

SHINE RESUNGA DEVELOPMENT BANK LIMITED's VISA Credit Card is a revolving credit facility provided by the bank to our customers for purchase of any preferred goods/services & pay later. SHINE RESUNGA DEVELOPMENT BANK LIMITED VISA Credit card provides a secure and convenient method for performing transactions in fast and efficient way. This Card are accepted as cash substitutes for all kinds of purchases – be it hotel, bill payments, purchasing the latest gadgets, and online and retail shopping. You can pay for small-value and big-ticket items easily with your SHINE RESUNGA DEVELOPMENT BANK LIMITED VISA Credit Card.

Purpose

- To make payment of your personal expenses

Who can apply for Shine Resunga Visa Credit Card?

- Salaried Person
- Professionals (Chartered Accountants, Doctors, Engineers, etc.)
- Business Person
- Existing Loan Customers of the Bank
- Existing Payroll Customers of the Bank
- Existing High-Value Deposit Customers of the Bank

Eligibility Criteria

- Age: 18-69 Years
- Minimum 2 years of work experience/ business experience
- Audited/Management Prepared Financial statement in case of business
- Salary certificate not older than 3 months for salaried person
- Bank statement of last 6 months for income verification

Tenure

- Valid for 5 years

SHINE RESUNGA CREDIT CARD FEES & CHARGES		
Particulars	Charges	
	Option 1	Option 2
Joining Fee	NPR. 1,000/-	NPR. 1,000/-
Installment Fee (Card validity with 5 years)	NPR 1,000/-	NPR. 3,750/- (If paid 5 installment all at one time)
Replacement Fee(Lost, Damaged, Destroyed)	NPR 1,000/- per card	
On-us Cash Advance (SRDB ATM)	NPR 100/- + 2% of the Txn amount	
Off-us Cash Advance (Other Banks ATM)	NPR 200/- + 2%of the Txn amount	
Off-us Cash Advance (Indian Banks ATM)	NPR 250/- + 2%of the Txn amount	
Interest on Cash Advance	2% per month (24% per annum)	
Interest on Remaining dues (Purchase)	2% per month(24% per annum)	
Late Payment Fee (Commitment fee)	NPR 500/-	
PIN Re-Generation Fee	NPR 100/-	
Over Limit Fee	NPR 500/-	

Statement Reprint Fee	NPR 100/-
Balance Enquiry in SRDB ATM	Free
Balance Enquiry in other Banks' ATM	NPR. 50/-
Balance Enquiry in India	NPR 50/-
Minimum Payment	10% of due amount or NPR 1,000/- whichever is higher

***Note: Fees, charges and limits are subject to change as per bank's policy from time to time, please visit our website for latest information.**

Card Transaction Limits[Figures in NPR]						
Transaction Type	Limit Per Transaction		Daily		Monthly	
	Nepal	India	Nepal	India	Nepal	India
ATM-Cash Withdrawal	25,000/-	16,000/-	100,000/-	16,000/-	400,000/-	160,000/-
Count			10	5	100	50
Purchase	50,000/-	25,000/-	100,000/-	50,000/-	300,000/-	150,000/-
NFC[Tap & Pay]	5,000/-					

Primary Features:

- Accepted in Electronic, Manual and Contactless Environment.
 - Card is accepted in Nepal, India and Bhutan.
 - Convenient payment option between 10 % or 100%.
 - Interest free credit period of minimum 15 days to maximum 45 days.*
 - Transaction alert service for card transactions and billing information in both mobile and provided email address.
 - Easy to make credit card bills payment through account, Mobile banking, digital wallets and over the counter.
- *On Full settlement of total outstanding dues only.

Some facts you need to know about your card:

- Keep your PIN safely and commit it to your memory. Do not disclose your PIN to anyone. You PIN is required for purchases and cash withdrawals.
- Please ensure that your card information is safe while using the card physically & electronically so that card data is not compromised. Please do not share your card number, expiry date and CVV[three digits behind your card] to anyone.

- Information provided by customer shall be used by bank for customer facilitation and marketing purposes however the same shall not be shared with any third parties by the bank.
- Usage of SRDBL Credit Card is governed by rule and regulations of Nepal Rastra Bank

Our Card Center's support line is available at 071-415502/415503 &9857082498, card@srdb.com.np