

CREDIT CARD APPLICATION FORM

P.P. Size
Photograph

Citizens Bank International Ltd.

Branch

Date:

I would like to apply for: Visa Rupee(Valid in Nepal, India & Bhutan only) Visa USD (Valid World Wide)

with credit limit of.....

1. PERSONAL INFORMATION

Initials: Mr. Mrs. Ms. Others

Name:
(First Name) (Middle Name) (Last Name)

Sex: Male Female Others Date of Birth (dd/mm/yy):/...../.....

Marital Status: Single Married Others Age:.....

Father's Name: Mother's Name:

Grandfather's Name: Spouse Name:

No. of Dependents: Citizenship No. : Place/Date of Issue :(..... /..... /.....)

Passport No. : Driving License No.:

PAN No. :

Education: Post Graduate Graduate Intermediate Others

2. RESIDENCE INFORMATION

Self Owned Rented Owned by parents Company Provided Others

Current Residential Address

House No.: Street Name: Tole:

VDC/Municipality..... District:

P.O. Box: Residential Phone No.:

Mobile No.: Fax: No. of years at current address:

Nearest Land Mark:

Mailing Address: (This will be your primary address of correspondence. Statements and correspondences shall be sent in this address.)

Email:

Permanent Address (if different from residential address):

House No.: Street Name: Tole:

VDC/Municipality..... District:

If the residence is rented, please provide:

Name of the Landlord:

Telephone No. of Land Lord: Cell No. of Landlord:

3. OCCUPATIONAL INFORMATION

Salaried If salaried, you are employed with: Company Public Sector Government Others

Self Employed If self employed, your firm is a: Company Proprietorship Partnership

Company Name:

Address: PAN:

Profession : Designation: Department:

Phone No. : Mobile No:..... Email Id:

Fax: No. of years with current organization:

Name of previous organization:

Address: No. of years with previous organization:

4. FINANCIAL INFORMATION

Annual Salary/Income Loan (If any) Total Annual Expenses

Additional Income e.g. Rental Income Rental Others NPR.....

(Please attach relevant document)

5. BANKING DETAILS:

Name of your main bank:

A/C No. : Account Type:

6. VEHICLE

Do you own a private vehicle? Yes No

If Yes, please specify the type: 4 Wheeler 2 Wheeler

It is: Self Owned Financed Company provided

7. OTHER CREDIT CARDS (IF ANY)

Bank Name	Card No.	Credit Limit	Issuance Date	Expiry Date

8. SUPPLEMENTARY CARD APPLICATION

You are entitled to supplementary card to spouse or parents or children. It will be your responsibility to honor all charges incurred on the Supplementary card. Please fill up the details of Supplementary Cardholder as below.

Initials: Mr. Mrs. Ms. Others

Name:
 (First Name) (Middle Name) (Last Name)



Date of Birth (dd/mm/yy): / / Age.....

Relationship with the Cardholder: Spouse Parent Son Daughter Other

Father's Name: Spouse Name:

Grandfather's Name: Mother's Name:

Occupation: Annual Income:

Citizenship No. : Passport No.:

Contact Details:

House No.: Street Name: Tole:

VDC/Municipality: District:

Mailing Address:

Residential Phone No.: Nearest Land Mark:

Mobile No. Fax: No. of years at current address:

Business/Employer (Name & Address):

Telephone No.: (Res) (Off) (Cell)

.....
 Signature of Supplementary Cardholder

9. REFERENCES (IF ANY):

Name:

Address:

Telephone No.: (Res) (Off) (Cell)

10. LOCATION MAP OF CLIENT'S RESIDENCE/BUSINESS

Residence



Employer/Business



11. STANDING INSTRUCTION FACILITY FOR CBIL ACCOUNT HOLDER

Monthly payment option 100% of outstanding balance 10% of outstanding balance (Others).....

Auto Debit - I would like to have my account automatically debited for my credit card payment

Direct Payment - I will arrange to repay the required amount within the due time on my own.

For auto debit,

Type of Account: Saving Current Fixed Deposit (Others).....

CBIL A/C No:

Currency:

Declaration

I/We hereby.....(full name of the account holder)
irrevocably authorize Bank to debit my/our above mentioned account for the payment of fees, charges, dues or any outstanding in lieu of the credit card in my name.

.....
Signature of Account Holder

12. DETAILS OF CREDIT FACILITIES FROM OTHER BANKS AND FINANCIAL INSTITUTION

Names of other banks/FIs from where credit facilities availed	Total Limits/Outstanding		Overdue Yes/No (If yes, specify date)	Security Details		
	Date*: <small>*(Should not be older than last quarter-end; last month-end preferred)</small>			Nature of Security (a)	Details (b) (Location/ name of guarantors, etc.)	Remarks/other info.
	Limits	Outstanding				
1.Bank/FI						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non Funded facilities						
Total						
2.Bank/FI						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• 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, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

(b) Location/Plot #/Amount/Names of guarantors etc.

I/we confirm that the information provided above is correct, In case of mis-representation 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.

.....
Signature of the Applicant (s)

Name (s)

Date:

13. DOCUMENTS REQUIRED

Documents	Yes	No	NA
1. Passport size Photographs of Cardholder (2 copies)			
2. Photocopy of Citizenship Certificate/Passport of Cardholder, verified by RO			
3. Accreditation Certificates (Like NMC, NEC, ICAN etc.)			
4. Personal PAN of the Cardholder			
5. Photocopy of Registration, PAN/VAT Certificate and/or license from concerned authority (if applicable), verified by RO			
6. Memorandum and Articles of Association, Board Resolution to Borrow, paper disclosing percentage of ownership/shareholding, Partnership Deed, verified by RO			
7. A letter from the employer disclosing the current position/designation and total salary not less than 2 months old or bank account statement showing last two salary credits			
8. Rental Contract and Land Ownership Certificate, verified by RO			
9. Financial Statements of the last 2 years			
10. Copy of blue book of existing vehicles, verified by RO			
11. Copy of Bank Account Statement for last six to twelve months			
12. Loan application form duly filled and signed			
13. Credit information of the Borrower and guarantors			
14. Photocopy of "Land/Apartment Ownership Certificate (Lal Purja)" for KYC purpose			

Citizens Visa Credit Card - Terms and Conditions

1. Definitions:

- i) CBIL & The Bank refers to Citizens Bank International Ltd.
- ii) "ATM" refers to Automated Teller Machine.
- iii) "POS" refers to Electronic Point of Sales Terminal used to process card transaction
- iv) "Card" refers to Citizens Visa Credit Card.
- v) "Cardholder" refers to the person whom the Card is issued and is primary cardholder.
- vi) "Supplementary Cardholder" refers to the person whom supplementary card is issued at the request, risk and responsibility of the primary cardholder.
- vii) "PIN" refers to "Personal Identification Number" issued to cardholder to enable the card to be used at ATMs/POSS.
- viii) "VISA" refers to the credit card brand issued by CBIL.
- ix) "Merchant" refers to any retail and service outlets that accepts card as mode of payment for sales of goods or services.
- x) "Card Account" refers to Credit Card Account maintained by the Bank to record the transaction and entries related to Card.
- xi) "Credit Card Limit" refers to maximum available amount permitted by the Bank to the Cardholder to purchase goods or services at merchant location and/or cash advance at ATM.
- xii) "Card Transaction" refers to the transaction performed by use of Card for purchasing goods or services at merchant location or at ATM.
- xiii) "Statement" refers to statement details of card transaction performed by the cardholder for particular period of time.
- xiv) "Outstanding Balance" refers to total debited balance for the card account payable to the Bank on specified date.
- xv) "Payment Due Date" refers to date stated in the statement by which the cardholder is to make due payment to the Bank.
- xvi) "Minimum Amount Due" refers to minimum amount due to be paid to the Bank on the account of card as stated in the statement.
- xvii) "Cash Advance" refers to any cash withdrawals made by the use of card in ATMs or POS.
- xviii) "Expiry Date" refers to the validity period of the card specified by the Bank printed on the face of the Card.
- xix) "Over Limit Fee" refers to the fee charged by the bank incase if the Cardholder exceeds the designated credit card limit

2. Use of the Card

- i) The card can be used as mode of payment for any goods and services accepted at Visa Merchant locations and ATMs.
- ii) The card shall remain at all times the property of the Bank and must be surrendered to the Bank on demand at any point of time.
- iii) The card is not transferable and shall be exclusively used by the cardholder.
- iv) Immediately upon receipt of the card, the cardholder should sign on the white panel on the back side of the card.

- v) The card will not be honoured unless it is signed by the cardholder.
- vi) The cardholder must change the PIN immediately after receipt of the card and will be responsible for maintaining its confidentiality for its security.
- vii) The card will expire on the date as specified on the face of the card and shall be renewed automatically on expiry and renewal charges shall be posted on card account until and unless the Bank receives notification 60 days prior in writing requesting not to renew the card.
- viii) Visa Credit Card (Rupee) shall be accepted as mode of payment at VISA Merchant location and ATMs in Nepal, India and Bhutan.
- ix) Visa Credit Card (USD) shall be accepted as mode of payment at VISA Merchant location and ATMs worldwide.
- x) The Bank retains the right to reduce the Credit Limit or withdraw and restrict the use of the Card and refuse authorization of any transaction made through the Card at any point of time with or without giving information and without assigning any reason or liability to the cardholder.
- xi) Once sales slip/voucher are signed by the Cardholder, a Stop Payment Instruction cannot be registered for that transaction.
- xii) The card can be used for Cash Advance from ATM subject to availability for Credit Limit as set by the Bank from time to time. The Bank will provide a PIN to be used to validate ATM transactions.
- xiii) Cash Advance is subject to additional charges i.e. Cash Advance Fee as stated in fees & charges in addition to ATM Access fee levied by other participating Banks or financial institution or ATMs which accept the Card.
- xiv) In case if the card/PIN is lost/stolen, cardholder must inform the card services of the Bank by phone/fax/email immediately and later in writing. The cardholder shall be liable for all the transaction until receipt of intimation in writing to the Bank.
- xv) Card/PIN can be replaced in case of lost, expired, damaged with additional charge as per the Bank's rule.

3. Card Expiry and Renewal

- i) Card will be valid for the period mentioned as expiry date in the card and the cardholder shall require collecting the new card from the card services upon expiry of the card. Charges thereof shall be charged on the accounts as per the rule of the Bank and shall be reflected in the subsequent statement.
- ii) The cardholder shall be charged with renewal fee on card services on annual basis and the applicable charges shall be charged on the concerned card account. In case if the cardholder wishes to discontinue the card facility before the expiry of the card, cardholder shall require to submit written request for discontinuation of the card facility along with the credit card.
- iii) Any card not collected within 60 days from the date of beginning of the validity will be destroyed and related credit card account shall be closed.

4. Payment and Fees

- i) Billing date for the card will be 20th of every English month. Due date for payment of credit card outstanding will be 15 days from the billing date. Due date for payment will be specified in the statement as "Payment Due Date" .
- ii) Payments will be treated as made from the date on which the payments are posted to the cardholders' account statement.
- iii) 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 prevailing exchange rate to effect the payment.
- iv) All fees and charges including interest charges will be posted to the Card Account and hence will form part of the total payable the Bank.
- v) The cardholder shall incur no fees and charges, including interest charges (except on Cash Advances) if the full payment of the outstanding balance is received by the Bank on or before the Payment Due Date.
- vi) 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 at least minimum amount due of 10% of the Outstanding Balance for NPR 1,000.00 whichever is higher, on or before the Payment Due Date. If the Outstanding Balance is less than NPR 1,000.00 then the entire balance becomes fully due. If the minimum amount due is not paid by the Payment Due Date or only partly paid, then the balance amount will be included to the next statement's minimum amount due.
- vii) Failure to pay the Minimum Payment Amount within the date specified in the statement of account will attract a Late Payment Fee.
- viii) If the Cardholder pays to the Bank an amount less than the Outstanding Balance by the Payment Due Date or pay after the Payment Due Date or fails to make any payment at all, then interest charge calculated on daily balance basis at the rate advised will be applied to the Outstanding Balance effective from the Statement Date until any payments are credited to the Card Account and thereafter on the reduced balance.
- ix) Payments made by cheque are subject to realization of the cheque amount affected on the date of payment realization. If the cheque is dishonoured, cheque return fee and any other charges shall be charges as per the Banks rule.
- x) Non receipt of your Statement of Account due to unforeseen circumstances and circumstances beyond the control of the Bank cannot be justified to delay or defer payment of the Monthly Minimum Due. The Cardholder must update changes in the mailing address either postal or electronic immediately to the Bank. Whilst the Bank will take all care to ensure Statements are delivered on time. The Cardholder is requested to follow up with the Bank in case such Statements are not received within expected time.
- xi) In the event the Cardholder exceeds the Credit Limit without the Bank's prior written approval, the Cardholder will pay on demand such unauthorized excess over the Credit Limit together with any cost and expenses thereto.
- xii) Payments received by the Bank from the Cardholder may be applied in and towards payment of unpaid Fees, Cash Advances, Charges, Liabilities and other costs and expenses in previous or current Statement in such order of priority as the Bank may deem fit.
- xiii) The Bank shall convert the amount of all non - US Dollar Charges incurred or arising out of US Dollars card at the rate of exchange applied by the Bank with applicable Bank rules.
- xiv) 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.

- xv) In case of default in payment of the dues to the Bank, the cardholder authorizes Bank to initiate necessary recovery action, publish notice in any newspaper with photograph and to enlist Cardholders name in CIC Blacklist.
- xvi) Cardholder agrees and accepts that it is their responsibility and liability for doing transactions securely. Any fraud transaction occurred due to the result of negligence of Cardholder in handling card or PIN etc shall be Cardholder's liability.

5. Dispute and Resolutions:

- i) Notification of any erroneous transaction posted on the Statement of Account must be made to the Bank within 30 days of the Statement Date, after which the Bank will be unable to adjust or rectify the transaction. Such notification should be made to the Bank in writing with details of Cardholder's Name, Card Number, Details of transaction and amount.
- ii) If the investigation on such transaction conclude that no error has occurred, the applicable interest charges will be payable from the Statement Date where the transaction has been posted to the Card Account. If during the course of investigation, copies of vouchers etc, need to be retrieved from the archives of the Bank or another institution, the Card Account will be debited for retrieval costs as appropriate.
- iii) The Cardholder hereby consent, agree and authorize the Bank to disclose or share with or in any 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 Card holder including its financial position as also the details of Credit Card account relationship with the bank, for their use and purpose in connection with providing services or any facility to the Cardholder.
- iv) The Cardholder authorizes and permits the Bank to disclose and furnish information that it deems fit concerning the Cardholder and its affairs including but not limited to this agreement to the regulators, government authorities or as per prevailing regulations of Government of Nepal.
- v) The Bank has the right to check the credit standing of the Cardholder from appropriate sources such and Credit Information Center or another financial institution at any time as and when the Bank deems necessary with or without notice to the Cardholder.

6. Termination:

- i) The Cardholder may at any time in writing inform the Bank of his/her intention to close the Card Account, and to terminate the use of Card by returning the Card including Supplementary Card (if any). The Card Account shall be closed by the Bank only after the receipt of all Cards and after full payment of all charges and liabilities and all cost and expenses in relation to the Card Account.
- ii) The Bank may at any time recall all or any Card(s) and terminate its/their use with or without giving prior notice to the Cardholder. The Cardholder shall immediately after such recall return such Card(s) and make full payment of all charges and liabilities to the Bank.
- iii) The Bank will terminate use of the Card immediately upon death, bankruptcy or insolvency of the Cardholder or if the Cardholder is categorized as "whereabouts unknown" as per the Banks records.
- iv) The Cardholder and/or the Cardholder's estate will be responsible for settling all outstanding balances on the Card Account and shall keep the Bank indemnified for all cost (including legal fees and charges) and expenses incurred in recovering such outstanding balances.
- v) The Bank reserves the right to retain any collateral or security held by the Bank as support for issuance of the Card for a period of at least 45 days from the date of Termination.

7. Exclusion/Exemption

- i) The Bank is not liable for any loss or damage howsoever incurred or suffered by the Cardholder by reason of the Bank or a Merchant or any ATM or other party refusing to allow a transaction or accept the Card.
- ii) The Bank is not liable in any way for the quality, quantity, sufficiency, acceptability of goods and/or services reserved or purchased by the use of the Card or any surcharge charged by the Merchant for any other breach or non-performance of any transaction by a Merchant.
- iii) In the event of dispute between the Cardholder and the Bank or any Merchant or any other person, the Cardholder's liability to the Bank shall not in any way be affected or reduced or suspended.
- iv) The Bank is not liable in respect of any complaints/claims/loss and or damage related in connection with all or any benefits/services/rewards offered to the Cardholder by the co-partner of the Bank in any co-brand Credit Card arrangement that the Bank may have entered into and which is being offered to the Cardholder.

8. Variation of Terms:

- i) The Bank may from time to time and any time change any of these terms and conditions without limitation the terms of payment, percentage rates, charges and fees and shall accordingly notify the Cardholder in the manner as deemed appropriate by the Bank.
- ii) Retention of the Card by the Cardholder after receipt of any changes in these terms and conditions and continuation of the use of the Card shall constitute the Cardholders acceptance of such amendments in the terms and conditions without reservation. In case of non acceptance of the amendments in the terms and conditions Cardholder must immediately terminate the use of the Card and notify to the Bank in writing and surrender the Card to the Bank.

9. Indemnity:

- i) The Cardholder undertakes and agrees 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 the Cardholder (Primary/Supplementary) of the aforesaid any terms and conditions. Any cost incurred pertaining to the above conditions shall be debited in the Card Account and shall be paid as liability of the Cardholder.

10. Right to Set Off:

- i) The Bank at any time in its absolute discretion at any time and without notice, combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with the Bank or set off or transfer any sum standing to the credit of any such accounts towards discharge of all sums due to the Bank under any accounts.
- ii) The Bank's right against the Cardholder shall not be determined, affected, or prejudiced by, and all amounts payable to the Bank, actual or contingent or joint or several, shall immediately become due and payable upon the death of the Cardholder (Primary/Supplementary).

- iii) The Bank's right to set off all transactions on the account of the Cardholder shall continue to subsist till the Bank is informed in writing about the death of such Cardholder in case of death. Upon receiving the information of death, the Card Account will be blocked and/or closed for new transactions except repayment of outstanding dues.

11. Notifications:

- i) All Cards, PIN, Statement, Demand or any communication under these terms and conditions may be delivered personally, electronically or sent by ordinary post to the last known billing or other address or email address of the Cardholder and such communication shall be deemed to have been served on the Cardholder on the day of delivery if delivered in person or the date of email if delivered electronically and on the next business day after registration if sent by post. All communications sent to the Cardholder shall be deemed to be communicated to the Supplementary Cardholder as well.
- ii) The Cardholder must notify the Bank in writing of any changes in employment or business or residential address. In case if such notification is not received, any communication made in the last known billing address shall be deemed as notification served to the Cardholder.

12. Regulatory Requirement:

- i) The Cardholder agrees that the Card issued hereby is confined to the regulation of Nepal Rastra Bank and any amendment in the regulation of the Nepal Rastra Bank shall be complied accordingly.
- ii) The Cardholder agrees and authorizes the Bank to disclose information and data relating to the Cardholder, information and data of any credit facilities availed of/to be availed by the Cardholder, and or information and data relating to any default, if any, committed by the Cardholder in discharge of the obligations to the regulators or to any other institutions as deemed appropriate by the Bank.

13. Governing Law

- i) These Terms and Conditions shall be governed by and subject to the laws of Nepal and shall be deemed for all purposes to be made and fully performed in Nepal. All dispute are subject to the jurisdiction of courts in Kathmandu, Nepal.

14. Fees and Charges:

SN	Particulars	Rupee Card	USD Card
1	Card issuance Fee	750	20
2	Annual/Renewal Fee	750	20
3	Replacement Fee	500	10
4	Supplementary Card Fee	750	20
5	Pin re-generation Fee	100	1
6	E-Commerce Activation Fee	100	1
7	Limit enhancement Fee	500	5
8	Late payment Fee	300 or 1% of monthly due whichever is higher	5
9	Over limit fee (Up to 10% of Credit Limit)	300	5
10	Cash withdrawal from own ATM	100+2% of txn	USD1+2% of txn
11	Stop Withdrawal	50	0.75
12	Balance Inquiry from Own ATM	0	0
13	PIN Change from Own ATM	0	0
14	Mini Statement from Own ATM	0	0
15	Cash withdrawal from other bank ATM/Cash Advance	200+2% of txn	USD 5 +2% of Txn
16	Balance inquiry from other ATM	50	USD 0.75
17	Interest	2%/month	2%/month

I hereby confirm that all the information submitted along with this application form are true and correct and authorize the Bank to verify any information from whatever source it may consider appropriate. I also agree that the Bank reserves the right to accept or decline this application without assigning any reason whatsoever and the application and its supporting documents will become part of the Bank's record and shall not be returned to me. Further I hereby agree that I have read and understood the terms and conditions mentioned in this application form as well as changes thereon form time to time and agree to abide by them unconditionally and in token of acceptance here by I have signed this application form.

Applicant's Signature

Date: