



कामना सेवा विकास बैंक लि. |
Kamana Sewa Bikas Bank Ltd. |

केन्द्रीय कार्यालय: सृजनाचोक, पोखरा, ०६१-५३९६७२

Photograph of
Supplement
Applicant

Photograph of
Principal
Applicant

MOBILE/SMS/ ATM/ EBANKING APPLICATION FORM

To
Kamana Sewa Bikas Bank Ltd.
..... Branch

Date :

Dear Sir/Madam,

I/We hereby request you to provide me/us the banking facility as per the details given below. In consideration of providing me/us with these facilities, I/We hereby agree to be bound by the terms and conditions stated overleaf, which i/we have read and understood.

Name

Account No.

Address _____

Mobile/Phone Citizenship No.

DOB (DD/MM/YY) E-mail _____

1. Mobile/SMS Banking Service : SMS Alert/Enquiry Mobile Banking Not Required

2. eBanking Service : Enquiry Transaction Bill Payment Not Required

3. Debit Card Service : Yes No

I would also like to request you to issue a supplementary Card for my

Spouse Child Parent Others

Name

Mobile/Phone Citizenship No.

Other Account(s) to be linked for Mobile /SMS banking

(Signature of Principal Applicant)

(Signature of Supplementary Applicant)

For Official Use only

Application received on : _____ (DD/MM/YY) Card Issued On : _____ (DD/MM/YY)

Received & Checked by : _____ Card Issued By : _____

Approved by : _____ Activated on : _____

Card NUMBER

I/we hereby confirm the receipt of my KSBBL DEBIT Card/Mobile Banking/eBanking service

Applicant's Signature

TERMS AND CONDITIONS

The following terms & conditions shall apply for the operation of Mobile/SMS Banking/eBanking/ATM Card for the customer's account with the Bank.

1. Definition:

"ATM" means Automated Teller Machine.

"Bank" means Kamana Sewa Bikas Bank Ltd.

"Card" means DEBIT Card including the supplementary Card.

"PIN" means Personal Identification Number.

"Mobile/SMS banking" means the service by which customer can get banking service through sms and mobile application in mobile set.

"eBanking" means the service by which customer can get banking service through internet and Bank website.

"Customer" means the person to whom Mobile/SMS banking,eBanking and ATM Card have been issued by the Bank including a supplementary Card.

"Designated Account" means the account holder approved by the Bank to be accessed by the Mobile/SMS banking, eBanking ,Card and pin & to be debited for use of Card.

2. The Card is a property of Bank at all times & Card is non-transferable.
3. Customer must be an account holder of any branches of Bank.
4. All transaction initiated by the Card either electronically or using the Card will be debited from the designated account.
5. The Bank's record generated electronically otherwise, shall be deemed to be conclusive proof of correctness of transaction notwithstanding the fact that there exists no separate debit authority signed by the account holder to support the transactions through ATM.
6. Withdrawal of cash by way of overdrawing the designated account is not permissible unless there is prior agreement to this effect between the Customer and the Bank however, if the account gets overdrawn by use of Card, the Customer shall be charged interest at such rate as the Bank determine such other fees and expenses. Any such overdraft shall be repayable.
7. In considering of the Bank issuing the Mobile/SMS banking, eBanking and ATM Card, the Customer undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, claims, action, proceedings, demands, damages, costs and expenses incurred as sustained by the Bank of whatever nature and howsoever arising out of or in connection with the issuance or use of the Card provided only that the Bank acts in good faith.
8. The Bank reserves the right to limit the total transaction number and amount cash withdrawn by the Customer.
9. The Card shall at all times remain the property of the Bank and the Bank in its unfettered discretion and without giving reason withdraw the Card or the services there by offered or any part of such services at any time without any prior notice where by Customer will be responsible for returning the Card as per request from the Bank.
10. The Card and other services shall cease to be valid and the Bank shall be entitled to the immediate close the Mobile/SMS banking and eBanking service and return of the Card in the event of
 - a) Closure of designated account.
 - b) Death of a Customer.
 - c) The Bank cancelling the Card, Mobile/SMS banking and eBanking for whatsoever reason.
11. The Mobile/SMS Banking, eBanking, Card and PIN are issued to the Customer entirely at the Customer's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise or damage howsoever caused from this issue. The Bank shall not be responsible for any losses or damage or expenses whatsoever arising whether directly or indirectly as result of any transaction made with the Card and shall be indemnified by the Customer, against any such loss or damage.
12. The customer shall not disclose the Userid, Access code, PIN to other. The Customer will be liable to the Bank for any and all transaction made by use of the Mobile/SMS banking, eBanking and ATM Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorized use of the Mobile/SMS banking, eBanking, Card or PIN unless the Bank has received notice in writing of any loss , damage or theft of the Card or disclosure of the PIN prior to any unauthorized use of the Mobile/SMS banking, eBanking and ATM Card or PIN for this purpose, use of the Card by a person who obtained possession of the Mobile/SMS banking, eBanking and ATM Card with the consent of the Customer constitutes authorized use of the Mobile/SMS banking, eBanking and ATM Card.
13. All fees related to Mobile/SMS banking, eBanking and ATM Card are payable in advance as per the Bank's prevailing tariff and Bank shall debit the designated account.
14. The Bank reserves the right to withdraw at any times and at its sole discretion all rights and privileges pertaining to the Mobile/SMS banking, eBanking and ATM Card. The Bank shall not be responsible for any losses or damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the ATM, the insufficiency of funds in such a machine or otherwise.
15. The Bank reserve the right to amend these terms & conditions at any time with prior to the Customer & such amended terms & condition shall be binding on the Customer.

A/C holder's signature.....