



.....Branch

Date :...../...../.....

**HIMALAYAN SMS BANKING SERVICE**  
**APPLICATION FORM**

Dear Sir/Madam,

I request you to kindly provide me the SMS banking service as per details given below :-

Name of Customer: \_\_\_\_\_

Contact Address: \_\_\_\_\_

Contact No. Mobile :

Phone :

Account detail for which SMS Banking is required:

1. Account No. :

Account Title : \_\_\_\_\_

2. Account No. :

Account Title : \_\_\_\_\_

3. Account No. :

Account Title : \_\_\_\_\_

Services:  Non-Paid SMS service  Paid SMS Service

Remarks \_\_\_\_\_

I/We hereby authorize you to debit my/our account for applicable fees and charges. I/We have read and understood the terms and conditions governing the Himalayan SMS Banking services agreement printed on the back of this form and hereby agree to abide by the same.

\_\_\_\_\_  
 Applicant's Signature

Charges :

**FOR OFFICIAL USE ONLY**

\_\_\_\_\_  
 Checked By

\_\_\_\_\_  
 Approved By

Facility enable by

**FOR IT DEPARTMENT USE ONLY**

Name :

Signature :

Date & Time :

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 Please Tear Here

**SMS AT 14777 AND HIMALAYAN SMS BANKING SERVICE**

Summery & Procedure :-

S.N.	Service	SMS Syntax	Syntax with Example
1	Pin Charge request	<old pin>pin<new pin>	HBL pin aaa (hbi is old pin and aaa is new pin)
2	Balance Enquiry	<pin> Bal	aaa bal (aaa is pin and bal is balance enquiry)
3	Account number is SMS service	<pin>AC	aaa ac (aaa is pin and ac is account no. requested)
4	Exchange rate enquiry	<pin> EXC<valid currency code>	aaa exe USD (USD exchange rate request. See also valid currency code)
5	HBL Branch Contact number*	<pin> CON	aaa CON (aaa is pin and CON is contact phone number request for KTM Valley branches)
6	HELP message	<pin> HELP	aaa HELP (aaa is pin and HELP is help message requested)
7	Cheque encashment enquiry	<pin>CHQ<cheque no> (account serial no)	aaa CHQ 10520961 (105296 is cheque number and 1 is first account number)

## Himalayan SMS Banking Service Agreement

### Terms and conditions if Himalayan Bank Limited SMS Banking Facility:

The customer understands that this is a banking facility provided by the Bank to its customer and agrees that it shall be governed in accordance with the terms and conditions mentioned below:

### APPLICATION FOR USE OF FACILITY:

The customer shall submit an application to the Bank for use of the facility and Bank may activate the facility within one week after receiving a complete application. If the Bank makes changes in the facility without an application from the customer and the customer does not object to use of the facility, he/she shall be deemed to have consented to the changes.

### GENERAL:

The terms and conditions contained in this agreement, along with those contained in the application submitted by the customer to the Bank, shall collectively form part of the contract between the Bank and the customer. It shall further include all such terms and conditions that the Bank may agree to with any service provider in the process of making the facility available to the customer. The terms and conditions of this contract shall be constructed in compatibility with any other terms and conditions related to any other products or facilities that the customer is or may in future avail from the Bank.

### ELIGIBILITY

The customer intending to use this facility should be an account holder of the Bank.

The customer may be either a account operator of own account, or authorized person to operate the account of persons/firms or corporate institutions. In case of joint account, customer shall have to provide a written consent of other account holders authorizing to use the facility. All or may transaction arising from the use of services in the joint account shall be binding on all joint account holders.

In case of company, duly approved power of attorney/board resolution has to be submitted to use the facility.

### AVAILABILITY, ALTERATION, AUTHORITY AND DISCLOSURE:

The customer understand that while the Bank shall endeavour to make available all the possible services available under SMS Bank facilities, it is entirely upon the Bank to decide at its sole discretion what services may be made available to a particular customer from time to time and to make any changes or alterations in the services being offered, with or without offering any reasons. The customer further understands that the facility being offered is available only to the customer that uses the mobile phone whose number is recorded/maintained in the system verified by the system of the Bank and will not be made available to any enquiries made from any other telephone number. In addition, any and all enquiries made from the mobile numbers entered in the Bank's records with proper pin and password shall be deemed to have arrived at the Bank from the customer and the Bank shall be liable for any loss caused confidentiality breached or any other obligation that may arise in any way even if the individual making such use of the facility is not the customer.

The process of authentication of the customer may be altered by the Bank from time to time and the customer shall be deemed to have agrees to such changes unless he/she objects to the altered method of verification or authentication and terminated the use of the facility.

### LIMITATION OF BANK LIABILITY:

The Bank shall not be liable for any of the following:

1. Any unauthorized use of the customer's mobile set, mobile number and password, or of any fraudulent or erroneous instruction received from the set, ever if the customer is not the person giving such instruction and even if such instructions are received because of intervention or penetration into the electronic system by an outside agent.
2. Any compliance in good faith with the instruction received from the customer's mobile number recorded in Bank.

3. Any error, delay or inability to comply with any of the instructions received because of the inability of the Bank to attend to the instruction for technical or operational reasons.
4. Any loss of information of data in transmission or any breach of confidentiality because of unauthorized access into the system by an unauthorized agent, although adequate care will be taken to use sound technology and to avoid such breaches.
5. Any direct or indirect or consequential loss that the customer may face as a result of his/her inability to accept instruction provided by the system for the facility. Any consequential loss that the customer may as a result of its inability to accept instructions due to system failures.

### FEES AND MODIFICATION:

The Bank shall from time to time charge such fees as it may deem necessary at its discretion, and revise and alter the same, for the services offered under the contract. If the customer disagrees with the fees so charged, every change of which will be communicated either in writing or electronically or through any other feasible means as determined by the Bank, he/she shall have the option to discontinue the use of such services.

The customer agrees to be any modifications in these terms and conditions, which may be introduced at the sole discretion of the Bank. The Bank shall endeavour to inform the customer of such changes through a prior notice which may be given to the customer through SMS, e-mail or by posting the changes in the website or by giving a public notice in the mass media. Unless the customer discontinues the use of services after such notice is given, he/she shall be deemed to have agreed to the changes or modifications so introduced and be bound by any additional terms and conditions.

### INDEMNIFICATION:

The customer agrees to indemnify and hold the Bank and its affiliates harmless from any actions, losses, damages or any other expenses or obligations whatever which the Bank may incur at any time as a result of or omission to act on any instructions received from the customer's mobile set with proper mobile number and password. The customer shall also hold the Bank and its affiliates harmless against any loss incurred by him/her in process of his/her availing the facilities or for any negligence on the part of the customer including allowing unauthorized person from using the facility or failure to protect the mobile at all times from unauthorized use.

### TERMINATION:

The customer may terminate the use of the facility by requesting the Bank for such termination at least 15 days in advance of such intended termination. Till such time as the customer's request for termination has been acted upon, he/she shall remain responsible under the terms of this contract.

The Bank may, at its sole discretion, terminate or temporarily withdraw any at all of the facilities offered to the customer without giving any prior notice, and may suspend any or all facilities without giving any notice for such reasons as maintenance or repair, or for reasons of security or any kind of emergency during which time such services may have to be suspected.

The closure of the account with the Bank shall result in the termination of the facilities.

### APPLICABLE LAW:

Any dispute arising out of this contract shall be settled in accordance with the terms and conditions contained herein and accordance with the laws of Nepal and directives/circulars issued by Nepal Rastra Bank from time to time.

### INSTRUCTIONS:

All instruction for availing the services under the SMS banking shall be provided through the Mobile Phone Number in the manner indicated by the Bank. The customer is also responsible for the accuracy and authenticity of the instructions provided to the Bank and the same shall be considered to be sufficient for availing of the services.

HBL-OPR-00057/12

### Note:

Himalayan SMS Banking Service Number is 14777  
SMS (Short Messaging System) are not case sensitive.  
Valid currency code list (s):

**USD, GBI, EUR, AUD, CAD, CHF, CNY, DKK, INR, JPY, NOK, SAR, SEK, SGD, THB, MYR, AED, QAR, HKD**

If a registered user sends any invalid messages, messages other than above specified format, help message will be responded by the system.