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# APPLICATION FORM FOR STANDARD CHARTERED USD CREDIT CARD

Thank you for applying for the Standard Chartered USD Credit Card. For priority processing of your application, please complete all sections of your application in **BLOCK LETTERS**. ✓ boxes where appropriate and write N.A. if not applicable.

**IMPORTANT :**

- Sign the declaration and attach necessary documents.

## PERSONAL DETAILS

Name     
First name Middle name Last name

Name as you would like it on the card (max. 20 characters)

Father's Name

Sex :  Female  Male  
 Date of Birth     
DD MM YY

Marital Status :  Married  Single  
 No. of Dependents :

Educational qualification :  
 Post Graduate  Graduate  High School  
 Others (please specify) :

Nationality:   
 Citizenship/Passport No.:  Date of issue:     
DD MM YY  
 Place of issue:  Expiry:     
DD MM YY

## ADDRESS

Present residential address (please mention a landmark near your residence)

City  Ward No.  Tel.

Mobile  I authorize bank to send SMS  Yes  No Personal Email ID

Landmark near your residence :

You have lived in this address for the past \_\_\_ years \_\_\_ months **Your present residence is:**  Owned  Rented < 10 yrs.  Rented > 10 yrs.  Co-provided  
 Govt. Quarters  Parental  
 Leased  Others (please specify) :

Permanent residential address (please use BLOCK LETTERS only)

City  Ward No.

Tel.:

**Vehicle:**  
 You own a  Four-wheeler  Two-wheeler  None  
 Vehicle make  Regn. no.:

Please give us the name of a relative/friend in your city who does not stay with you as reference.

Tel. No.

## OFFICIAL DETAILS

Present office name and address (please use BLOCK LETTERS only)  
 Office Name   
 Department / Project Name

City  Pin

Tel. No.  Ext. No.

Mobile No.  Fax No.

No. of years in current employment:

**Current Position:**  
 Non-management / Clerical / Admin.  Junior Management  
 Middle Management  Senior Management  
 Self Employed

**Previous employment details:**  
 Company name   
  
  
 City   
 Tel. No.   
 No. of years at previous job:

### SEND THE STATEMENT TO

Residence address  Office address  
 Through Email

## OCCUPATION DETAILS

Salaried  Self Employed  Retired  
 Employed with You are a  Pvt. Ltd.  CA  Pub. Sec  Doctor  Others \_\_\_\_\_  
 Engineer  Businessman  Others \_\_\_\_\_

## INCOME DETAILS

Annual Income :   
 Other income:   
 Sources of other income :

## BANK DETAILS

Bank Name :   
 Branch :   
 Nature of a/c :  Savings account  Current account  Others  
 Number of years account held for :  Account Number :

## OTHER CARD DETAILS

Card number/expiry date (mandatory for holders of other cards)  
 1      
(Most used) Expiry Date    
MM YY

Credit Limit

Card number/expiry date (mandatory for holders of other cards)  
 2      
 Expiry Date    
MM YY

Credit Limit

## SUPPLEMENTARY CARD DETAILS

You would like a Supplementary Card for your  
 Spouse  Father  Mother  Son  Daughter

**Nationality:**

**Sex**  Male  Female Date of Birth     
DD MM YY

Father's Name:

Full name: (Supplementary Card applicant name)

Would you like to set up a spending limit per billing cycle to your supplementary card?  
 No  Yes  
 If yes, amount per month (USD)

## EXISTING RELATIONSHIP WITH STANDARD CHARTERED BANK

Nature of relationship :  
 Banking  Personal Loan  Home Loan  Auto Loans  Investment Services  
 Credit Cards  Others (Please specify) :

Bank Account No. 1

Bank Account No. 2

Credit Card No.

Loan Account No.  Relationship since

Signature of Supplementary Cardholder

## NEW CARD FEE DETAILS

	Primary	Supplementary
Joining Fee	USD 25	NIL
Annual Fee	USD 20	USD 20

Note : Limited to 2 supplementary cards per Primary / Principal Card

**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 \_\_\_\_\_ Currency \_\_\_\_\_

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

Declaration: I hereby irrevocably authorise the Bank to hold the above mentioned funds in my 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 to fully realise all the outstanding in my 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 A/C Title \_\_\_\_\_ Currency \_\_\_\_\_

Monthly Payment :  100% of Current Balance

Note: I authorize the Bank to debit the above stated account and I understand that the 'Auto Debit' standing instruction (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' (USD 10 for 100%) will be charged to my card account. There after it will be my responsibility to deposit at least the dues before the due date.

Standard Chartered Bank Nepal Ltd.  
Naya Baneshwor

**NRB Appendix - 2**

Dear Sir,  
Following are the details of my credit facilities with other banks/financial institutions (FIs):

Amount in USD. '000

Names of other Banks/FIs from where credit facilities availed	Total Limits/ Outstanding Date*: *(Should be not older than last quarter-end; last month-end preferred)		Overdue Yes/No (If yes, specify date)	Security Details		
	Limits	Outstanding		Nature of Security (a)	Details (b) (Location/name of guarantors, etc.)	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 confirm that the information provided above is correct. In case of mis-representation and/or the information provided is proved to be incorrect I assume full responsibility for any consequences thereof and agree that the Bank may prosecute me as per prevailing law.

PLEASE NOTE:< PLEASE ATTACH RELEVANT INCOME RELATED DOCUMENTS< DO NOT SEND ANY MONEY/CHEQUE WITH YOUR APPLICATION, YOUR CARD FEES WILL BE CHARGED TO YOUR CARD ACCOUNT< THE BANK RESERVES THE RIGHT TO PROVIDE THE APPLICANT WITH A CARD BASED ON INFORMATION AVAILABLE TO THE BANK AND THE BANKS ASSESSMENT OF CREDIT RATING< THIS APPLICATION FORM DOES NOT CONSTITUTE AN OFFER FOR THE CARD BUT IS ONLY AN INVITATION TO TREAT AN OFFER< THE BANK RESERVES THE RIGHT TO REJECT THIS APPLICATION WITHOUT PROVIDING ANY REASON.

**DECLARATION**

I herewith enclose my application for a Standard Chartered Bank Nepal Limited USD Credit Card and confirm that I have understood the points 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 is in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that 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) under my primary Credit Card account.
- 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 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 1.5% 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 and agree that:
- I need to pay a one time Membership Fee of USD 25 and an annual fee of USD 20 which will be levied to my card account on approval of my card application.
  - A supplementary card fee of USD 20 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 USD 10.
  - There is a Cash advance fee of USD 5 or 1% of the transaction amount whichever is higher on every Cash advance transaction.
  - In the case of loss/ stolen/ damage of my Card/ PIN there is a Replacement Card Fee of USD 15 per Card / PIN.
  - In case I need a copy of my transaction receipt for my record, there will be a Copy Retrieval fee of USD 10 per copy for every request.

**4. Regulatory Requirements - Gov of Nepal:**

- I understand that
- the issue of my credit card is confined to the regulation of Nepal Rastra Bank (NRB) and any amendments in the regulation of NRB shall be complied accordingly.
  - I hereby consent, agree and authorize the Bank to disclose information and data relating to me, information and data of any credit facilities availed of/to be availed of by me, and/or information and data relating to any default, if any, committed by me in discharge of my obligations. The information provided by me may be disclosed by the Bank as and when the Bank deems it appropriate and necessary and disclose and furnish the same to the Nepal Rastra Bank (NRB) and as per the prevailing regulations of Govt. of Nepal.

**5. 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.

**6. Disputes and Resolutions:**

- I understand that
- If I believe that an error has occurred in my card account, I should contact the Bank promptly within 30 days of the date of the statement.
  - I hereby consent, agree and authorize the Bank to at any time, to disclose to or share with or in any other manner make available to their, Head Office and any branch, related company, associate agent, partner or vendor or representative of the Bank, situated in Nepal or out of Nepal, any information concerning me including my financial position as also the details of my Credit Card account relationship with the Bank, for their use and purpose in connection with providing services or any facility to me.

**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) cut in half to the Bank and make full payment of all Charges and liabilities to the Bank.

**8. Post Disbursal:**

- 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.

**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 Cardholder.

Signature of Primary applicant

Date     
DD MM YY