

Himalayan Bank American Express® Gold CREDIT CARD APPLICATION FORM

CUSTOMER ID

CREDIT CARD NUMBER

CARD HOLDER'S NAME



www.himalayanbank.com

HBL



हिमालयन बैंक लिमिटेड

Himalayan Bank Ltd.

(*'A' Class Institution Licensed by Nepal Rastra Bank*)

To apply & for further information:

Himalayan Bank Limited - Card Center

P.O. Box: 20590, Kamaladi, Kathamandu

24/7 Hours Toll Free # 1660 01 12000

Tel: +977-1-4245979, 4245980, Fax: +977-1-4245932

E-mail : cardcenter@himalayanbank.com

or Visit your nearest HBL Branch

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 (including food, clothing, water, electricity, telephone, medical, entertainment)	
Business Income		Loan Repayment (including this request)	
Rental Income		Rental Expense	
Pension Income		Insurance Premium	
Other Income (Please Specify)		Children Education Expense	
		Income Tax	
		Credit Card Expenses (If you are holding any other bank's credit card)	
		Other Expense (Please Specify)	
Total:		Total:	

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

PERSONAL DETAILS OF SUPPLEMENTARY APPLICANT

You are requested to provide supplementary card to my family member as detailed below. I shall be fully responsible for settlement of all dues and charges incurred on the supplementary card.

SUPPLEMENTARY CARD

MR./MRS./MS.:

Occupation: _____

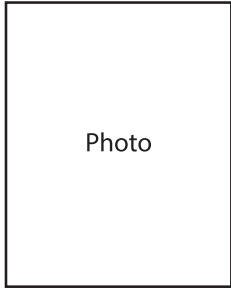
Relation: _____

Address: _____

Contact No.: _____

Date of Birth: AD/BS

Citizenship No.: _____ Passport No.: _____



DOCUMENTS SUBMITTED FOR CREDIT CARD APPLICATION

S.N.	Documents	Tick(✓) if Provided
1	Latest passport size color photograph	
2	Citizenship Certificate	
3	Valid Passport	
4	Certificate of Registration issued from respective Embassy in Nepal (in case of Foreign National)	
5	Resume/C.V.	
6	Salary Certificate issued by the concerned organization	
7	Rental Agreement with Land Ownership Certificate ("Lalpurja")	
8	Pension Certificate (in case of Pensioner)	
9	Fixed Deposit Certificate	
10	Credit Card Statement	
11	Location map of Residence/Office (Sketch/Web)	
12	Address Verification Document viz. Telephone/Water/Electricity Payment Bill	
13	Marriage Certificate	
14	Relationship Certificate	
15	Firm/Company/Organization Registration Certificate	
16	PAN/VAT Certificate	
17	Partnership Deed	
18	M.O.A./A.O.A	
19	Latest Tax Clearance Certificate	
20	Board Resolution authorization for availing of credit card and debiting company account for all charges	
21	Letter of Authorization by authorized management personnel for issuing credit card to individual	
22	Latest Firm/Company Audited/Provisional Financial for two fiscal years (in case of Business Income)	
23	Bank Account Statement	
24	Debit Authority	
25	Official Guarantee	

STATEMENT DELIVERY OPTION

E-Statement through E-mail E-mail (Mandatory) _____

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: 25% of billing amount 100% of billing amount

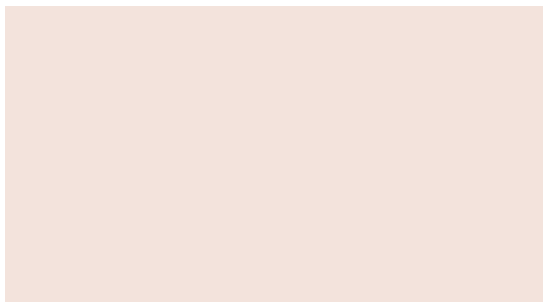
RENEWAL AUTHORITY

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

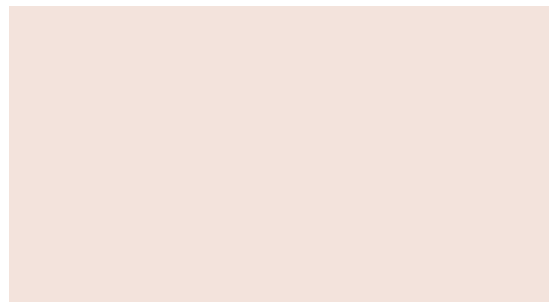
With the submission of this duly filled in Himalayan Bank American Express® Gold Credit Card Application Form, I hereby confirm that the information provided in this form and documents provided to the Bank are true and correct. I further confirm that I have read and understood the Bank's terms and conditions 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 its 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 American Express® Gold 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 is a property of the Bank at all times.
2. The Card and PIN issued to the Cardholder is non transferable and is entirely at the risk and responsibility of Cardholder. The Cardholder shall not disclose the PIN or permit possession of the Card to any other person. Cardholder(s) will be fully responsible for all the transaction carried out through the card.
3. 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.
4. 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 Member(s) shall be subject to continuation of Primary Card Membership.
5. 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.
6. The Bank reserves the right to terminate the 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.
7. The Bank will provide the Cardholder with their credit card Statement on a monthly basis as stated in statement Delivery Option. It is the responsibility of the Cardholder to make timely payment even in case of non receipt of statement.
8. 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 American Express (AMEX).
9. 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.
10. 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.
11. In case of any dispute, prevailing rules and regulations of Himalayan Bank-American Express® Gold Credit Card shall prevail.
12. 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.
13. 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 the Card till Card is not surrendered to the Bank.
14. 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.
15. For issuance of replacement Card or PIN due to lost/stolen/damage, the fee fixed by the Bank as per the Bank's prevailing schedule of fees and charges shall be charged.
16. The Bank shall not be responsible in anyway for non-availability of ATM services, POS terminal Merchant outlets or Online transactions for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card/ATM/POS, insufficiency of funds in such machines, mechanical or power supply failure or from any circumstances resulting from natural calamities whatsoever not reasonably under the Bank's control or otherwise.
17. 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.
18. The Cardholder shall not use the card for any act prohibited by Nepal Rastra 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.
19. 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.
20. 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 for prevailing fees and charges.
21. American Express is a registered trademark of American Express. The Himalayan Bank American Express® Gold Credit Card is issued by Himalayan Bank pursuant to a license from American Express.

.....
Signature of Primary Card Applicant

.....
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