



## 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 of Card Services Division, office details are given overleaf. You will need to quote your name and USD Prepaid Card number in all cases. Please Note: A 'Stop Payment' cannot be placed on a USD 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 USD Prepaid Card will be the proof that the USD Prepaid Card has been received and you agree to abide by all its terms and conditions.

- **Card Validity**

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

- **Cash Advance**

For every cash advance drawn there is a transaction fee of **USD 5 or 1%** whichever is higher.

- **Exchange Rates and Conversion**

All transactions will be converted into US dollars as at the date they are processed by Visa International in accordance with its rules. Accordingly the conversion rate may differ to **the extent of 2%** from other SCBNL exchange rates on other authorised foreign bank exchange rates in the country where the transaction occurs.

- **Balance Enquiry Facility**

Balance enquiry facility is available on ATM machines outside India and Nepal accepting Visa brand of cards. Upon making an enquiry, ATM machines will provide balance of USD Prepaid Card in convertible local currency of that particular country where the card is being used.

- **Duplicate Statement**

Duplicate copy of statement will be issued to Cardholder on his/her request and is liable to pay USD 5 for each duplicate statement.

- **Lost or Stolen Cards**

If your USD 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 USD 100 for any fraudulent use of the Card after it has been reported lost/stolen. Do not attempt to use your USD Prepaid Card, which has been reported lost/stolen (and subsequently found) as it is liable to be confiscated on the presentation.

- **Replacement Card**

Replacement card will be issued on request of the Cardholder in case of loss/damage of his/her USD Prepaid Card. Charge of USD 35 will be levied for delivery of cards outside Nepal at the given address of the customer. For cards collected from the SCBNL branches USD 25 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 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 USD 10 for each such request.

- **Nepal Rastra Bank Requirement**

The use of the Card is confined to countries other than Nepal, India and Bhutan, which is provisioned under the NRB Circular No. 276 dated 2058.4.32/August 16, 2001. Failing to abide by the conditions mentioned above shall be liable for prosecution under the provision of Foreign Exchange Regulations Act, 2019.

- **Please Remember**

- Never share your PIN with anybody. Do not keep your PIN with your USD Prepaid Card under any circumstances.
- Please do not handover your Standard Chartered Bank Nepal Limited USD 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 USD Prepaid Card.

Advise the bank of any discrepancies within **30 days** from the statement date. In the event of non-receipt of such advice within the stipulated 30 days time, the statement will be considered correct.

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