

Branch _____

Date

Client Code

Account No

PHOTO

Identity Detail

Full Name: Gender Male Female Other Marital Status: Married Unmarried Other
DOB: B.S. A.D. Nationality Religion: Hindu Buddhist Christian Other, please specify
Citizenship No. Issued Date Issued District Passport No. Issued Date Issued District

Other Identification Detail

Identification No. Identification Type Issuing Authority: Expiry Date

Address as per Citizenship (If Different From Permanent Address)

House No.: Street/Area: Ward No.: Municipality/RM/VDC: District: Province:

Permanent Address

House No.: Street/Area: Ward No.:
Municipality/RM/VDC: District:
Province Country
Phone No. Mobile No.
Email

Current Address

House No.: Street/Area: Ward No.:
Municipality/RM/VDC: District:
Province Country
Phone No. Mobile No.
Email

In Case of Residence in Rented House

Landlord Name Contact No.

Family Detail

Relationship	Name	Citizenship No.	Issued Date	Issued District
Spouse				
Father				
Mother				
Grandfather				
Grandmother				
Son				
Daughter				
Daughter-in-law				
*Father-in-law				

*In case of married women

Occupational Detail

Salaried Self Employed Employed with Pvt. Ltd. Public Sector Others Profession (Please mention)
Company Name Nature of Business Department
Designation Employment Years
House Number Complex Street Name
City Phone Fax E-mail

Income Expense Detail

S.N.	Income Source	Monthly	Annual
1.			
2.			
3.			
4.			

S.N.	Expenses	Monthly	Annual
1.			
2.			
3.			
4.			

Vehicle Ownership Detail

Ownership Self Company Loan

Four Wheeler Two Wheeler Make/Model Registration Number

Bank Account Detail

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

Existing Loan Detail

Bank/Financial Institutions	Loan Amount (Limit)	Interest Rate (%)	Type of Loan

Existing Credit Card Detail

Type of Card	Issuing Bank's Name	Card Since	Credit Limit

Reference

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

Name:

Telephone no: Mobile no: Email:

Address:

Statement Delivery

Email

Supplementary Card Option

Please Affix
Supplementary
Card Holder's
Photo

Would you like to apply for a Supplementary Card ? Yes No

If yes, for (Specify Relationship)

Supplementary Card Applicant's Name :
(USE Block Letter) First Name Middle Name Last Name

Sex: Male Female Date of Birth : DD/MM/YY

Supplementary Applicant's Signature: _____

Primary Applicant's Signature: _____

Standing Instruction

Yes, I would like to instruct the Bank to debit my following account to settle credit card outstanding automatically every month.

GBBL A/c No.

A/c Title

Payment Option

100% of Outstanding Balance

10% of Outstanding Balance

Other (Pls Specify)

I authorize the Bank to debit the above stated account and I understand that the Auto Debit standing instruction as above will be effected on the Statement date. This means the Credit to my Card Account will be made prior to the due date avoiding accrual of service charges and late fees. I understand and agree that if there is insufficient balance in the nominated Bank Account to meet the card dues, the amount will be reversed to my card account and the applicable Auto Debit Failure Charge will be charged to my card account. Thereafter it will be my responsibility to deposit at least the dues before the due date.

Date: _____

Applicant's Signature : _____

Other

Limit Requested

Payment Option :

100%

10%

Other (Pls Specify)

Right

Left

Primary Applicant's Signature : _____

Date _____

For Bank's Use Only

Checked By

Designation

Date

Reviewed By

Designation

Date

TERMS AND CONDITIONS

1. FEES AND CHARGES (Subject to change from time to time at the sole discretion of the bank)
 - A) JOINING FEES & ANNUAL FEES
There are annual fees / renewal fees applicable on various credit card(s) issued by the bank for primary as well as supplementary cards subject to revision from time to time. The amount of such fees/charges varies for different cards. Further, fee as applicable is directly charged to the cardholder's account and is indicated in the bill. (Detail as per standard tariff of charges mentioned on our website).
 - B) CASH WITHDRAWAL / ADVANCE FEES
The Cardholder can use the credit card to withdraw cash from ATM(s)/cash dispensing locations in Nepal or overseas in accordance with the compatibility of the credit card at the said ATM(s)/cash dispensing locations. Transaction fee shall be levied on all such withdrawals and would be billed to the cardholder in the next/forthcoming statement. (Detail as per standard tariff of charges mentioned on our website).
Further cash withdrawal transactions shall also carry a service charge cash withdrawal fee + interest on date of cash withdrawal to be paid fully on the payment date.
 - C) SERVICE CHARGES
Service charges at applicable rates, are payable by cardholder towards the services provided by the bank to the cardholder(s) and/or for late payment, defaults, over limit charge.
 - i. Bank exclusively retains the right to alter any/all charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate. It is clarified that the said change will/shall be indicated/communicated to the cardholders through the bank's website exclusively at its sole discretion.
 - ii. Late payment fee & over limit fee are levied on monthly basis at applicable rate on the outstanding amount on the due date until fully paid.
 - iii. Service charges also accrue on
 - a. Cash withdrawal.
 - b. Purchases, if the total outstanding is not paid by due date.
 - c. Exceeding limit surcharge as applicable on the outstanding exceeding the sanctioned credit limit or on total outstanding balance in case of cancelled / surrendered card, is levied.
 - iv. Service charge payable is debited.
 - v. Service charges will continue to be levied till card account is cleared in full and closed.
 - vi. For the service charges applicable refer to our standard tariff of charges mentioned on our website.
 - D) COMPUTATION OF SERVICE CHARGES
 - i. Service charges are calculated on monthly basis on reducing balance method on the outstanding amount.
 - ii. Outstanding amount is the amount which remains unpaid after the due date and is carried forward to the next billing cycle with applicable charges.
 - iii. Cardholder when fails to pay his full dues by the payment due date is then levied interest on the due amount.
 - iv. Cardholder will not be charged any interest if his opening balance is zero and has no outstanding by the due date.
 - a. If full payment is made within the due date, no service charges shall be levied.
 - E) LATE PAYMENT CHARGES
This charge will be applicable if the minimum due amount is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Detail as per standard tariff of charges mentioned on our website).
 - F) COMPUTATION OR EXCEEDING LIMIT CHARGES
The outstanding of the card account must not exceed the sanctioned credit limit at any time, failing which cardholder will be charged over limit fee as per our standard tariff of charges.
2. CREDIT AND CASH WITHDRAWAL LIMITS
 - a. Bank will, at its sole discretion, and/or with central bank regulatory guidelines, determine the credit limit.
 - b. The outstanding on the card account must not exceed the credit limit at any time, failing which exceeding limit charges are applicable / may even lead to blocking of card.
 - c. In the event cardholder makes payment over and above the amount due as per the monthly bills, cardholder shall not be entitled for interest on the credit balance and the same shall be adjusted against the amount due subsequently.
3. BILLING
 - a. The bank follows the pattern of monthly billing cycle and sends e-statements on the 23rd day of every English calendar at email address once in a month comprising Detail of transactions and/or payments made during that cycle. 15 days will be added and the payment due date will fall on the 10th day of next month. Non-receipt of bill would not absolve you of your obligations and liabilities under this agreement and you shall be solely liable to settle the outstanding balance on the card within the due date.
 - b. BANK offers revolving credit facility subject to regular payment of at least the minimum dues. The total or minimum payment due amount is to be paid on or before the payment due date, as indicated in the bill. Bill/Statements will be sent on e-mail. For SMS alert and e-bill facility, update your e-mail id and mobile number at card@garimabank.com.np
 - c. Non-payment of the minimum amount due by the payment due date shall render cardholder liable to risk of withdrawal or suspension (whether temporarily or permanently) of the credit facility. The bank may at its sole discretion may also instruct the merchant establishment not to honor the credit card transaction.
 - d. Cardholder may pay more than the minimum amount due/ total outstanding balance before the payment due date, more than once during the billing period.
 - e. In the event of part payment the balance outstanding amount payable shall be carried forward to subsequent month which will attract interest and bank fee till the date of full and final payment.
 - f. The payment may be made by way of Cheque or Cash (at GBBL branches only). Outstation cheque if received may attract processing fees which may be charged by bank at its sole discretion without notice. Cardholders may deposit payment at any of the Bank's Branches.
 - g. In case of dishonoring of cheque, the card privileges may be suspended/terminated without notice and cheque return charges, as mentioned in the tariff of charges shall be levied to the card account. The bank also reserves the right to initiate any appropriate legal action.
 - h. Duplicate monthly statement on specific request is provided by the Bank.
 - i. Appropriations: The payments made by cardholders shall be appropriated in the following order of fee and other charges, interest charges, cash withdrawal and lastly usage.
 - j. Cardholder is advised to promptly communicate any change in billing address or contact numbers along with the documentary proof

- immediately to ensure receipt of statement/documents regularly and timely.
- k. Payment towards the card account may be made in any of the following ways:
 - i. Direct payment at any of GBBL's branches.
 - ii. Auto Debit instructions (only to GBBL account customers).
 - iii. For GBBL non-account customers, the cheque should be made payable to bank account in card payment non account NPR/ USD. The cardholder are advised to mention their name & contact number on the Card Payment Deposit Slip.
 - iv. IPS/Connect IPS.
4. **BILLING DISPUTES**
All contents of the statement will be deemed to be correct and accepted by the cardholder unless discrepancy/irregularities if any is brought to the notice of the Bank within 15 days from the date of the bill.
5. **DEFAULT ARBITRATION CLAUSE**
- a. Incase of non-payment of minimum dues for three consecutive months the card would be blocked and may be un-blocked only after receipt of required payment. However the bank reserves the right to withdraw the card facility or reduce the credit limit at its sole discretion without prior notice.
 - b. In the event of default (if the minimum amount due is not paid by the payment due date or breach of any clause of the cardholder agreement), the cardholder will be sent reminders from time to time for payment of any outstanding on the credit card account, telephone, e-mail, SMS messaging.
 - c. Incase of default in payment of the card outstanding, bank may refer the matter to the sole arbitrator to be appointed by the bank.
 - d. Recovery of dues in case of death of cardholder the whole of the outstanding balance (including unbilled transactions) will become immediately due and payable to GBBL Card. Any outstanding in the CARD account shall be a legal binding on the successors, legal heirs of the deceased customer as agreed in the terms & conditions at the time of applying for card.
6. **LOST/THEFT/ MISUSE OF CARD**
- a. Cardholder in such cases has to inform the nearest GBBL Branches or Card Center Helpdesk and report the loss/ theft of credit card so that the card is blocked immediately.
 - b. In the event of misuse in "card not lost" scenario, the cardholder has to file a submit a written complain to competent government authority and send the copy of the same to bank for record.
 - c. Cardholder will be liable for all transactions made on the card until blocking of the card or receipt of the written confirmation along with a copy of the police complaint.
 - d. If the cardholder subsequently recovers the card, the recovered credit card must not be used. The recovered card must be returned to the bank.
7. **TERMINATION**
- a. The cardholder may terminate the agreement at any time by written notice to bank accompanied by the return of credit card and any supplementary credit card(s) and full clearance of all the outstanding.
 - b. Bank may terminate the agreement at any time by cancelling the credit card with or without assigning any reason or notice if, in bank opinion, there is breach of cardholder agreement.
 - c. The whole of the outstanding balance on the card account, together with the amount of any outstanding card transactions effected but not yet charged to the account, will become immediately due and payable in full to bank on suspension/termination of the agreement for whatever reasons.
8. **RENEWAL OF CARD**
The bank reserves the right for non renewal of card on expiry:
- a. If the conduct of account is found to be unsatisfactory payment history or usage.
 - b. If credit history as per the credit bureau is found to be unsatisfactory.
 - c. KYC Records / contact Detail are not updated by the cardholder.
9. **CARD LIMITS**
Credit limit & Cash limit are assigned to the cardholder based on the Regulatory Guideline of NRB, internal parameters of bank, the credit history and payment habits etc. & the same is communicated at the time of issuance of card. On periodic review of the card account, the bank reserves the right to allow the customer to continue with the same / reduced limit. Customers seeking to have their limits enhanced can do so by writing to bank and providing documents as required. The bank at its sole discretion may / may not increase the limit without assigning any reasons / clarifications.
10. **DISCLOSURE**
- i. The cardholder acknowledges that bank is authorized to share information relating to cardholder/ supplementary cardholder(s), including information relating to any default committed by the cardholder in discharge of his / her obligation, as bank may deem appropriate and necessary, with any existing or future credit bureaus / credit reference agencies as determined by bank from time to time. Accordingly the cardholder gives consent and confirms having obtained consent from supplementary cardholder(s), to disclose information to such credit bureaus / Bank's reporting authorities like Nepal Rastra Bank. Such entities may further make available processed information or data or products thereof to Banks / Financial institutions and other credit grantors.
 - ii. The cardholder acknowledges to abide by the exchange control regulations under the Foreign Exchange Management Nepal Rastra Bank or its statutory modification or re-enactment there of.
11. **GRIEVANCE & REDRESSAL**
We believe that successful business depends on creating long lasting relationship with customer. For us, developing and sustaining long-term relationship is the most critical ingredient to competitive advantage. We have setup a separate customer grievances and redressal cell, which takes care of all the enquiries, queries and complaints/grievances of the customers.

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Applicant's Name _____ Signature _____ Date _____