

# Personal Visa Classic/MasterCard Gold Credit Card Application Form

## Please submit the following documents with your application

- For prompt processing of your application please
- Use capital letters
  - Tick (✓) boxes as applicable and write NA where not applicable
  - Enclose following documents
    - ❖ A copy of your Citizenship
    - ❖ Your recent passport size photograph
    - ❖ Your latest income document as per your occupation type
- If employed in Public / Private Ltd. Co. / Govt Sector
- ❖ Latest Annual Salary Certificate on Official Letterhead signed by Manager (Accounts) or equivalent.
- All others and self-employed- Partnership / Proprietorship / Pvt. Ltd.
- ❖ Copy of Company Registration Certificate & PAN Card.
  - ❖ Financial Statement.
  - ❖ Proof of other Income Source (Rent, Other income source etc.)
  - ❖ Copy of your Private Vehicle's 'Blue Book'.
  - ❖ Copy of land ownership certificate.

PHOTO

### Note:

- The Primary card applicant must be over 18 years of age. The Supplementary card applicant must be over 16 years of age.
- Minimum monthly Income to apply for Visa Classic Credit Card is NPR 8,000.00 for salaried & NPR 10,000.00 for others.
- Minimum monthly Income to apply for MasterCard Gold Credit Card is NPR 35,000 for all segments.
- The Entrance Fee is a one time fee charged when the card is first issued. The Annual Fee is charged every year on the anniversary of issuance. The Supplementary card fee is charged for each Supplementary Card issued.
- The fees are subject to change from time to time and the applicant hereby undertakes to pay fees as per these charges.

I would like to apply for :  Visa Classic  MasterCard Gold

## PERSONAL DETAILS

Mr/  Mrs /  Ms /  Others \_\_\_\_\_  
 (First Name) (Middle Name) (Last Name)

Date of Birth(dd/mm/yy)       Sex:  Male  Female Marital Status:  Single  Married  \_\_\_\_\_

Father's Name : \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Nationality : \_\_\_\_\_ Citizenship Card No.: \_\_\_\_\_ Issued on : \_\_\_\_\_ by \_\_\_\_\_ District

Education :  Post graduate  Graduate  High School

## RESIDENCE DETAILS

Your House is  Familial  Own  Rented  Company Provided  Other (please specify) \_\_\_\_\_

House No.: \_\_\_\_\_ Ward No.: \_\_\_\_\_ Street Name / Location \_\_\_\_\_

Nearest Landmark : \_\_\_\_\_ City \_\_\_\_\_ No. of Years at Current Address : \_\_\_\_\_

Tel No.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_ I authorize bank to send SMS  Yes  No

Email Address : \_\_\_\_\_

## OCCUPATION DETAILS

Salaried  Self Employed  Retired

Employed with You are a  CA  Doctor  Engineer  Businessmen  Others \_\_\_\_\_

Pvt Ltd  Pub Sec  Others

Company Name \_\_\_\_\_ Nature of Business \_\_\_\_\_

Designation \_\_\_\_\_ Department \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

No of years with current Organisation: \_\_\_\_\_ No of years with previous Organisation: \_\_\_\_\_

please fill details below if you have been with your current organisation for less than 2 years

Name of Previous Organisation \_\_\_\_\_ Address \_\_\_\_\_

## INCOME DETAILS

If Salaried, Salary Date \_\_\_\_\_

Basic (monthly)	Allowance (monthly)	Total monthly salary
NPR _____	NPR _____	NPR _____

If self Employed, estimate of monthly income

Gross (monthly)	Expenses (monthly)	Net monthly Income
NPR _____	NPR _____	NPR _____

Additional Income if any eg Rental income (attach relevant documents)  Rental  Others

## VEHICLE DETAILS

Do you own a Private Vehicle:  Yes  No

if Yes,  Own  Company Provided  Financed

Vehicle Type \_\_\_\_\_  Registration No. \_\_\_\_\_

## MAILING ADDRESS

Your statements / correspondence should be mailed to (Please ensure mailing address has a P O Box)

Residence Address  Office Address  Fax No. \_\_\_\_\_

## BANK ACCOUNTS

Bank Name	Branch	Account No.	Since When
1. Standard Chartered Bank Nepal Ltd.			
2.			
3.			

## DETAILS OF OTHER CREDIT CARDS

Bank Name	Card No	Credit Limit	Since When
1. Standard Chartered Bank Nepal Ltd.			
2.			
3.			

## CREDIT CARD AGAINST LIEN ON YOUR ACCOUNT WITH STANDARD CHARTERED BANK NEPAL LTD.

You can take credit card against lien on your Savings/Current Account or against Fixed Deposit with Standard Chartered Bank Nepal Ltd. The Submission of Income source documents are not required under this criteria.

Please fill in the details below if you wish to keep lien in your bank account.

A/C No.             A/C Title \_\_\_\_\_

Lien Amount : NPR \_\_\_\_\_ (In words : NPR \_\_\_\_\_)

Declaration: I/we hereby irrevocably authorise the Bank to hold the above mentioned funds in my/our above account as a security and the Bank shall always be entitled to set off or transfer this lien in full or part at any time as per the policy of the bank without any reference to me/us to fully realise all the outstanding in my/our Credit Card Account. This is to be a continuing security in addition and without prejudice to any other securities you may now or hereafter hold.

## STANDING INSTRUCTION FACILITY FOR STANDARD CHARTERED BANK NEPAL LTD ACCOUNT HOLDERS

Yes, I would like to have my account automatically debited each month for my credit card payment.

Standard Chartered Bank A/C No. :  Bank Account Title : \_\_\_\_\_ Currency : \_\_\_\_\_

Monthly Payment :  5% of Minimum Due Amount or NPR 1,000  100% of Current Balance

Note: I authorize the Bank to debit the above stated account and I understand that the 'Auto Debit' standing instruction (5%/NPR 1,000 or 100%) will be effected on the Statement date. This means the credit to my Card Account will be made prior to the due date avoiding accrual of service charges & late fees. I understand and agree that if there is insufficient balance in the nominated Bank Account to meet the card dues, the amount will be reversed to my card account and the applicable 'Auto Debit Failure Charge' (NPR 250 for 5% and NPR 500 for 100%) will be charged to my card account. There after it will be my responsibility to deposit at least the minimum dues before the due date.

### SUPPLEMENTARY CARD APPLICATION

You are entitled to Supplementary Cards to Spouse, Parents or Children. It will be your responsibility to honour all charges incurred on the supplementary card(s).

Mr./  Mrs /  Ms : \_\_\_\_\_

Date of Birth (dd/mm/yy)

Citizenship Card No.: \_\_\_\_\_ Issued on : \_\_\_\_\_ by \_\_\_\_\_ District \_\_\_\_\_

Relationship with the primary Cardholder.:  Spouse  Parent  Son  Daughter

Father's Name : \_\_\_\_\_

Would you like to set up a spending limit per billing cycle to your supplementary card?

No  Yes, If yes, amount per month (NPR) \_\_\_\_\_

PHOTO

\_\_\_\_\_  
Signature of Supplementary Cardholder

Standard Chartered Bank Nepal Ltd.  
Naya Baneshwor

**NRB Appendix - 2**

Dear Sir,

Following are the details of our credit facilities with other banks/financial institutions (FIs):

Amount in NRS. '000

Names of other Banks/FIs from where credit facilities availed	Total Limits/ Outstanding Date*: <small>*(Should be not older than last quarter-end; last month-end preferred)</small>		Overdue Yes/No <small>(If yes, specify date)</small>	Security Details		
	Limits	Outstanding		Nature of Security (a)	Details (b) <small>(Location/name of guarantors, etc.)</small>	Remarks/ other info.
1. .... Bank/FI • Working Capital Loan • Term Loans • Other Loans / Facilities • Non Funded Facilities						
<b>Total</b>						
2. .... Bank/FI • Working Capital Loan • Term Loans • Other Loans / Facilities • Non Funded Facilities						
<b>Total</b>						
3. .... Bank/FI						
<b>Grand Total</b>						

Please attach additional sheets in case of insufficient space or for additional details of security and other remarks, if any.

(a) Please mention as appropriate: Current Assets, Fixed Assets, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

(b) Location/Plot/Amount/Names of guarantors, etc.

I/we confirm that the information provided above is correct. In case of mis-representation and/or the information provided is proved to be incorrect I/we assume full responsibility for any consequences thereof and agree that the Bank may prosecute me/us as per prevailing law.

### Declaration - Visa Classic and MasterCard Gold Credit Card

**Declaration:**

I herewith submit my application for a Standard Chartered Bank Nepal Limited Visa Classic/MasterCard Gold Credit Card and confirm that I have understood the terms & conditions as mentioned below.

**1. Application Processing:**

- I have signed the application form and confirm all the information contained therein is true and correct.
- I hereby authorise the Bank to verify any information from whatever source it may consider appropriate.
- I accept that the Bank in its absolute discretion to accept or reject this application without assigning any reason whatsoever and the application and its supporting documents will become part of the Bank's record and shall not be returned to me.
- By signing and activating or using the Card, I agree to be bound by the Terms and Conditions as mentioned in the Bank's Credit Card Agreement.
- Where requested, I authorise the Bank to issue Supplementary Card(s) or use on my account to the person(s) I named.
- It shall be my primary responsibility to honour all the charges on the Supplementary Card.
- The continuation of the membership of the Supplementary Card(s) shall be dependent on the continuation of my membership.
- I understand that my application may take a minimum of 10 working days from the time of submission of all credit card related documentation as required by the Bank.

I also confirm that I have not been promised any discount / free gift of any other commitment whatsoever (which is not documented in the agreement) by Standard Chartered Bank Nepal Limited or any of its authorized representatives.

**2. Financial Charge:**

I understand that

- The financial charge rate (interest rate) offered at present time is 2.5% per month.
- The financial charges are calculated on a daily basis and continue to accrue daily on the balance outstanding until full payment is credited to the card account.
- Any financial charge debited to the Card Account is up to the statement date.
- For all Cash Advances financial charges will be charged from the day of advance to the day of full payment.
- When the full payment is made after the due date the financial charges will be levied on the total outstanding from the statement date till the date of payment.
- On part payments financial charges will be calculated from statement date to payment date on the full outstanding and from the payment date to the next statement date on the remaining outstanding amount.
- On outstanding carried forward (rolled over amounts) financial charges will be levied from statement date till the payment date.
- If there is carried forward balance, financial charges will be levied on current purchases too. The financial charges are calculated from the transaction date.

**3. Fees and Penal Charges:**

I understand that

- I need to pay a one time Membership Fee of NPR 1,500 for Visa Classic Credit Card and NPR 2,000 for MasterCard Gold Credit Card and on annual fee of NPR 750 for Visa Classic Credit Card and 1,000 for MasterCard Gold Credit Card which will be levied to my card account on approval of my card application.
- A supplementary card fee of NPR 750 for Visa Classic Credit Card and NPR 1,000 for MasterCard Gold Credit Card will be levied on every supplementary card I request for.
- Any amount that is in excess of the approved limit will attract a flat over limit fee of NPR 500.
- It is my responsibility to pay the minimum due amount which is 5% or NPR 1,000 whichever is higher within the due date. If the minimum due amount is not paid by the due date, the entire outstanding amount will attract a late charge of NPR 500 or 0.5% of the outstanding amount, whichever is higher.
- There is a Cash advance fee of NPR 250 or 0.5% of the transaction amount on every Cash advance transaction.
- Where I have given Auto Debit instruction of 5% or 100% of the Card Account Statement closing balance, and if the nominated saving or current account does not have sufficient funds to meet the claim, my card account will be charges an "Auto

Debit Failure Fee" of NPR 250 or NPR 500 respectively.

- A Statement Copy fee of NPR 250 per copy will be charged on copy requests made on statements more than 3 months old.
- In the case of loss / stolen / damage of my Card / PIN there is Replacement Card Fee of NPR 750 per Card / PIN for Visa Classic Credit Card & NPR 1,000 for MasterCard Gold Credit Card.
- For every dishonoured cheque payment there is a Cheque Return charge of NPR 250.
- In case I need a copy of my transaction receipt for my record, there will be Copy Retrieval fee of NPR 150 per copy of every request.

**4. Acceptance/Usage:**

I understand and agree that the bank may not accept request for MasterCard Gold Credit Card at the discretion of the bank and may consider issuance of Visa Classic Credit Card. MasterCard Gold Credit Card cannot be used in ATM and PIN for the same will not be available.

**5. Nepal Rastra Bank Requirements:**

I understand that

- The use of my card is confined to Nepal, India and Bhutan and should not be used outside these countries. The use of my card outside these countries makes my card liable for immediate cancellation and any other appropriate action as stipulated by the Nepal Rastra Bank or other regulatory bodies from time to time. I will be liable and responsible to clear all outstanding without prejudice to any right, remedy or action available against me, by Nepal Rastra Bank, the Bank or any regulatory agency.
- My card is local Rupee Card. The transactions at the Duty Free shops will be billed in US Dollars and thus I am prohibited from using my card at Duty Free Shops.
- The maximum amount that I may draw as Cash Advance while visiting India is as advised by Nepal Rastra Bank, from time to time and subject to my credit limit and available balance.

**6. Disputes and Resolutions:**

I understand that

- If I believe that an error has occurred in my card account, I should contact Bank promptly within 30 days of the date of settlement.

**7. Termination:**

- I understand that the Bank may at any time recall all or any Card(s) and terminate its/ their use with or without giving prior notice to me. After such recall I will return such Card(s) out in half to the Bank and make full payment of all Charges and liabilities to the Bank.

**8. Post Approval:**

- Standard Chartered Bank Nepal Limited has the sole and absolute right to change the terms and conditions of the Credit Card Agreement, but Standard Chartered Bank Nepal Limited will give prior adequate notice before changing the terms and conditions of the Credit Card Agreement. I need to inform the bank regarding any change in my occupation/employment/status and change of address and to provide any further information that the bank may require from time to time.

**9. Indemnity:**

- I hereby undertake and agree to indemnify the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise incurred by the Bank on account of any breach by me or the supplementary Credit Card holder of the aforesaid conditions or any terms and conditions contained in the Bank's Credit Card Agreement or by any legal disability or incapacity of the Supplementary Cardholders.

**10. Consent for freedom to disclose information:**

- I hereby irrevocably authorize the bank that the bank may if necessary disclose my account information/data within a Standard Chartered Group and its authorized recipient.

\_\_\_\_\_  
Authorized Signature of Primary Card Applicant

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