

RECENT
PHOTO

CREDIT CARD APPLICATION FORM

Visa Credit Card ☐ Virtual Credit Card ☐

..... Branch

Date / /

PERSONAL DETAILS

Full Name																										
पूरा नामथर:																										
Nationality <input type="checkbox"/> Nepali <input type="checkbox"/> Other													Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other													
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Other.....													Date of Birth													
													/ / BS							/ / AD						
Identification Document Type <input type="checkbox"/> Citizenship <input type="checkbox"/> Voter's ID <input type="checkbox"/> Driving License <input type="checkbox"/> Passport <input type="checkbox"/> Other.....																										
ID No. Issuing Authority..... Issued Date B.S. / / Validity Date BS / /																										
AGE	<input type="checkbox"/> 22-30 <input type="checkbox"/> 31 – 50 <input type="checkbox"/> 51 - 60 <input type="checkbox"/> Over 60																									
Education Qualification	<input type="checkbox"/> Professionals <input type="checkbox"/> Master's Degree <input type="checkbox"/> Bachelors' degree <input type="checkbox"/> Others																									
Vehicle Owned	<input type="checkbox"/> Vehicle Owned: <input type="checkbox"/> Two Wheeler <input type="checkbox"/> Four Wheeler <input type="checkbox"/> None																									
Ownership:	<input type="checkbox"/> Own <input type="checkbox"/> Company Provided <input type="checkbox"/> Financed <input type="checkbox"/> Registration Number:																									
PAN	Mobile No:										Email ID:															

FAMILY DEATILS

Spouse Name.....	Mother's Name.....
Father's name.....	Grandfather's Name.....
Son/Daughter.....	Son/Daughter.....

RESIDENTIAL ADDRESS

Types of Residence <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Owned By parents <input type="checkbox"/> Company Provided <input type="checkbox"/> Other.....	
Temporary address	
House No.....Tole /Street.....Ward No.....Metro./Sub-MetroP./Municipality/R.Municipality	
District ProvinceCountry Mobile No:.....	
Permanent address	
House No.....Tole /Street.....Ward No.....Metro./Sub-Metro/Municipality/R. Municipality	
District ProvinceCountry Mobile No:.....	
Name of Landlord	Landlord Contact No

OCCUPATION / BUSINESS DETAILS

Occupational Industry Type	<input type="checkbox"/> Public limited <input type="checkbox"/> Government and semi Government <input type="checkbox"/> Family own Business
	<input type="checkbox"/> Private Limited <input type="checkbox"/> Self Employed <input type="checkbox"/> Other
Occupation Status	<input type="checkbox"/> Professional <input type="checkbox"/> Managers / Sr. Executives <input type="checkbox"/> Officer and Above
	<input type="checkbox"/> Self Employed <input type="checkbox"/> Clerical / Other

Organization Name :.....	Nature of Business.....
Year at Current Organization.....	Current Organization Address
Years at previous organization (if any)

FINANCIAL INFORMATION

Gross Monthly Income	Monthly Living Expenses.....
Other Income.....	Loan Interest / EMI.....

Existing Card holder: ☐ Yes ☐ No

Card Type	Issued By	Since	Limit	Expiry

DETAILS OF OTHER CREDIT CARDS/ LOANS

Bank name	Credit Limit	Issuance Date	Expiry Date

Dear sir madam,

Following are the details of our credit facility with other banks/Financial institution.

Name of other Bank/FI's from where credit facility availed	Total limits/ Outstanding Date		Overdue Yes/No (If yes specify date)
	Limits	Outstanding	
1.....Bank/FI working capital loan, Term loan other loan/Facility Non funded facility			
Total			
2.....Bank/FI working capital loan, Term loan other loan/Facility Non funded facility			
Total			
Grand Total			

Please attach additional sheets in case of insufficient space or for additional details of security and other remarks, if any. I/we confirm that the information provided above is correct. In case of misrepresentation and /or the information provided is proved 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.

REFERENCE PERSONNEL

Name:	Mobile Number:
Designation:	Email Address:

Name:	Mobile Number:
Designation:	Email Address:

STANDING INSTRUCTION FACILITY FOR SRDB ACCOUNT HOLDER

Yes, I would like to have my account automatically debited each month for my credit card payment.

SRDB Account Number:.....**Account Name:**

Monthly payment: ☐ **100% of outstanding Balance** ☐ **10% of outstanding Balance**

I authorize the Bank to debit the above stated account and I understand that the “Auto Debit” standing instruction for the selected monthly payment will be effected on the payment due date. This means the credit to my card account will be made prior to the due date avoiding accrual of late payment fee. I understand and agree that if there is insufficient balance in the nominated Bank account to meet the selected monthly payment amount /due, it will be my responsibility to deposit the selected monthly payment amount/due within the due date, or else will attract an applicable late payment fee.

.....
Customer Authorized Signature

<div style="text-align: right; margin-top: 10px;"> North ↑ </div>
Location Map of Your Residence (Present Address) Nearest Land mark=====
<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> <p>Declaration</p> <p>I declare that the information provided in this application are true and correct best of my knowledge. The credit card shall be used for legitimate purpose only. I hereby agree that SRDB is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I hereby declare that have read and understood and will abide by term and conditions mentioned on the perforated sheet set forth for use credits and rule regulations of Nepal Rastra Bank. I also authorize SRDB to verify any of above information.</p> <p>..... Signature of Customer</p> </div> <div style="width: 25%; text-align: center;"> <p>Thumb Print of Account Holder</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 40px; height: 100px;"></div> <div style="border: 1px solid black; width: 40px; height: 100px;"></div> </div> </div> </div>

Document required for application:

- A copy of your Citizenship'
- A recent passport size photograph
- Copy of your Private Vehicle's Blue Book (if applicable)
- Copy of your Land Ownership Certificate (if applicable)

• **If salaried employee or professionals**

- Salary certificate in Official letterhead
- Last 3 months salary account statement

• **If self employed**

- Copy of registration Certificate
- Copy of Tax Payment Certificate
- Copy of Audited Financial Statement

Note:

- The card applicant must be over 22 years of age.
- The joining Fee is a onetime fee charged when the card is first issued. The Annual membership Fee is charged every year on the anniversary of issuance.
- The fees are subject to change from time to time and the applicant hereby undertakes to pay fees as per these charges.

1. Definition

- a. "Bank" refers to Shine Resunga Development Bank Limited and its successors and assigns, who is licensed to issue Credit Cards.
- b. "Card" refers to Shine Resunga Development 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. "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.
- e. "Merchant" refers to any retail and service outlets that accepts Card as mode of payment for sale of goods and services.
- f. "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 Development 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. If Cardholder is not willing for renew membership 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 per the STC policy of the Bank. 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.

.....
Signature of Customer

For Bank's Use only

Application received on

Card Issued on

The above information provided by the application is checked and verified by

Checked By:

Verified By:

Name:

Name:

Signature:

Signature:

Date

Date: