



**ज्योति विकास बैंक लि.**  
**JYOTI BIKASH BANK LTD.**  
*More than a Bank*

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था

Please Affix  
Photograph  
of  
Supplementary  
Applicant

## JBBL DEBIT CARD APPLICATION FORM

Date : .....

Branch

I/We hereby apply for Jyoti Bikash Bank Ltd. for the issuance of Jyoti Bikash Bank Ltd. Debit Card to me to be operated through my below mentioned account.

Account Type : ☐ Current ☐ Saving ☐ Others      Account Details : ☐ Single ☐ Joint

Account Number

Account Name:

(First Name)

(Middle Name)

(Surname)

Address:

Email:

Telephone Number:

Mobile

I Would also like to request you to issue a supplementary debit in the name of :

Name: \_\_\_\_\_

(First Name)

(Middle Name)

(Surname)

Address:

Email:

Telephone Number:

Mobile

Relationship to Principal Applicant

Spouse

Child

Parent

Others

I/We also, declare that information provided in this application is correct and true to the best of my/our knowledge. I/we hereby agree that Jyoti Bikash Bank Limited is entitled to accept or reject my application without assigning any reason whatsoever. I/We hereby declare that I/We have read understood and will abide by the terms and conditions applicable to the issue and use of Jyoti Bikash Bank Ltd. Debit Card as stated overleaf and rules and regulations of Nepal Rastra Bank.

Please Sign inside the Box  
Using Black Ink

(Signature of Principal Applicant)

Date \_\_\_\_\_

(Signature of Supplementary Applicant)

Date \_\_\_\_\_

## FOR BANK'S USE ONLY

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

Signature Verified by. :

Name :

Application Verified by :

Approved by :

Name :

Name :

Card Number:

[illegible]



## JBBL DEBIT CARD TERMS AND CONDITIONS

- ♦ The card is a property of the BANK at all times and non-transferable.
- ♦ Facilities of Cash withdrawal, Balance inquiry and Printing of Mini-Statement through ATM; and Purchase of goods/services through Point of Sales (Hereinafter referred to as "POS") at the Merchant locations accepting the Bank's Debit Card (Hereinafter referred to as "Card") are available through the use of the Card for the person(s) to whom the Bank has issued the Card (Hereinafter referred to as "Cardholder") Bank may from time to time charge/amend/add on facilities in the Card with or without notice to the Cardholder.
- ♦ The ATM or POS may be utilized by the Cardholder using the Card and the Personal Identification Number (Hereinafter referred to as "PIN") issued by Bank.
- ♦ For Joint account that is operated on the signature(s) of either anyone or all of the account members, one or more cards will be issued against the joint account at the request of all the account members. The joint account members will be jointly and severally liable for all transactions possessed by the use of the card or cards and the terms and conditions herein shall be jointly and severally binding on all account members and as the context requires, terms and conditions herein will include the plural.
- ♦ The card must be signed immediately upon receipt by the cardholder. The card remains the property of Bank and must be surrendered to Bank upon demand.
- ♦ Usage of the Card will be limited to debits only. No electronic (ATM) deposit may be made using the card. Bank may from time to time changes/amend/add on facilities in the Card and as such the usage of the Card may go beyond debits in such cases(s).
- ♦ The Cardholder agrees to be unconditionally and without limitation liable for all debits effectuate by use of Card, whether authorized or unauthorized, where utilized by Cardholder or some other person(s), and whether arising from card lost or stolen. The Cardholder irrevocably authorizes the Bank to debit his/her Card.
- ♦ Wrong entry of PIN three continuous times while making transactions in ATM or POS will automatically make the Card inoperative. In such case the Cardholder will contact the Bank for making the card revalidated for operation.
- ♦ In the case withdrawal transactions from the ATM, the Cardholder should take in his/her possession all the money for which he has used the card as soon as the money is dispensed by the machine. If the money is not taken by the Cardholder within 30 seconds of the money dispensed, the Cardholder's account will be debited but the money will be withdrawn by machine.
- ♦ Cardholder can check in his/her statement of Account that shows among other things, all debits made by use of the card and all disputes regarding Card debit(s) need to be communicated in writing to Bank. Communications shall include the Cardholder's name, the account of any dispute or suspected error, and description of dispute in error. Any communication regarding the dispute or suspected error must be received by Bank within forty-five (45) days of the date of disputed or incorrect debit transactions will be presumed to be in order.
- ♦ The Bank reserves the rights to seize/cancel the card so issued to any Cardholder, if found at any date, the information submitted by such Cardholder is false and or the Card has been misused.
- ♦ The Bank shall debit the Account(s) designed by the Cardholder for all transactions initiated including cash withdrawn 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.
- ♦ In case of Joint Nominated Account(s) all the members shall be jointly and severally responsible for all transactions performed on such card.
- ♦ 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 Cardholders to surrender the Card.
- ♦ The cardholder shall provide written instructions to the Bank for the cancellation or non-renewal of the Card one month prior to the expiry date specified in the Card.
- ♦ 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 and all transactions made by the use of the Card whether or not made with his/her knowledge or authority.
- ♦ 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.
- ♦ The Bank reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispense from Bank's own ATM.
- ♦ 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.
- ♦ The Cardholder accepts that any cash or Cheque deposited through Bank's ATM is solely at the risk and responsibility of the Cardholder and subject to verification and validation by the Bank.
- ♦ 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.
- ♦ The Bank reserves the right to amend these terms and conditions at any time with prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder.
- ♦ The abbreviations used in above terms and conditions are given below.
  1. "Card" means JBBL Debit Card
  2. "Bank" means Jyoti Bikash Bank Limited
  3. "Card" means who is availing Debit Card Facility
  4. "ATM" means Automated Teller Machine
  5. "Supplementary Card" means card issued to your family member or any other person nominated by you.
  6. "Merchant" means shops/outlets that are authorized to accept cards as a mode of payment.
  7. "POS" means Point of Sales Terminals at Merchant outlets, where the cardholder swipes the cards, which are authorized to accept cards as payment mode.
  8. "Card Statement" means statement containing details of your card usages.
  9. "PIN" means Personal Identification Number, Specific to each cardholder