

The Manager
Prabhu Bank Ltd.

Date :

D	D	M	M	Y	Y	Y	Y
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..... Branch

Dear Sir/Madam,

Kindly request you to provide below mentioned facilities on my/our account maintained with you as detailed below.

Applicant Details

Account Name																						
Account No.	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td></tr></table>				-	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									-	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						
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User ID for I-banking	<input type="checkbox"/> E-mail ID <input type="checkbox"/> Mobile No. <input type="checkbox"/> CIF Code <input type="checkbox"/> Others.....																					

(Note: CIF means middle 8 digit of account number, Bank may add suffix / prefix for uniqueness in proposed User ID if selected others.)

(√) Tick the required Facility:

☐ Please Tick if customer wishes to use M-banking and I-banking from abroad

Facilities	<input type="checkbox"/> New	<input type="checkbox"/> Amendment																																																										
<input type="checkbox"/> Mobile Banking	<input type="checkbox"/> SMS & Account info View Only <input type="checkbox"/> Full Feature (Includes Alert & Transaction) <input type="checkbox"/> Others, (specify)	<input type="checkbox"/> Unblock <input type="checkbox"/> Block <input type="checkbox"/> Reset PIN <input type="checkbox"/> Add Full Feature <input type="checkbox"/> Remove Full Feature <input type="checkbox"/> Change Mobile No <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">Old No.</td> <td><table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></td> </tr> <tr> <td style="font-size: small;">New No.</td> <td><table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></td> </tr> </table> <input type="checkbox"/> De-Registration <input type="checkbox"/> Others, (specify)	Old No.	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											New No.	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																												
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<input type="checkbox"/> I- Banking	<input type="checkbox"/> Account Info View only <input type="checkbox"/> Full Feature (Including Transaction)	<input type="checkbox"/> Block <input type="checkbox"/> Unblock <input type="checkbox"/> Reset Password <input type="checkbox"/> Add Full Feature <input type="checkbox"/> Remove Full Feature <input type="checkbox"/> De-Registration <input type="checkbox"/> Others, (specify)																																																										
<input type="checkbox"/> Debit Card	Card Type <input type="checkbox"/> VISA <input type="checkbox"/> SCT / UPI <input type="checkbox"/> Others, (specify)	Card No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> <input type="checkbox"/> Block <input type="checkbox"/> Unblock <input type="checkbox"/> PIN Refresh <input type="checkbox"/> Renewal <input type="checkbox"/> PIN Regeneration <input type="checkbox"/> Change Mobile No. for Green PIN <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">Old No.</td> <td><table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></td> </tr> <tr> <td style="font-size: small;">New No.</td> <td><table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></td> </tr> </table> <input type="checkbox"/> Replace due to <input type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Damaged <input type="checkbox"/> De-Registration <input type="checkbox"/> Others, (specify)																			Old No.	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																			New No.	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																		
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Note: SMS Alert will be enabled for transaction NPR 1000 and above only.

Account to be linked	Bank Account Numbers (mention a/c no and tick desired facilities)																Mobile Banking	I- Banking	Debit Card																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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Terms and Conditions Governing Mobile Banking/Internet Banking/Debit Card

1. The terms and conditions is applicable to all digital means of services such as internet banking, mobile banking, SMS banking and card/ATM services.
2. The services requested as per this application are subject to verification of information / documents provided by the customer. The Bank shall be entitled at its sole discretion to reject this application or any part thereof, without furnishing any reasons. The customer must provide the demanded information by the bank from time to time relating to use of bank's service.
3. The services will be subjected to charges as per the Bank's prevailing standard tariff of charges. Those charges can be amended by the Bank from time to time publishing in Bank's official website with or without directly providing information to customer. The Bank shall debit the Nominated Account(s) for all fees, charges, including transaction charge / fee as determined by the bank and mobile/payment service provider or related third party relating to the Internet/Mobile Banking, ATM Cards and the services thereby provided.
4. All the transaction requested through digital platform/card shall be executed by the bank at its sole discretion and the bank may reject or cancel such transaction with/without notice to the customer at any time.
5. The customer shall be responsible for all the transaction executed. No transaction shall be changed or reversed once executed. However in case any error/omission, the bank may hold such amount or settle those transaction only after written confirmation from the concern accountholder on basis upon customer lodges request to bank.
6. Cards issued by the Bank are the property of the Bank and the customer should take utmost care of those instruments and keep them safely. The Bank will not be liable if those banking instruments misplaced by the customer or stolen or encashed in any way
7. If customer wishes to use digital channel of banking services such as Mobile banking and Internet Banking etc. from abroad, customer shall mandatorily pre-inform to bank before going abroad.
8. Customer shall immediately inform to bank in case loss of Cards, PIN, password and other banking instrument issued by bank.
9. Upon receiving the username and password, the password must be immediately changed by the customer. The customer shall be responsible for keeping username and password securely given by the bank for operating digital/card services.
10. The customer shall not use or try to use or instruct anyone to use bank's digital/card service through any kind of illegal means.
11. The customer shall be self-aware that the Bank shall not demand any information related to customer Log-in ID, Password or OTP from customer in any form by any means including through email or phone calls, web-chat or social sites.
12. The bank shall not be liable for a losses, risk, cost arising out of computer/cyber-crime such as hacking, unauthorized or illegal transaction, from sharing of Cards, PIN, OTP, Log-in Password of Digital Channel Services to any unauthorized person by the customer. The customer shall not have right to claim to Bank for unauthorized use by the reasons. All the loss related to it as decide by the bank shall be held by customer and bank shall have the authority to block/inactivate the digital/card services in such accounts.
13. The usage of Cards, Internet Banking and Mobile Banking facility shall be governed by circular issued by Nepal Rastra Bank from time to time.
14. The digital/card services are non-transferrable. The Bank reserves the right to cancel the digital/card services and stop its operations unilaterally.
15. The cash dispensed from the ATM machine must be collected immediately. In case customer did not take the dispensed cash maximum in 30 seconds, it is drawn back into the machine. However, the account will be debited. The bank shall not be liable for any unauthorized possession of dispensed cash. The bank may settle those transaction to the best effort basis upon customer lodges dispute to bank.
16. Wrong entry of PIN for three continuous times while making transactions in Digital Services/ATM/POS shall automatically make the service inoperative. In such case, the customer should submit written application to the bank for reactivating those services for operations.
17. The Bank shall debit the account designated by the customer for all transactions initiated including cash withdrawals by using the digital channel or cards. For this purpose, the customer irrevocably authorizes the Bank to debit his/her nominated account with the amount of transaction effected through the use of the services/card.
18. In case of joint nominated account, all the members shall be jointly and severally responsible for all transactions performed through digital channel and card. In case of minor account, guardian of account shall be assumed to be authorized person to avail these digital channel/card services.
19. The Bank reserves the right to terminate membership, withdrawal the privilege(s) attached on the card or not renew the expired card at any time and to call upon the customer to surrender the cards. Upon termination of membership or withdrawal of privileges of the card for any reason whatsoever, the card shall be returned to the card department of the Bank within 7 days from the date of receipt of notice. The customer shall be liable for payment of the bills arising out of use of the card till card is not surrendered to the Bank. Use of the card after notice of withdrawal of the privilege(s) or the termination of the membership is fraudulent and is subject to legal action by the Bank in accordance with the prevailing law.
20. The Bank reserves the right to limit per/daily/monthly amount and no. of transaction by the customer using digital channel or cards. The information related to the same is available in bank's official website. The bank can decide on denomination that would be dispensed from Bank's own ATM.
21. The Bank shall not be responsible in any way for non-availability or delay of digital/ATM services or POS terminals at merchant outlets for any reason whatsoever and howsoever arising as a result of natural calamities, legal impediments, failure of telecommunication networks, malfunctioning of the digital channel, card or ATM or POS, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
22. In case of customer debited against the unsuccessful transactions from other than Prabhu Bank terminals, cash reimbursement days shall be, depending upon nature of transactions, minimum 3 days to maximum 50 days. Bank shall act as per the advice received from the acquirer (ATM/POS owner).
23. Signed sales slip on a/c of the Customer shall be the conclusive proof of the charges recorded therein as incurred by the customer himself and will be charged by the bank to customer. However, the Bank shall not require signature verification on such sales slip.
24. The Customer should submit the documents against the transactions made other than Nepal, if demanded by the Bank, failing which customer agrees to bear punishment as per prevailing Act.
25. The Cards and Digital Channel Services should not be used for the payment of capital expenditure while using for INR transactions.
26. The transactions log of ATM transactions shall be the conclusive proof of the charges / transactions recorded therein as incurred by the customer himself. The verification of PIN confirms the authenticity of the customer and the transactions.
27. It shall be the responsibility of the customer to reconcile the transactions with the account statement every month. Any dispute on the transaction should be lodged immediately after noticed by the customer.
28. The customer shall provide written instruction to the bank for cancellation or non-renewal of the card or digital channel services one month prior to the expiry of the service; otherwise, service will be automatically renewed levying charges as per prevailing STC.
29. The bank reserves the right to amend these terms and conditions at any time and in any manner which the bank deems necessary with or without prior notice to the applicant or the public.
30. The Customer 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 Customer's failure to observe any of the terms and conditions herein mentioned.
31. The customer shall agree that the bank shall not be liable for following cases:
 - a) If any of the mentioned terms and condition is violated
 - b) If the bank is not notified timely in the event any unauthorized access or suspicious/wrong transaction
 - c) If information orders are lost or damaged before transfer to concerned party.
 - d) Unauthorized access or use, breach of confidentiality related to customers information and email by any person(s).
32. In addition to the terms and conditions mentioned above, related laws of Nepal, generally accepted banking norms, customs, practices, and all the terms and conditions as mentioned in the account opening form related to card, mobile banking, and internet banking shall be applied to this application request and it is assumed that customer have thoroughly read, understood, accepted and agreed to be bound by these/above terms and conditions.

Authorized Signature(s)/stamp

Bank Use only

Signature Verified By:
Name & Sign:
Date:

Executed By:
Name & Sign:

Verified By:
Name & Sign: