TERMS & CONDITIONS

These terms & conditions relate to the operations by the Cardholder of his/her account with the Bank Designated for this purpose and the use of the Card on the Designated Account and are in addition to the mandate of the Cardholder given to the Bank by him in relation thereto.

1. In these terms & conditions the following abbreviations are used:

   ATM means Automated Teller Machine.
   BANK means Standard Chartered Bank Nepal Limited.
   CARD means Standard Chartered Bank Nepal Limited 24 Hour Card.
   PIN means Personal Identification Number.
   CARDHOLDER means the person to whom the Card has been issued by the Bank.
   DESIGNATED ACCOUNT means the Account approved by the Bank to be accessed by the Card and PIN.

2. The Cardholder must be a customer of the Bank and maintain an account at a branch of the Bank in Nepal.

3. a) All transactions initiated by the Card, whether electronically or otherwise, using the Card will be debited from the Designated Account.

   b) The Bank shall debit the Designated Account for the amount withdrawn from any of the Bank's Automated Teller Machine (ATM) in Nepal by the use of the Card. The Bank's record generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transactions notwithstanding the fact that there exists no debit voucher signed by the Cardholder to support transactions through the ATM.

   c) If the Designated Account becomes overdrawn by the use of the Card, the Cardholder will be charged interest at such rates as the Bank shall determine and such other fees and expenses, as the Bank shall determine. Any such overdraft shall be repayable upon demand.

   d) In consideration of the Bank issuing the Card, the Cardholder undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred as sustained by the Bank of whatever nature and howsoever arising out of or in connection with the issuance or use of the Card, provided only that the Bank acts in good faith.

4. The Bank reserves the right to limit the total cash withdrawn by the Cardholder during a 24-hour period.

5. The Card shall at all times remain the property of the Bank and the Bank in its unfettered discretion and without giving reasons withdraw the Card or the services thereby offered or any part of such services at any time without any prior notice whereby the Cardholder will be responsible for returning the Card as per request from the Bank.

6. The Card shall cease to be valid and the Bank shall be entitled to the immediate return of the Card in the event of

   a) Closure of Designated Account;
   b) Death of a Cardholder;
   c) The Cardholder(s) authority to operate the Designated Account is terminated;
   d) The Cardholder(s) ceases to be a customer of the Bank;
   e) The Bank requests its return.

7. All notification and/or questions concerning the use of the Card should be directed to the Cards Services Division of the Bank or the Cardholder's branch.

8. The Card and PIN are issued to the Cardholder entirely at the Cardholder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise or damage howsoever caused from this issue. The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as result of any transaction made with the Card and shall be indemnified by the Cardholder, against any such loss or damage.

9. The Cardholder shall not disclose the PIN. The Cardholder will be liable to the Bank for any and all transactions made by use of the Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorised use of the Card or PIN, unless the Bank has received notice in writing of any loss, damage or theft of the Card or disclosure of the PIN prior to any unauthorised use of the Card or PIN. For this purpose, use of the Card by a person who obtained possession of the Card with the consent of the Cardholder constitutes authorised use of the Card.

10. All fees related to the Card are payable in advance as per the Bank's latest Standard Tariff of Charges.

11. The Bank shall debit the Designated Account for all related charges with respect to the Card and the use thereof.

12. The Bank reserves the right to withdraw at any time and at its sole discretion all rights and privileges pertaining to the Card. The Bank shall not be responsible for any losses or damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the Bank's ATM, the insufficiency of funds in such a machine or otherwise.

13. The Bank does not warrant and will not be responsible for the Card not being honoured for any reason whatsoever.

14. If separate Cards are issued to more than one Cardholder of a joint account, then each Cardholder shall be jointly and severally responsible for all transactions on the account operated by the use of any Card and jointly and severally bound by these terms and conditions. Each Cardholder of a joint account acknowledges that separate notice is not required in respect of each debit by the use of different Cards.

15. All the rules and regulations and charges governing the operations of current accounts and savings accounts will be applicable to the Card transactions relating to such accounts.

16. The Cardholder accepts that any cash or cheque deposited through ATM with the use of the Card is entirely at the risk and responsibility of the Cardholder and is subject to verification and implementation by the Bank. The Cardholder accepts that cheques deposited through the ATM may be sent for collection/clearance and the Cardholder's account will only be credited after realization.

17. Two officials of the Bank will verify Cash/Cheque deposits and their count will be accepted as the correct amount deposited by the Cardholder.

18. The amount stated on the ATM screen or on the printed transaction record/slip shall not for any purpose whatsoever be taken as conclusive of the state of the Cardholder's account with the Bank.

19. The Bank may at any time vary these Terms and Conditions without prior notice to the Cardholder.

20. These Terms & Conditions will stand amended if law, government regulations or instructions issued by the Nepal Rastra Bank, necessitates such amendments.

21. The Card will be valid for use till the end of expiry period embossed on the Card, thereafter the Cardholder must contact the Bank for renewal.

22. The Cardholder's use of the Card shall at all times be subject to prevailing terms and conditions in force irrespective of the Cardholders actual receipt of the Bank notices or knowledge thereof.

I/We have read/understood and agree to be bound by the Bank's above terms and conditions applicable to the issue and use of the Card.

_____
Signature(s)

Standard Chartered
Standard Chartered Bank Nepal Limited

24 HOURS ATM CARD APPLICATION

Date : _____

Title of Account : _____

CARD (s) REQUEST

☐ New ☐ Replacement ☐ Loss/theft ☐ Damage ☐ PIN forgotten ☐ Expiry

Name - please limit one letter per box.

For replacement, write your 24 Hours ATM Card(s) Number(s) in the boxes below.

Branch where delivery is required : _____

ACCOUNT (s)

What account do you want to operate with your 24 Hours ATM Card ?

Please Note : Your 24 Hours ATM Card(s) can only be used if your have a Savings or Current Account in Nepali Rupees under the same Master Number i.e. Primary and Secondary Accounts listed here must bear the same account title.

		—								—			Primary
		—								—			Secondary 1
		—								—			Secondary 2

PERSONAL BUSINESS INFORMATION

Address : _____

Telephone (Res.) : _____ Telephone (Off.) : _____

JOINT ACCOUNT (s)

Please provide the details for supplementary cards(s) holders, if any :
Kindly print your name as you would like to see it appear on your card(s)., Limit one letter per box.

AUTHORISATION

Your signature(s) below is proof of having read, understood and agreed to abide by the terms and conditions covering your 24 Hours ATM Card(s) as stated on the reverse of this application form.

Account Holder's Signature	Joint Account Holder's Signature

Date : _____ Date : _____

BANK USE ONLY

Application Receipt Date : _____
Application Checked : _____
Signature Verified: _____
Check Tagging Status of A/c. : _____ Branch Code : _____
Application Approved : _____