



#### 4. Educational Qualifications:

High School     Graduate     Post Graduate     Doctorate     Others (Pls Specify) \_\_\_\_\_

#### 5. Vehicle Ownership Details:

You Own \_\_\_\_\_ Model \_\_\_\_\_ Registration Number \_\_\_\_\_

Four Wheeler     Two Wheeler    \_\_\_\_\_

#### 6. Reference :

Please provide contact details of one of your friend/ relative to whom we can contact for your reference:

Name \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_ Email: \_\_\_\_\_

Address \_\_\_\_\_

#### 7. Income Details:

| Source Of Incomes | Monthly Earnings (NRS) | Monthly Expenses(NRS) | Annual Earnings(NRS) | Annual Expenses(NRS) |
|-------------------|------------------------|-----------------------|----------------------|----------------------|
|                   |                        |                       |                      |                      |
|                   |                        |                       |                      |                      |
| TOTAL             |                        |                       |                      |                      |

#### 8. Existing Loan Details:

| Bank/ Financial Institutions | Loan Amount(Current) | Interest Rate (%) | Type of Loan |
|------------------------------|----------------------|-------------------|--------------|
|                              |                      |                   |              |
|                              |                      |                   |              |

#### 9. Existing Credit Card Details :

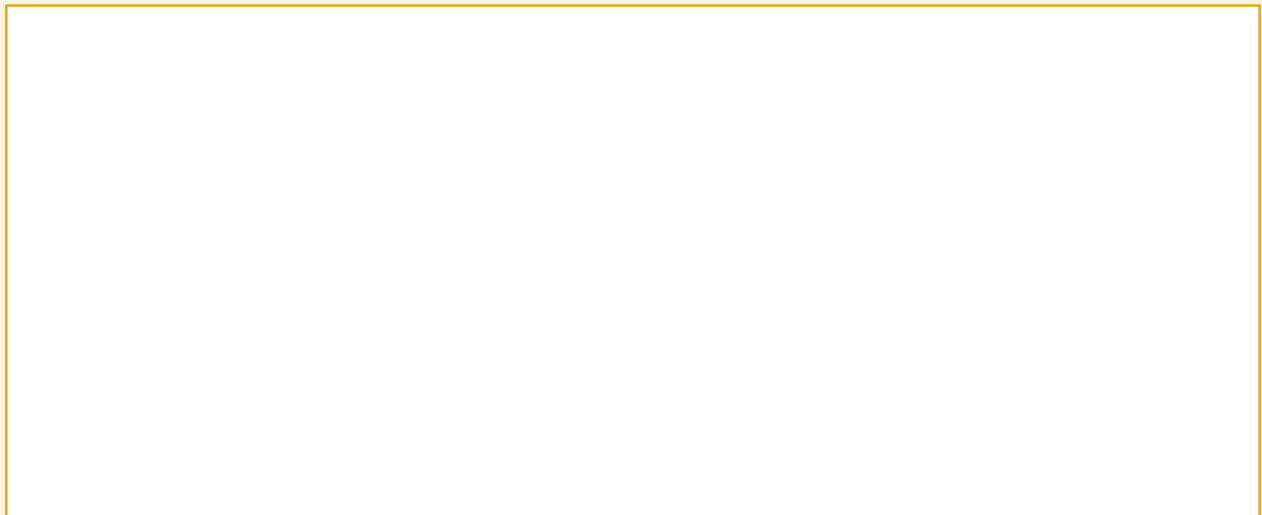
| Type of the Card | Issuing Bank's Name | Card Since | Credit Limit |
|------------------|---------------------|------------|--------------|
|                  |                     |            |              |
|                  |                     |            |              |

#### 10. Bank Account Details :

| Name of the Bank | Branch | Account Name | Account Number | Type of Account |
|------------------|--------|--------------|----------------|-----------------|
|                  |        |              |                |                 |
|                  |        |              |                |                 |

#### Location Map (Home)

Please draw the location to your residence as best showing main road connection to your home. Also include the landmarks located near the location, which can be helpful to find destination.



Applicant's Signature: \_\_\_\_\_



## 15. Declaration :

I herewith enclose my application for a Siddhartha Bank Credit Card and confirm that I have understood the points as mentioned below.

1. **Application Processing:**
  - I have signed the application form and confirm all the information contained herein is true and correct.
  - I hereby authorize the Bank to verify any information from whatever source it may consider appropriate.
  - I accept that the Bank at its absolute discretion can 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 attached to this form and changes made by the Bank from time to time. (Latest updated terms and conditions can be found at [www.siddharthabank.com](http://www.siddharthabank.com)).
  - Where requested, I authorize the Bank to issue Supplementary Card (s) under my primary Credit Card account.
  - It shall be my primary responsibility to honor 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 confirm that I have not been promised any discount / free gift or any other commitment whatsoever (which is not documented in the agreement) by Siddhartha Bank Limited or any of its authorized representatives.
2. **Financial Charge/s:**

I understand that

  - I am fully aware of about the financial charges (Issuance & Annual Fees, Interest, Late Payment Fees, Over limit Fees, Inactive Card fees, Overdraft Fees, add on card fees, transactional fees etc) applicable for using Siddhartha Bank Credit Card. I understand that the fees and charges applicable can be changed at any point of time by the Bank and is updated in their website- [www.siddharthabank.com](http://www.siddharthabank.com). The financial charges are calculated on a daily basis and continue to accrue daily on the balance outstanding until full payment is made to the card account.
  - Any financial charge debited to the Card Account is up to the statement date.
  - For all Cash Advance transactions financial charges will be charged from the day of advance to the day of full payment or flat charge as applicable.
  - On part payments financial charges will be calculated from statement date to payment date on the full outstanding and from the payment date to the next statement date on the remaining outstanding amount.
  - On outstanding carried forward (rolled over amounts) financial charges will be levied from statement date till payment date.
  - If there is carried forward balance, financial charges will be levied on current purchases too. The financial charges are calculated from the transaction date.
3. **Regulatory Requirements:**

I understand that

  - The issue of my credit card is confined to the regulation of Nepal Rastra Bank (NRB) and any amendments in the regulation of NRB shall be complied accordingly.
  - I hereby consent, agree and authorize the Bank to disclose information and data relating to me, information and data of any credit facilities availed of/to be availed of by me, and/or information and data relating to any default, if any, committed by me in discharge of my obligations. The information provided by me may be disclosed by the Bank as and when the Bank deems it appropriate and necessary and disclose and furnish the same to the Nepal Rastra Bank (NRB) and other appropriate authority as deemed necessary or as per the prevailing regulations of Government of Nepal.
4. **Consent for freedom to disclose information:**
  - I hereby irrevocably authorize the bank that the bank may if necessary disclose my account information/data within a Siddhartha Bank and its authorized recipient for the purpose of sending promotional offers/communications from the bank.
5. **Disputes and Resolutions:**

I understand that

  - If an error has occurred in my card account, I should contact the Bank promptly within 15 days of the date of the statement.
  - I hereby consent, agree and authorize the Bank to disclose or share with or in any other manner make available to their, head Office and any branch, related company, associate agent, partner or vendor or representative of the Bank, situated in Nepal or out of Nepal, any information concerning me including my financial position as also the details of my Credit Card account relationship with the Bank, for their use and purpose in connection with providing services or any facility to me.
6. **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) cut in half to the Bank and make full payment of all Charges and liabilities to the Bank.
7. **Post Disbursal:**

Siddhartha Bank Limited has the sole and absolute right to change the terms and conditions of the Credit Card Agreement. The latest and updated terms and conditions can be found at [www.siddharthabank.com](http://www.siddharthabank.com).
8. **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 Cardholder.

## 16. Terms and Conditions Applicable for Siddhartha Bank Credit Card :

1. **Abbreviations:**
  - a "SBL & The Bank" refers to Siddhartha Bank Limited
  - b "ATM" refers to Automatic Teller Machine.
  - c "POS" refers to the Electronic Point of Sale Terminals used to process card transactions.
  - d "Card" refers to the Visa Credit Card issued by Siddhartha Bank Limited to the cardholder.
  - e "Cardholder" refers to the person to whom the Card is issued.
  - f "PIN" refers to the Personal Identification Number being used for doing card transaction.
  - g "Visa" refers to the card brand issued and acquired by Siddhartha Bank pursuant to agreement with Visa Worldwide Pte Ltd., Singapore
  - h "Merchant" refers to the outlets which accepts card as mode of payment for the sales of goods and services.
  - i "Card Account" means Credit Card Account maintained by the bank to record the transactions and entries.
  - j "Credit Limit" means the credit limit sanctioned by the bank and advised to cardholder to purchase goods and services and cash advance through use of card.
  - k "Statement of Account" means transactions details of card where card is used during the particular time of period.
  - l "Outstanding Balance" means total debit balance for the card account payable to the bank.
  - m "Payment due date" means the date stated in the statement by which date payment due is to be made to the bank.
  - n "Minimum amount due" means the amount which must be repaid within payment due date.
  - o "Cash Advance" means cash withdrawal from ATM or POS.
2. **Use of the card**
  - a The Card is a property of Siddhartha Bank Ltd. and must be surrendered to the bank upon demand at any point of time.
  - b The Card is not transferable and shall be used exclusively by the cardholder.
  - c The cardholder shall sign on white panel on the back side of the card upon the receipt of the card immediately.
  - d The Cardholder must change the PIN immediately using SBL ATMs after receipt of the card and is fully responsible to keep the PIN confidential.
  - e The card will expire on the date printed in the card. The card shall be renewed automatically on expiry and renewal charges are posted to card account until and unless the Bank receives notification 60 days prior in writing requesting not to renew the card.
  - f The domestic card is not valid for use in other countries except Nepal and India and Bhutan. The prevailing foreign exchange regulation shall be applicable and cardholder should be fully aware and comply the regulation as set by Nepal Rastra Bank from time to time.
3. **Lost/stolen**
  - a If the card is lost/ stolen, the cardholder must inform the card services of the Bank by phone/fax/email immediately and later on in writing at office hour. It is understood that the cardholder shall continue to be liable for all transactions until receipt of the intimation in writing by the Bank.
  - b The Bank will replace the card after issuance of the new card and the applicable charges are posted to card account.
  - c Any charges regarding the communication of the lost card through warning bulletin or other media should be borne by the cardholder.
4. **Liability:**
  - a Cardholder shall furnish to the Bank data concerning the up-to-date financial position of the cardholder, wherever called upon by the Bank. If the information provided by the cardholder is not correct or not furnished when called for, the Bank at its discretion, may refuse renewal of the card or cancel the card.
  - b Upon termination of membership of Card for any reason whatsoever the card shall be returned to the Payment Services Department of the Bank within 7 days from the date of receipt of notice thereto, against a proper receipt and notwithstanding such termination, the cardholder shall continue to remain liable to pay all dues to the Bank arising out of and in connection with issue and utilization.
5. **Card Expiry and Renewal:**
  - a Card will be valid for the period mentioned as expiry date in the card and all cards will be renewed which do not have overdue payments of over 30 days will be automatically renewed upon expiry and applicable renewal charges will be applied.
  - b If the cardholder does not intend to renew the card the same must be notified to the Bank in writing 60 days in advance of the expiry period.
  - c A card not collected within 60 days of the beginning validity will be destroyed and the related card account will be closed. If the cardholder desires to reactivate the card account the same must be done before 6 months of the expiry of the destroyed card and will be charged a processing fee as determined by the Bank.
6. **Payment and Fees:**
  - a Payments will be treated as made from the date on which the payments are posted to the cardholder account statement. Please note that proceeds of cheque drawn on the financial institutions will only be applied / posted to your card account after the realization of the cheque.
  - b All payments made by the cardholder will be applied in the billing currency of the card account. In case of cross-currency payments, the Bank will use its prevailing exchange rate to the effect payment.
  - c All fees and charges including financial charges will be posted to the Card Account and will form part of the total payable to the Bank. Please refer to [www.siddharthabank.com](http://www.siddharthabank.com) for latest and updated fees and charges.
  - d The cardholder shall incur no financial charges (except on cash advances) if the full payment of the outstanding balance is received by the Bank on or before Payment due date.
  - e The cardholder may choose not to settle the Outstanding Balance in full and opt for the partial payment scheme, in which case the cardholder must pay minimum 10% of the outstanding Balance or NPR 1,000 whichever is higher on or before the due date. If the minimum amount due is not paid on due date then balance amount will be included to the next statement minimum amount due.
  - f Failure to pay the minimum payment amount within due date will attract a Late Payment Fee.
  - g The bank reserves the rights to revise and levy fees and charges for availing credit card services offered by The Bank at any point of time at its sole discretion.
  - h The cardholder authorize the Bank to initiate necessary recovery action including but not limited to blacklisting, notice publication, legal initiation etc.
  - g Cardholder agrees and accepts that it is their responsibility and liability for doing transactions securely. Any fraud transactions occurred due to the result of negligence of cardholder in handling card or PIN etc shall be cardholder's liability.

I hereby agree that I have read and understood the terms and conditions mentioned in this application form as well as changes thereon from time to time required to avail and maintain credit card from Siddhartha Bank Limited. I hereby declare that the information provided herein is true and correct.

### Documentation:

Following documents must be submitted with duly filled up card application for processing. Incomplete document/ information may delay processing of application.

- a Recent passport size photo of card applicant ( and supplementary card applicant if applicable)
- b Copy of citizenship certificate.
- c Latest salary certificate in official letter head signed by HR Manager or Account Manager or Competent authority.
- d Company registration certificate, PAN registration certificate, latest tax clearance certificate, latest audited financial report and official guarantee in case of self employed.

Date: \_\_\_/\_\_\_/\_\_\_

Applicant's Signature: \_\_\_\_\_