

D .		
Date:		
Date.		

PSA/SPSA Application Form

Premium Saving Account (PSA)	Super Premium Saving Account (SPSA)
Dear Sir,	
I would like to open a PSA/SPSA in your	· Bank.
I would like to transfer my /our existing a	account to PSA/SPSA.
I/We have runderstood the privileges entitled to of this Application From. I/We also agree to all	o as a PSA/SPSA holder as set forth on the reverse side l the terms and conditions mentioned therein.
Account Number : Account Name :	
Yours sincerely,	
Signature Name:	Signature Name:
For B	ank's Use only
Account opened/transferred on:	
Checked by:	
Approved by:	
	HBL-OPR-0028

Terms and conditions and special privileges for PSA/SPSA holders:

- 1. Minimum balance required under the scheme shall be Rs. 50,000.00 for PSA holder and Rs. 1000,000.00 for SPSA holders.
- 2. There shall be Special Priority Service Counter for PSA/SPSA customers in all the branches.
- 3. Debit Card shall be issued free of cost for PSA/SPSA holders. A pre-printed STC Debit Card is issued free of cost for SPSA holders.
- 4. Any Branch Banking Service (ABBS) shall be provided free of cost to all PSA/SPSA holders.
- 5. The Bank shall procure an accidental death insurance policy at its own cost, for PSA/SPSA holder. The insured amount shall be four times the minimum balance in an account during the month (Nepali calendar) of the accident, subject to a maximum of Rs. 500,000.00. This facility will be subject to relevant term & conditions of the insurance company.
- 6. 25% discount on any of the Bank service charges for PSA holder and 50% discount on any of the Bank service charge for SPSA holder will be applicable. However, discount shall be provided only in fees/charges levied by Himalayan Bank Limited; i.e. discount shall not be allowed on fees/charges levied on account by any other party/bank on the customer. Discounts shall not be applicable in case of minimum fees/charges of the Bank and interest rates. Discounts will discontinue with the closure of the PSA/SPSA.
- 7. Interest on deposit shall be calculated on a daily balance basis and posted on a quartelybasis. The interest rates are subject-to periodic review by bank from time to time and changes of interest rate shall be published in daily newspaper for information.
- 8. The terms and conditions mentioned above are in addition to the terms and conditions mentioned in the Normal Savings Account Opening Form.