



(Photograph)

**For Bank Use Only**

KYC Checklist Reference Number: \_\_\_\_\_

Branch: \_\_\_\_\_

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**PERSONAL ACCOUNT OPENING FORM**

Do you have any associated accounts with SCBNL ?  Yes  No

If yes, Name of Account \_\_\_\_\_ Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Please complete all details in CAPITAL letters

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

**Single/Sole Applicant**

Relationship No. (For Bank use only)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Full Name Mr/Mrs/Ms \_\_\_\_\_

Father's/Mother's/Husband's Name \_\_\_\_\_

Nationality \_\_\_\_\_

Date of Birth  
DD/MM/YY

Identification document / number

Tel. Res. \_\_\_\_\_

Mobile \_\_\_\_\_

Tel. Off. \_\_\_\_\_

Email \_\_\_\_\_

Fax. \_\_\_\_\_

Marital Status  Single  Married

Occupation / Nature of Business \_\_\_\_\_

Designation \_\_\_\_\_

Organization Name \_\_\_\_\_

Hobby  
(optional)

Residence Address (in full with house no & ward no): \_\_\_\_\_

Nearest landmark \_\_\_\_\_

Mailing Address \_\_\_\_\_

Permanent Address \_\_\_\_\_

**Joint Applicant (A)**

Relationship No. (For Bank use only)

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Full Name Mr/Mrs/Ms \_\_\_\_\_

Father's/Mother's/Husband's Name \_\_\_\_\_

Nationality \_\_\_\_\_

Date of Birth  
DD/MM/YY

Identification document / number

Tel. Res. \_\_\_\_\_

Mobile \_\_\_\_\_

Tel. Off. \_\_\_\_\_

Email \_\_\_\_\_

Fax. \_\_\_\_\_

Marital Status  Single  Married

Occupation / Nature of Business \_\_\_\_\_

Designation \_\_\_\_\_

Organization Name \_\_\_\_\_

Hobby  
(optional)

Residence Address (in full with house no & ward no): \_\_\_\_\_

Nearest landmark \_\_\_\_\_

Mailing Address \_\_\_\_\_

Permanent Address \_\_\_\_\_

**Joint Applicant (B)**Relationship No. (For Bank use only) 

Full Name Mr/Mrs/Ms \_\_\_\_\_

Father's/Mother's/Husband's Name \_\_\_\_\_

Nationality \_\_\_\_\_ Date of Birth DD/MM/YY \_\_\_\_\_ Identification document / number \_\_\_\_\_

Tel. Res. \_\_\_\_\_ Mobile \_\_\_\_\_ Tel. Off. \_\_\_\_\_

Email \_\_\_\_\_ Fax. \_\_\_\_\_ Marital Status  Single  Married

Occupation / Nature of Business \_\_\_\_\_ Designation \_\_\_\_\_

Organization Name \_\_\_\_\_ Hobby (optional) \_\_\_\_\_

Residence Address (in full with house no &amp; ward no): \_\_\_\_\_

\_\_\_\_\_ Nearest landmark \_\_\_\_\_

Mailing Address \_\_\_\_\_

Permanent Address \_\_\_\_\_

**Type and Purpose of Account** Current Account \_\_\_\_\_ (Specify currency of Account)  Savings Account \_\_\_\_\_ (Specify currency of Account)

Purpose of account: \_\_\_\_\_ (savings / Payroll / Investment / Transactional / Remittance etc)

**Other Services (Please tick on the box)**Statement Frequency  Monthly  QuarterlyMode of Delivery  Print on Demand  Send by Ordinary Post 24 Hour ATM Card (Mandatory for locations where bank's ATMs are placed)

Branch where delivery is required: \_\_\_\_\_

**Nomination Form Applicable for Sole Accounts Only**I \_\_\_\_\_ Son / Daughter of \_\_\_\_\_  
(Your name) (Your father's/Mother's name)Hereby nominate \_\_\_\_\_ to receive any sum of monies which  
(Nominee's Name)  
may be due to me from this account held by your Bank in the event of my death.

Nominee's Father's/Mother's Name \_\_\_\_\_ Nominee's Age \_\_\_\_\_

Nominee's Relationship to me \_\_\_\_\_ Nominee's Telephone No. \_\_\_\_\_

Nominee's Mailing Address \_\_\_\_\_

**If the Nominee is a minor** at the time of my death, I appoint Mr./Mrs./Ms. \_\_\_\_\_

Address \_\_\_\_\_ Telephone No. \_\_\_\_\_

to receive all monies due to me on behalf of the Nominee.

### Transaction Profile

**Source of Funds**     Business Income                       Salary Income                       Return On Investments

Others (please specify) \_\_\_\_\_ Average Monthly Income \_\_\_\_\_

**Expected Transaction Amount and Number of Transactions per month:**

Currency \_\_\_\_\_ Amount \_\_\_\_\_ No. of Transactions \_\_\_\_\_

**Type/Nature of Transaction:**     Cash                       Cheques                       Remittance

### Mandate

I/We hereby acknowledge that I/We have read and understood the Terms and Conditions pertaining to the opening and operation of this account and agree to be bound by the same. I/We further agree to abide by any amendments to the said Terms and Conditions made by the Bank from time to time, with or without notice to me/us.

Signing authority for **Joint Accounts:**     Any one or Survivor                       Jointly                       Other \_\_\_\_\_

(24 hours ATM card will not be issued to jointly operated accounts)

### Signature(s) of applicant(s) also to be used as specimen signature (Please sign with black ink)

Signature of Single/Sole Applicant

Name \_\_\_\_\_

Signature of Joint Applicant (A)

Name \_\_\_\_\_

Signature of Joint Applicant (B)

Name \_\_\_\_\_

### Introduction of Account

Introduced by: \_\_\_\_\_ Account Number \_\_\_\_\_  
(Introducer's name)

Contact No. (s): \_\_\_\_\_ Signature (s): \_\_\_\_\_

### BANK USE ONLY

**Branch**

Cheque Book Ordered

Associate Master A/C

ARM Code

Segment Code

Risk Grade Assigned

Ledger Fee Flag (Y/N)

Product Type

Employer Code     Resident                       Non-Resident

\_\_\_\_\_  
 Date of Birth  
DD/MM/YY

Activity Fee

**Central Operation**

Relationship opened

Master opened

Subsidiary opened

Sigcap updated

ATM Card Issued

Minimum Balance \_\_\_\_\_ Introducer's a/c opening date \_\_\_\_\_

\_\_\_\_\_  
 Checked/Approved  
 (Branch Level)

\_\_\_\_\_  
 Input & Checked  
 (Central Operations)

\_\_\_\_\_  
 SIGCAP Confirmed  
 (Central Operations)

To : Standard Chartered Bank Nepal Limited

\_\_\_\_\_ Branch  
Nepal

Dear Sirs,

In consideration of Standard Chartered Bank Nepal Limited (hereinafter referred to as the "Bank") opening and/or continuing the Current/Savings/Call/Fixed deposit or any other account(s) in my/our name(s) (hereinafter referred to as the "Accounts") and providing banking facilities to me/us. I/We agree to be bound by the terms and conditions set out below and agree that the account(s) will be governed by and are subject to these terms and condition (hereinafter referred to as the "Terms"). I/We also agree that all deposits whether Savings, Current, Fixed or Foreign Currency that may be placed by me/us with the Bank are subject to the prevailing rules and regulations of Nepal Rastra Bank and are governed by law in effect from time to time. These terms shall apply to each of the accounts of whatever nature hereafter opened with, continued with or maintained with the bank or its successors or assigns.

#### TERMS AND CONDITIONS

Where the account(s) is/are opened by more than one person the word "I", "me" or "my" shall read as "we", "us" or "our" in these terms. The Terms shall bind each of the persons named in the accounts (hereinafter also referred to as the "Customer") individually or any one or more or all of them collectively and all agreements, obligations and liabilities of the customers with the bank shall be joint and several.

#### A. Bank Accounts

- 1) I authorise the Bank:
  - (i) to take actions in relation to the following matters on receipt of instructions or documents given or executed in accordance with the signing instructions specified in the account opening form until such time as we give the Bank written notice to the contrary.
  - (ii) for making payments of cheques, bills of exchange, promissory notes, standing orders, direct debits, issue of draft, mail and telegraphic transfers, purchase and sale of foreign currency and any other instructions by debiting the Account(s) whether in credit or otherwise; and
  - (iii) to accept any other instructions regarding the Accounts including instructions for the closure of all or any of the Account(s).
- 2) I understand that any funds received by the Bank on our behalf shall be credited to the relevant Accounts unless the Bank receives written instructions from us to the contrary.
- 3) I understand that the Bank acts only as my collecting agent and assumes no responsibility for the realisation of any items deposited with the Bank for collection. Proceeds of cheques or other instruments deposited with the Bank are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any of the Accounts that may have been exceptionally credited with an item subsequently unpaid on collection. The Bank may refuse to accept for collection cheques drawn in favour of third parties or if the payee's name is not identical to my name on the Bank's record. The Bank will not accept for credit to the Accounts any cheque or draft in favour of a third party crossed or denoted "A/c Payee" (or any words of similar effect). The Bank may at any time debit and recover from the Accounts the value of any instrument negotiated, purchased or collected by the Bank in the event that the proceeds are not received against the same at any time and/or after receipt of proceeds, the account of the Bank is debited or proceeds recovered from the Bank upon return of the instrument by the drawee bank or correspondent of the Bank.
- 4) The Bank may, in its absolute discretion, issue me with cheques in any form for the Accounts and may at any time in its discretion withdraw or recall the same. The Bank may also refuse to allow withdrawals except through such cheques. If a cheque-book is issued, I undertake to be responsible for its safe custody at all times and I will immediately notify the Bank if this or any of the cheques contained therein, is lost or stolen. I understand that the Bank may, in its absolute discretion accept from me any stop cheque instructions (either verbally or in writing) in case where I have lost the relevant cheque or, in other circumstances in which it is allowed by the law and agreed by the Bank. Should the Bank accept any such instructions from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank against any loss, damages, costs (including any legal costs) or demands incurred by the Bank as a result of or in connection therewith. The Bank will not be liable for any loss due to payment of any lost or stolen cheques, unless the Bank had notice of such loss or theft at the time of payment.
- 5) I accept that the provision of any overdraft facility or other accommodation by the Bank to me may be granted or refused at the sole discretion of the Bank. The continuance or withdrawal of such facility or accommodation at any time is also at the Bank's sole discretion.
- 6) I will be liable for any overdraft or other facilities arising in connection with any of the account and I hereby authorize the Bank to debit any of the accounts with all or any markup, commission and other banking charges, costs and expenses (including any legal costs) incurred in connection therewith at such rates as may be determined by the bank from time to time in its absolute discretion. I will also pay to the Bank any such amounts, in the manner and at such times, as may be required by the Bank in its absolute discretion.
- 7) As regards any and all amounts credited to the accounts during the period when any overdrafts or any other banking facilities in connection therewith are being provided by the Bank to me, such amounts shall firstly be applied by the Bank to reduce any mark-up payable on the overdrafts or any other banking facilities until the mark-up is paid in full. Then and only then shall any such amounts so credited be applied to reduce the principal amount of any such overdraft or any other banking facilities.
- 8) The accounts will be subject to applicable charges as per the Bank's schedule of such charges as revised from time to time. The Bank shall always be entitled without notice to me to recover from and debit the accounts for any charges, expenses, fees, commissions, markup, penalties, withholding taxes, levies of government departments or authorities and any other impositions in respect of the accounts or the balances in the accounts. The Bank is authorized to reverse credit entries made in error. The Bank is also entitled to reverse debit entries made in error in relation to the accounts. Any charges debited by the Bank are not refundable upon closure of any or all of the account(s).
- 9) I authorize the Bank to accept for safekeeping, collection or for any other purpose, any securities or other property deposited with the Bank on my behalf or received from me and to release or to deliver or give up any such securities or property against my written instructions.
- 10) The deposits and their payments are governed by the laws in effect from time to time in Nepal and are payable only at the branch of Standard Chartered Bank Nepal Limited in Nepal where the deposits were made. The Bank has discretion to allow withdrawal at other branches in Nepal subject to the production of evidence of identity of the customer satisfactory to the Bank and to payment of any customary charges that may be levied by the Bank from time to time, for such deposits or withdrawals.
- 11) The rate of any interest payable on any account may be displayed by the Bank at its various branches in Nepal and I accept that this rate may be subject to change without notice to the Customer. Interest on saving accounts and Foreign Currency savings accounts is calculated on a 365 days basis on a monthly minimum balance to be paid on semi-annual basis, i.e. June and December month end and on Term Deposits at maturity. The Bank shall have the exclusive right to determine the basis for the calculation of the amounts payable as interest on any Savings and Term Deposit accounts. No interest will be payable by the Bank on current accounts in any currency.
- 12) I accept that unless specified otherwise, maturity value of foreign currency or rupee term deposits shall be closed. Withdrawal of term deposits prior to maturity may be allowed at the discretion of the bank and may attract penalties by way of forfeiture or reduction in the interest as the case may be, payable on maturity and/or charges which are subject to change without notice to me, as determined by the Bank.
- 13) I accept that there are risks associated with the accounts denominated in foreign currency. Accordingly, I accept that withdrawals from and credit to foreign currency accounts shall be subject to availability of foreign currency notes at the time of withdrawal and subject to prevailing Nepal Rastra Bank and His Majesty's Government of Nepal rules and regulations. I also agree that the Bank may decline acceptance of foreign currency notes for credit to the account(s) at its discretion.
- 14) I accept that the Bank shall not be liable for unavailability of funds credited to the Accounts due to restrictions on convertibility or transferability or payment of funds, requisitions, involuntary transfer, acts of war, civil strife or other causes beyond the control of the Bank. I further accept that neither the Head Office nor any branch, subsidiary or affiliate of the Bank shall be liable for any consequences thereof, if due to any action of or restriction imposed by His Majesty's Government, Nepal Rastra Bank or any other authority or entity, any branch of the Bank is unable to either make payment to the customers in the currency of the accounts, or at all, or to transfer such funds in such currency, or at all. I am solely responsible for all such risks and any associated costs and expenses howsoever arising (including without limitation, those arising from any international or domestic legal or regulatory restrictions) in respect of any such accounts. I agree that the Bank's determination of whether it is or is not able given the prevailing applicable law and regulations to make any payment from or permit any withdrawal or transfer from any accounts shall be final and binding on me and shall not be questioned.

- 15) I understand that the statement of account in respect of the accounts will be provided and sent by mail or kept on hold at the Bank at such frequency as the Bank may determine from time to time or as requested by the Customer. Statement of account will be provided on a quarterly basis for Savings account and monthly basis for Current accounts unless otherwise advised. The contents of the statement of account will be treated as correct and conclusive and all discrepancies or objections, if any shall be deemed to be waived unless notified in writing to the bank within 30 days from the date of dispatch of the relevant statement. No statement of account will be sent or provided for a term deposit for which only deposit confirmation receipt will be issued. It is the responsibility of the account holder to provide the bank their correct and full address and any change in their address must be advised to the bank promptly. A flat fee according to Bank's Standard Tariff of Charges will be levied in the event if the statement to be posted is returned undelivered on account of wrong/incomplete address. A fee according to Bank's Standard Tariff of Charges will be levied for each duplicate statement.
- 16) I authorize the bank to respond, if it shall so choose, to any and all enquiries received from any other banks concerning the accounts without reference to me. For the avoidance of doubt, any such response may include a bank reference. I hereby authorize the bank to release any information in respect of the accounts and balances in the accounts to any authority demanding the same provided the bank bona fide believes it is obliged to release such information. No information to account holders shall be provided over the telephone unless they have availed Telebanking services.
- 17) I understand that I may close any of the accounts by giving prior written notice to the Bank. The Bank may however, either, at its own instance, or at the instance of any court or administrative order, or otherwise, close, freeze or suspend dealings on any of the accounts without prior notice to me or, without being liable for any breach of any duty it may owe to me.
- 18) I authorize the Bank to make such disclosure in respect of the accounts as may be required by any court order or competent authority or agency under the provisions of applicable law and/or otherwise to protect the interest of the Bank.
- 19) I understand that the Bank may close any of the accounts by giving 60 days notice to me. Any credit balance remaining due after expiry of 60 days will be sent by mail to me or the first named of the customers by a draft or pay-order in full discharge of the Bank's liability in respect of the accounts.
- 20) In relation to any dealings in respect of any of the accounts, the Bank shall not be liable for any loss resulting from such dealings in the event of my death, incapacity or bankruptcy (or any other analogous events or proceedings) unless and until the Bank has received written notice of any such event together with such documentary evidence as the Bank may require. Further, the Bank, shall not be liable to me for any losses, damages or delay attributable in whole or in part to the acts or omission of any government or government agency or any other event outside the Bank's control including, without limitations, strikes, industrial action, equipment failure or interruption of power supplies.
- 21) I accept that in respect of accounts that are held jointly, the Bank shall until given written notice to the contrary, be authorized, without exception, to honour, to pay to the debit of such accounts, all cheques, drafts and orders and all bills accepted and all notes made signed or endorsed, by any of the joint holders whether such accounts are for the time being in credit or overdrawn or become overdrawn by reason of such payment. If conflicting instructions are issued by any of the signatories, the Bank shall be entitled forthwith to stop the operation of the relevant accounts until such time as the dispute is resolved to the satisfaction of the Bank. The customers shall be both jointly and severally liable for the payment of any finance, together with return, interest and mark-up thereon at a rate determined by the bank from time to time.
- 22) I accept that in the event of death of a customer, credit balances will be released only against an original or certified copy of death certificate and relationship certificate of the beneficiary.
- 23) In respect of accounts opened in the name of minors, the bank shall be entitled to act on the instructions received from the guardian named on the account opening form, irrespective of whether the minor account holder continues to be a minor or not unless the bank receives written instructions from the guardian (in case parents are guardians) or a notice to the contrary from an appropriate authority.
- 24) Cheque-book for saving account will be provided upon maintaining of certain balance as stipulated by the bank.
- 25) Cheque-book to a third party will be delivered only after obtaining the identity document of the receiver and authority from the account holder.
- 26) Two different types of charges according to Bank's standard tariff of charges will be levied i.e. one for account closed within 3 months and other for accounts closed after 3 months.
- 27) Accounts may automatically be closed if they carry nil, negative or balance less than the applicable ledger fee for 60 consecutive days.
- 28) One day prior notice is required for withdrawals in excess of Rs. 5 hundred thousand from savings account.
- 29) The Bank shall not be held responsible for any shortfall/shortages not brought to the notice of the bank during cash withdrawal at the bank's counter.
- 30) I accept that the Bank shall have the right to refuse to open an Account or close an existing Account without assigning any reason. The Bank may prescribe minimum balance requirements for opening and/or maintaining Accounts. The prescribed minimum balance must always be maintained, failing which a monthly ledger fee will be levied

## TERMS & CONDITIONS (ATM)

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..

**B. Banking Instructions by Facsimile**

1. Unless I instruct the Bank in writing to the contrary, the Bank is authorized, but not obliged, to act on my banking instructions (including any instructions required by or, given by me, in relation to these terms otherwise expressly stated to the contrary) transmitted through a facsimile machine.
2. I shall release the Bank from and hereby agree to indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities however arising in consequence of, or in any way related, to:
  - (i) The Bank having acted in good faith in accordance with my written facsimiles instructions which appear on their face to have been originated from me, notwithstanding that such instruction(s), as above may have been initiated in error or fraudulently altered, misunderstood or distorted during communication; and
  - (ii) The Bank having refrained from acting in accordance with my written facsimiles instructions including a failure to act by reason of failure of actual transmission thereof to the bank or receipt by the bank for whatever reason, whether connected with fault or failure of the sending or receiving machine.

**C. Notices**

Save as otherwise provided in these Terms, any demand or communication made by the Bank under these Terms shall be in writing and made at the address given by me (or such other address as I shall notify the Bank from time to time) and, if posted, shall be deemed to have been served on me on the date of posting.

**D. Acceptance of Terms and Conditions**

I accept that the Bank reserves the right to modify these Terms from time to time. The revised or modified Terms will become effective upon notice being given to me, such notice being deemed to have been properly given, if displayed at the counters of the bank for a period of 15 days. I hereby waive any and all claims I may have against the Bank pursuant to the accounts or these terms unless such claim is based on the fraud or willful misconduct of the Bank. The Bank's interpretation of these terms shall be final and binding on me. I have signed the application form as a token of acceptance of the aforesaid Terms and I have read and understood the Terms prior to such signing.

**E. Documents Required**

1. Complete account opening form
2. Original Citizenship Certificate/Passport (for verification-retain photocopies for record)
3. Copy of birth certificate (for minor accounts)
4. Documents for verification of address

\_\_\_\_\_  
Signature of Single/Sole Applicant

\_\_\_\_\_  
Signature of Joint Applicant (A)

\_\_\_\_\_  
Signature of Joint Applicant (B)