

CREDIT CARD

Consist	ent, Strong & Dependable	APPLICATION		Photo
	Branch.	建筑社员		
5		O overes	BANK LIMITED	
Card N	lo.	WILDOW WILLOW	VISA	O TYPES ON EMITED EVEREST BANK LIMITED EVEREST BANK LIMITED
Customer	ID			VISA
			And The State of t	VISA
I would lik	e to apply for Visa Rupee (Val	id in Nepal & India) 🔃 Visa	USD (Valid Worldwi	de), Credit Card
with Cred	it limit ofa	nd Payment Option of 10%	100%	·
1. Perso	nal Information:			
Name	First Name	Middle Name		Last Name
Date	of Birth : year month	day (B. S.)	month day (A.	D.)
Sex:	Male Female	Marital Status: (Single Marrie	d
No. o	of dependents:	Occupation:	Educa	tion:
Relig	ion:	PAN No.:	Nation	nality:
Citizo	enship No.:	Place of issue:	Issued	Date:
Passp	oort No.: Place of	issue: Issued Da	te: Exp	o. Date:
Othe	r (Specify): Place of	issue: Issued Da	ate: Exp	o. Date:
Owne	ership of Vehicle: Two wheeler	Four Wheeler Model:	Registe	ered No.:
2. Famil	y Details:			
S.No.	Relation	Name		Remarks
1.	Spouse			
2.	Father			
3.	Mother			
4.	Grand Father/Father in law			
5.	Grand Mother/ Mother in law			

1.	Spouse	
2.	Father	
3.	Mother	
4.	Grand Father/Father in law	
5.	Grand Mother/ Mother in law	
6.	Son	
7.	Daughter	
8.	Daughter in law	

3.	Occupational Informat	ion:				
	Type of Employer: (Employer's Firm:Private Ltd Governmen	nt Public Ltd. NGO / IN	IGO Others:		
	Nature of Firm: Designation: Employed since: If Self Employed: Name of Company / Firm:					
	Form of Business: Nature of Business: Registration No.:	Sole Proprietorship Priva Design Date of Reg	ate Limited Partnership nation: Bus gistration: Register	Others: iness since: red with:		
		nployer's Firm / Own Company:				
	Address:		No. of years em	ployed/engaged:		
4.	Address Details:					
	City/Tole : Municipality/VDC : Ward No. : House No. : District : Zone : Country : Phone No. : Mobile No. : Fax No. : Email : Website :	Permanent	Present	Employer/ Business		
5.	Location Map of Resid	ence / Business:				
	Location map of yo	our present address (Residence)		N †		
	Location map of yo	our Employer / Business.		N †		

ì.	Financial Information:	nancial Information:					
	Annual Income (Estimated)	Amount NPR	Annual Expenses (Es	timated)	Amount NPR		
	Salary Income		Living Expenses (food	Living Expenses (fooding/clothing/utilities			
	Business Income		Loan Repayment	Loan Repayment			
	Rental Income		Rental /Insurance / I	ncome Tax			
	Pension Income		Other Expenses				
	Other Income (please specify)						
	Total		Total				
7.	Other Credit Card Details:						
	Card Type Car	rd Number	Issuing Bank	Credit Limit	Expiry Date		
	· · · · · · · · · · · · · · · · · · ·						
3.	Bank Deposit & Loan Details:						
	a) With Other Banks/FI						
	Deposit / Loan Type		Bank or FI	R	Remarks		
	b) With Everest Bank:						
	Deposit/Loan Type Branch		Current Bala	ance Ac	Account No.		
	I hereby authorize the bank to	oarmark my Caving	/Current/Fixed Deposit	Assount No.			
	maintained at	, ,	•				
	of the Credit Card Limit.	branch by	an amount of		_ against avaitment		
1.	Supplementary Card Facility:						
•	You are requested to provid	e supplementary ca	ard to my family memb	ners as detailed held	ow I shall he fully		
	responsible for settlement of		· · · · · · · · · · · · · · · · · · ·		-		
	Mr./Mrs./Ms.:						
	First	Name	Middle Name		Last Name		
	Date of Birth:	month day					
	Occupation:	,	ationship:				
	Citizenship No.:				-		
	·		•		Photo		
	Contact Address:						
	Contact No.:	E-n	nail:				
	Date: vear month	day					
	уеан топип	uay					
				Signature o	of Supplementary		

10. Mode of Statement Delivery:				
E-Statement through E-	mail	E-mail:		
Collect		Collect from	branch of EBL	
11. Mode of Repayment (Settlemo	ent Procedure):			
Auto Debit: I would lil payment option.	ke to have my account a	utomatically debited for my c	redit card payment, as per my	
Direct Payment: I will	arrange to repay the re	quired amount as per the stat	tement within the due date.	
12. Debit Authority:				
settlement of transactions	/ charges incurred thro to undertake full liabilit	ugh the use of the credit card	tioned account(s) towards the issued to me/us including any ls (if any) incurred due to the	
Card type	Acco	unt Name	Account No.	
NPR Card				
USD Card				
Date: year month	day			
		L	Signature	
13. Documentation:				
General: Copy of Citizenship / Passport, Recent Photograph Salaried: Employment Certificate with Salary & Benefits, Employer's Reference / Recommendation Self Employed: Registration Certificate, Tax Certificate, Share Ownership Pattern Certificate, Partnership Agreement, Financial Statements Others: Corporate Guarantee (if required) Address Verification Document: Telephone / Water / Electricity Payment Bill				
	• • •	Water / Electricity Payment B	ill	
Address Verification D	• • •	Water / Electricity Payment B	ill	
Address Verification D 14. Declaration: I / we hereby apply for Even this Application Form is true right to accept or reject mead and understood the temprinted in this Application	rerest Bank Limited (EBL ue and correct to the be ny / our application with erms and conditions gov form and agree to abid	e) "CREDIT CARD" and declar ost of my / our knowledge. I / out assigning any reason wha erning the use of EBL "CREDI	e that information provided in we agree that EBL reserve the tsoever. I / we have received, T CARD" and its consequences the event I / we fail to abide	
Address Verification D 14. Declaration: I / we hereby apply for Even this Application Form is true right to accept or reject mead and understood the temprinted in this Application by such rules, terms and control of the such rules.	rerest Bank Limited (EBI ue and correct to the be ny / our application with erms and conditions gov form and agree to abid anditions, I / we bear th	e) "CREDIT CARD" and declar of my / our knowledge. I / out assigning any reason wha erning the use of EBL "CREDI be by them unconditionally. In	e that information provided in we agree that EBL reserve the tsoever. I / we have received, T CARD" and its consequences the event I / we fail to abide	
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Terms and Conditions

1. Definition

- a. "Bank" refers to Everest Bank Limited and its successors and assigns, who is licensed to issue Credit Cards.
- b. "Card" refers to Everest Bank Limited Credit Card.
- c. "Cardholder" refers to an individual mentioned in card application form, to whom and for whose use, Card has been issued.
- d. "Supplementary Cardholder" refers to the person, whom Supplementary Card is issued at the request, risk and responsibility of the Primary Cardholder.
- e. "Card Account" refers to Credit Card Account maintained by the bank in the name of Cardholder, for the purpose of accounting all credit and debit transactions incurred by the Cardholder.
- f. "Merchant" refers to any retail and service outlets that accepts Card as mode of payment for sale of goods and services.
- g. "Card Transaction" refers to the transaction performed by use of Card for purchasing goods or services or to draw cash from any Automated Teller machine (ATM) or merchant location with Point of Sale (POS), with or without using Personal Identification Number (PIN).

2. Ownership

- a. The Card is a property of the Bank at all times.
- b. The Card is non-transferrable
- c. The Bank reserves the rights to seize/cancel the Card so issued to any Cardholder, if the information submitted by such Cardholder is found to be false and/or the Card has been misused.
- d. The Bank reserves the right to terminate membership, withdraw the privileges attached to the Card or not renew the expired Card at any time and to call upon the Cardholder to surrender the Card without assigning any reason, whatsoever.

3. Liability

- a. Use of the Card after notice of withdrawal of the privileges or the termination of the membership is fraudulent and may be subject to legal action by the Bank in accordance with the prevailing law.
- b. Upon termination of membership or withdrawal of privileges of the Card for any reason whatsoever, the Card shall be returned to the Bank within 7 days from the date of receipt of notice. The Cardholder shall be liable for payment of the bills arising out of use of the Card till Card is not surrendered to the bank.
- c. The Card has fixed validity and shall be renewed automatically on expiry and renewal charges shall be posted on Card Account. If Cardholder is not willing for renewal of the Card, he / she should notify to the Bank through written notification in prior of 60 days of Expiry date of the Card.
- d. The Cardholder shall not use the Card towards expenses prohibited by Nepal Rastra Bank or any other applicable law. The Cardholder shall be bound by all the prevailing rules of Nepal Rastra Bank and Government of Nepal and in the event of failure to so abide, the Cardholder shall bear any resulting damage, penalties and/or action as a consequences thereof.
- e. It will be responsibility of the Cardholder to submit supporting documents pertaining to any purchase transactions done outside Nepal to the bank, as and when requested

4. Lost / Stolen

- a. The Card and PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Cardholder shall not disclose the PIN or permit possession of the Card to any other person. The Cardholder undertakes full responsibility for any transactions made by the use of the Card, whether or not made with his/her knowledge or authority.
- b. The Cardholder agrees to inform the Bank in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Cardholder will be held liable for all the transactions received prior to this notification.

5. Acceptance

- a. Any Merchant sales slip signed by the Cardholder shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder himself / herself and will be charged by the Bank to the Cardholder.
- b. The transaction log of ATM transactions shall be conclusive proof of the charges recorded therein as incurred by the Cardholder himself / herself. The verification of PIN confirms the authenticity of the Cardholder and the transaction.
- c. The Cardholder should be responsible to reconcile the transaction with the Card Account Statement. Any claim or dispute on the Card transaction should be channeled through the bank as per the prevailing rule & regulation of the bank and related regulating bodies. In such cases, Card Brand Network or related regulating bodies may impose limitation to accept disputes, fix dispute resolution time frame and define settlement procedures, which shall be binding to the cardholder.

- d. The Bank shall not be responsible in any way for non-availability of ATM services or POS terminals at merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or ATM or POS, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
- e. The Bank reserve the right to add/or amend these terms and condition including fees and service charges without giving any prior notice, which shall be binding on the Cardholder and Bank will intimate the same to Cardholder at its convenience.

6. Payment and fees

- a. All charge slips and cash advance vouchers signed by cardholder and cash drawn from ATM in respect of the use of the Card be charged by Bank to the Card Account. Bank reserves the right to debit Cardholder account from the date, that the Bank receives charge slips or debit information. Cardholders agrees to pay the amount shown due in the statement to the Bank within the date stipulated in the statement for payment.
- b. The bank shall levy fees/ service charges to the card holders as decided from time to time. The charges/fees shall be debited from the card account and the cardholder agrees to pay all the fees/charges levied by the bank.
- c. Partial payment of due amount or late payment of due amount will attract debit interest, which is prescribed by Bank from time to time. In case of partial payment, interest is levied to full due amount from statement date to payment date and remaining amount from payment date to next statement date.
- d. For cash withdrawal from ATM/POS, interest shall be charged from the day of withdrawal to the day of full payment.
- e. Cardholder must settle minimum due amount within payment due date. Non settlement of Minimum Due Amount within payment Due Date will attract Late payment Fee.
- f. All cash advances and other special services e.g. Airlines refund, communication service, purchase of fuel etc. availed by cardholder shall attract service charge at the rate prescribed by the bank from time to time.
- g. It shall be the sole responsibility of the cardholder to collect account statement and advice. The bank may provide a copy of statement on payment of service charge fixed by the Bank.
- h. Every Cardholder is assigned a certain limit for the use of his/her card. A cardholder should not exceed the limit frequently, the same may result in cancellation of the card at the Bank's sole discretion and attract a service charge fixed by the Bank.
- i. Currency exchange gain/loss; if any, arises out of the card transaction, shall be posted in the respective card account.
- j. The joining fee and annual membership fee will be billed in Card Account in advance.
- k. Bank will levy any other service charges as decided from time to time for special service rendered to cardholders.

7. Indemnity

The Cardholder undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, damages, cost or expenses incurred and sustained by the Bank arising out of Cardholder's failure to observe any of the terms and conditions herein mentioned.

Applic	ant	's Si	igna	iture	9			
Date:		ye	ar			month	day	

-nr	Kan	k's	ISE	Only
	Bull	. U	900	

Application Received on: year month day The above information provided by the applicant is:	Card Issued On: year month day
Checked by:	Verified by:
Name :	Name :
Signature :	Signature :
Date : year month day	Date : year month day