loss incurred due to such fraudulent transactions shall be liability of the cardholder himself/herself.
9. For the cancellation or renewal of the Card, the Cardholder shall provide written instruction to the Bank one month prior to the expiry date specified in the Card.
10. In case of any dispute, prevailing rules and regulations of Himalayan Bank and Visa/MasterCard credit card shall prevail.
11. The Cardholder shall not use the Card after the notice of termination of Card Membership. Such activity is considered as fraudulent and may be subject to legal action.
12. Upon termination of membership of the Card for any reason whatsoever, the Cardholder shall return the card to the Card Center 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. It shall be the responsibility of the Cardholder to inform the Bank regarding lost/stolen of Card/PIN. Bank shall not be liable for any transaction incurred through lost/stolen Card.
14. Issuance of replacement Card or PIN shall be subject to prevailing charges as per the Bank's schedule of charges.
15. The Bank shall have no liability or responsibility for non-availability of ATM services or POS Terminal Merchant Outlets due to any failure, interruption or daily in performance of any instruction resulting from breakdown, failure or malfunction of any telecommunication or computer system or from any circumstances resulting from natural calamities whatsoever not reasonably under the Bank's control.
16. 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 the Cardholder's failure to observe any of the terms and condition herein mentioned.
17. The Cardholder shall not use the Card for any act prohibited by Nepal Rasta Bank or any other applicable law of the country. The Cardholder shall be bound by all the prevailing rules of Himalayan Bank Ltd., Nepal Rastra Bank and Government of Nepal and in the event of failure to so abide, the Cardholder shall bear any resulting damage, penalties and/or action as a consequence thereof.
18. The Bank reserves the right to amend these terms and conditions at any time without prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder .
19. Membership fee is applicable at the time of subscription only. Annual fee will be levied annually. Both Membership fee and Annual fee will be additionally levied on each Supplementary Card. Fees and Charges are subject to change without prior notice. Please check our official website: [www.himalayanbank.com](http://www.himalayanbank.com) for the prevailing fees and charges.

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Signature of Primary Card Applicant

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Signature of Supplementary Card Applicant

**For 24/7 Hours Card Related Support  
Please Contact**  
Toll Free # 1660 01 12000

**OR**

**Himalayan Bank Limited - Card Center**  
P.O. Box: 20590, Kamaladi, Kathamandu  
Tel: +977-1-4245979, 4245980, Fax: +977-1-4245932  
E-mail : [cardcenter@himalayanbank.com](mailto:cardcenter@himalayanbank.com)