

Please affix  
Photograph  
of  
Principal  
Applicant



महालक्ष्मी विकास बैंक लि.  
**Mahalaxmi Bikas Bank Ltd.**

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रिय स्तरको इजाजत प्राप्त संस्था)

**ATM/DEBIT CARD APPLICATION FORM**

Please affix  
Photograph  
of  
Supplementary  
Applicant

I/We hereby request Mahalaxmi Bikas Bank Ltd. to issue me/us Mahalaxmi Bikas Bank Ltd. card, to be operated through my below mentioned accounts (s):

Type of Card (Please tick one)  NPR  USD Branch \_\_\_\_\_

Account Number

Additional Account Number

Type of Account (Please tick one)  Saving  Current  Others \_\_\_\_\_  
(Please Specify)

Name

Address

E-mail Address

Telephone Number  Mobile Number

In addition to the above, I would also like to request you to issue a supplementary Mahalaxmi Bikas Bank Ltd. card in the name of:

Name

Address

E-mail Address

Telephone Number  Mobile Number

Relationship to principal Applicant  Spouse  Child  Parent  Others \_\_\_\_\_  
(Please Specify)

I/We hereby agree that Mahalaxmi Bikas Bank Limited is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I hereby declare that, I have read, understood and will abide by all the terms and conditions set forth for use of Mahalaxmi Bikas Bank Limited's card (as outlined overleaf) and any other terms and conditions the bank comes out with in future along with regulation of Nepal Rastra Bank. I/We hereby undertake full responsibility for all the transactions made by supplementary card issued against my/our card account.

PLEASE SIGN INSIDE THE BOX USING BLACK INK

(Signature of Principal Applicant) (Signature of Supplementary Applicant)

Date  Date

**FOR OFFICIAL USE ONLY**

Application Received on  Application Verified : \_\_\_\_\_

Signature Verified by : \_\_\_\_\_ Approved by : \_\_\_\_\_

CMS set up by : \_\_\_\_\_ Signature : \_\_\_\_\_

Main Card CIN :  CMS Verified by : \_\_\_\_\_

Main Card Number :  Supp. Card CIN : \_\_\_\_\_

Supp. Card CIN :  Card Made on :

Supp. Card Number :

Sent for Card Printing by: \_\_\_\_\_

## TERMS AND CONDITIONS

Terms and conditions stated here under relate to the usage of Mahalaxmi Bikas Bank Limited card by the Cardholder on his/ her designed accounts (s).

1. The abbreviation used in these terms and conditions shall be constructed as:
  - a. "Card" means Mahalaxmi Bikas Bank Limited card issued by MBL.
  - b. "Bank" means Mahalaxmi Bikas Bank Limited, its branches and its subsidiaries.
  - c. "Cardholder" means customers of Mahalaxmi Bikas Bank Limited who avail Card facility.
  - d. "ATM" means Automated Teller Machine.
  - e. "Supplementary Card" means Card issued to the family member or any other person nominated by the MBL Cardholder.
  - f. "Merchant" means shops/outlets that are authorized to accept cards as a mode of payment.
  - g. "POS" means point of sale terminals at merchant outlet, where Cardholder swipes the Card, Which are authorized to accept Cards as payment mode.
  - h. "Card Statement" means Mahalaxmi Bikas Bank Limited's Statement containing details of Card usages.
  - i. "PIN" means Personal Identification Number-a Unique number given to each Cardholder by the bank.
  - j. "Account Number" means the Account(s) maintained by the Cardholder that is to be debited for use of Card.
2. The Card is the property of the Bank and must be returned within 7 days of receipt of notice for termination of membership or withdrawal of privileges of the Card for any reason whatsoever or an expiry of the Card.
3. The Card is non-transferable under any circumstances and can be used only by the Cardholder.
4. The Bank reserves the right to seize/cancel the Card issued to any Cardholders, if found at any date, the information submitted by such cardholder is false or the card has been misused.
5. The Bank shall debit the Nominated Account(s) designed by the Cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Bank to debit his/her Nominated Account(s) with the amount of transaction(s) effected through the use of the Card.
6. The Bank shall debit the nominated Account(s) for all fees and charges as determined by the Bank relating to the Card and the services thereby provided.
7. In case of joint Nominated Account (s) for all the members shall be jointly and severally responsible for all transactions performed on such Card. In case of joint accounts where only Card is issued to a joint holder, the other account holder(s) shall expressly agree with and give his/her consent on the application form for issue of Card. In case any of the joint account holder(s) gives "Stop payment transaction" instruction in respect of operation through the use of Bank's Card, on any of the accounts held jointly by them, no operation will be allowed on such account(s).
8. In case of joint account(s) either or survivor/anyone or survivor where more than one person have been issued Card, account(s) within the cycle time of 24 hours.
9. The Cardholder shall maintain, at all times, minimum balance prescribed in his/her account, as the Bank may decide from time to time.
10. 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 with or without assigning any reasons whatsoever.
11. Use of the Card after notice of withdrawal or the membership is fraudulent and may be subject to legal action by the Bank in accordance with the prevailing law.
12. Security of the Card and PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Cardholder undertakes full responsibility for any and all transactions made by the Card whether or not made with his/her knowledge or authority.
13. The Cardholder agrees to inform the Bank in writing regarding lost/stolen, damages of Card and disclosure of PIN. The Cardholder will be held liable for all the transactions received prior to this notification.
14. The Bank reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispensed from Bank's own ATM.
15. 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 arising as a result of malfunctioning of the Card or ATM or POS, insufficiency of funds in such machines, mechanical power supply failure or otherwise.
16. The Cardholder undertakes to indemnify the Bank 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.
17. The Bank reserves the right to amend these terms and conditions at any time with or without prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder.
18. The cardholder undertakes full responsibility for all the transactions made by supplementary card issued against the main card.

(Signature of Principal Applicant)

(Signature of Supplementary Applicant)

**Card Department**  
**Mahalaxmi Bikas Bank Ltd.**

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