

Terms & Conditions

Please advise the bank of any discrepancies within **30 days** from the statement date. In the absence to do so, this statement will be considered correct.

- **Enquiries**

For any general enquiries, contact any Standard Chartered Bank Nepal Limited Branch or Card Services Division. You will need to quote your name and NPR Prepaid Card number in all cases. Please Note: A 'Stop Payment' cannot be placed on a NPR Prepaid Card purchase. If you have a problem, please contact Card Services Division, in writing explaining full details.

- **Card Receipt**

A charge incurred on the NPR Prepaid Card will be the proof that the NPR Prepaid Card has been received and you agree to abide by all its terms and conditions.

- **Card Validity**

The Standard Chartered Bank Nepal Limited NPR Prepaid Card is valid in Nepal and India only. Any attempt to use NPR Prepaid Card outside Nepal and India will make the NPR Prepaid Card facility liable for suspension instantly. Nepal Rastra Bank prohibits the use of this NPR Prepaid Card outside Nepal and India.

- **Annual Charge**

An annual charge of NPR 250.00 will be levied on the card account.

- **Cash Advance**

For every cash advance drawn there is a transaction fee of **NPR 150.00 or 0.5%** whichever is higher.

- **Balance Enquiry Facility**

Balance enquiry facility is available on ATM machines in India and Nepal accepting Visa brand of cards. Upon making an enquiry, ATM machines will provide balance of NPR Prepaid Card in local or Indian currency wherever the card is being used.

- **Reload/Topup Facility**

The NPR Prepaid Card comes with a validity of one year. Given the same the card can be reloaded within the validity period. Every reload is subject to a charge of NPR 150.00.

- **Duplicate Statement**

Duplicate copy of statement will be issued to Cardholder on his/her request and is liable to pay NPR 150.00 for each duplicate statement.

- **Lost or Stolen Cards**

If your NPR Prepaid Card gets lost or stolen it should be reported immediately to any Standard Chartered Bank Nepal Limited branch and the Lost Card Report completed. A FIR should be lodged at the police station, which has jurisdiction over the area where the Card was lost/stolen and a copy sent to Card Services Division. The Cardholder is liable up to NPR 5,000.00 for any fraudulent use of the Card after it has been reported lost/stolen. Do not attempt

to use your NPR Prepaid Card, which has been reported lost/stolen (and subsequently found) as it is liable to be confiscated on presentation.

- **Replacement Card**

Replacement card will be issued on request of the Cardholder in case of loss/damage of his/her NPR Prepaid Card. Charge of NPR 1,500.00 will be levied for delivery of cards outside Nepal at the given address of the customer. For cards collected from the SCBNL branches NPR 250.00 will be levied to the customer.

- **Disputes**

All disputes must be brought to the attention of the Card Services Division within 30 days from the statement date. If you believe that an error has occurred you should contact Card Services Division immediately.

- **Retrieval Request**

Cardholder may seek for retrieval request for any transaction that is reflected on the statement of the Cardholder which needs to be verified. The Cardholder will file such request within 30 days from the statement date and will be liable to pay NPR 150.00 for each such request.

- **Nepal Rastra Bank Requirement**

- The use of my card is confined to Nepal and India 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.

- **Please Remember**

- Never share your PIN with anybody. Do not keep your PIN with your NPR Prepaid Card under any circumstances.
- Please do not handover your Standard Chartered Bank Nepal Limited NPR Prepaid Card to anybody for conversion to a pictured card, photo card, change of magnetic stripe, increase of Prepaid balance or any other reason whatsoever to prevent misuse of your NPR Prepaid Card.

Please note that all charges are subject to change without prior notice from the Bank.