

EMPLOYEE BANKING - CREDIT CARD FORM

ANNEX B

All other information captured in the Account Opening Form (A/c No _____) holds true for this card application)

If you have opted for Credit Card, please fill up the section below.

Select your choice of card: Visa Classic Visa Platinum Others

In case you have been with current organization for less than 2 years:

Name of the previous Organization: _____ No of years with organization: _____

Income details:

If Salaried, Salary Date _____ Basic (Monthly) _____ Allowance (Monthly) _____ Total Monthly Salary _____

Detail of other Credit Card

S.N.	Bank Name	Card No	Credit Limit	Since When	Expiry Date
1.					
2.					
3.					

I would like to avail credit card against

Salary Income - (Salary detail is as per salary certificate from employer)

Others _____

I would like to have my/our account automatically deducted each month for my credit card payment

Account No

Payment option 2% of total due or minimum NPR 1000 100% of Outstanding Balance

Bank Account to be debited on Statement Date Due Date

Nepal Rastra Bank Requirements

Following are the details of our credit facilities with other banks/financial institutions (FIs):

Amount in NRS. '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						
Total						
2.Bank/FI Working Capital Loan Term Loans Other Loans / Facilities Non Funded Facilities						
Total						
3.Bank/FI						
Grand Total						

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.

Declaration:

I/we confirm that the information provided above is correct. In case of mis-representation and/or the information provided to be incorrect I/we assume full responsibility for any consequences thereof and agree that the Bank may prosecute me/us as per prevailing law.

Declaration for Credit Cards.

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 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) or use on my account to the person(s) I named.

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 understand that my application may take a minimum of 10 working days from the time of submission of all credit card related documentation as required by the Bank. I also 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. Acceptance/Usage:

I understand and agree that the bank may not accept request for Visa Platinum Credit Card at the discretion of the bank and may consider issuance of Visa Classic Credit Card.

3. Nepal Rastra Bank Requirements:

I understand that

The use of my Card is confined to Nepal, India and Bhutan and should not be used outside these countries. The use of my card outside these countries makes my card liable for immediate cancellation and any other appropriate action as stipulated by Nepal Rastra Bank or other regulatory bodies from time to time. I will be liable and responsible to clear all outstanding without prejudice to any right, remedy or action available against me, by Nepal Rastra Bank, the Bank or any regulatory agency.

My card is a local rupee card. The transaction at Duty Free shops will be billed in US Dollars thus I am prohibited from using my card at Duty Free shops. The maximum amount I may draw as Cash Advance while visiting India is as advised by Nepal Rastra Bank, from time to time and subject to my credit card limit and available balance. The card is liable for cancellation in case there are any cash transactions beyond the amount stipulated by Nepal Rastra Bank from time to time and the Bank can provide such information to NRB for investigation and/or necessary action. In such cases I will be liable and responsible to clear all out standings without prejudice to any right, remedy or action available against me, by Nepal Rastra Bank, the Bank or any regulatory agency. It is my responsibility to provide supporting documents pertaining to any purchase transactions done in India to the Bank as and when requested. It is my responsibility not to utilize my funds withdrawn from credit card for capital investments in India.

4. Disputes and Resolutions:

I understand that

If I believe that an error has occurred in my card account, I should contact Bank promptly within 30 days of the date of settlement.

5. 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) out in half to the Bank and make full payment of all Charges and liabilities to the Bank.

6. Post Approval:

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. I need to inform the bank regarding any change in my occupation/employment/status and change of address and to provide any further information that the bank may require from time to time.

7. 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 Cardholders.

8. Consent for freedom to disclose information:

I/We hereby consent to the Bank, its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank and Standard Chartered Bank (including all its branches) ("SCB"), including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank and SCB, to the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties"); the agents and independent contractors of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties; any actual or potential participant or sub participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (any agent or adviser of any of the foregoing); any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party; any court or tribunal or regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Permitted Parties.

9. EMV Clause: In addition to the above clauses regarding issuance of card, I hereby read and understand my responsibilities and the following risk associated with the card I have applied for:

(a) It is my responsibilities to ensure the security of Card and PIN issued by bank. If I fail to observe these security requirement, I will be liable for any unauthorized use of the card issued by the bank and loss involved

(b) It is my responsible to advise any discrepancies in the transaction/s details provided by the Bank through monthly statement. It is my sole responsibilities to advise the bank within 30 days from the statement date, in case there are any discrepancies. If I fail to advise the bank within 30 days from the date of statement, the Bank will consider the transaction/s and statement details are correct and I will be liable for any such transactions.

Authorised Signature of Primary Card Applicant

Name:

Date: