

MODALITY/GUIDELINES
FOR
NCC TRAVEL DOLLAR CARD AND
NCC INTERNATIONAL DEBIT CARD SERVICES

CARD DEPARTMENT



NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

**MODALITY/GUIDELINES FOR VISA DOLLAR DEBIT CARDS: - NCC
TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD
SERVICES**

1. Introduction:

NCC Travel Dollar Card:

NCC Travel Dollar Card is prepaid VISA debit cards, also called re-loadable debit cards or re-loadable prepaid cards, are often used for recurring payments. NCC Travel Dollar Card is plastic money, preloaded with customer desired amount (Within Maximum Limit amount or equals to maximum amount limit as per Nepal Rastra Bank) in terms of US Dollar currency and can be used in worldwide countries wherever Visa is acceptable. In addition, NCC Travel Dollar card is substitute or alternate of Traveler Cheque.

NCC International Debit Card:

NCC International Debit Card is also plastic money which provides an alternative payment method to cash. Functionally, it can be called an electronic check, as the funds are eventually withdrawn from the respective bank account.

Both NCC Travel Dollar Card and NCC International Debit Card are VISA Debit Cards which can be used for cash withdrawal/ balance enquiry from ATMs and also can be used at POS for purchase of goods & services.

POS: These are outlets where business transaction occurs and the sales transactions can be directly debited to the customer's bank account.

VISA provides consumers, businesses, financial institutions, and governments with access to the world's largest retail electronic payments network through a range of VISA-branded products and services that are designed to deliver choice, convenience and security. VISA Card is a payment card, which enables cardholders with the option of making purchases of goods and services at different merchant locations as well as cash withdrawal & balance enquiry from any VISA accepting ATMs in worldwide countries.

NCC Travel Dollar Card and NCC International Debit Card can be used in any of the ATMs and POS machines displaying VISA Logo for cash withdrawal, balance enquiry or purchase of goods & services from various merchants like departmental stores, hospitals, retail shops etc in worldwide countries


2013/12/20





In addition, **NCC Travel Dollar Card** and **NCC International Debit Card** enables wider access to VISA Card acceptable more than 1.6 millions ATMs and 2.5 million Point of Sales (POS) terminals in worldwide countries. With these two product cards one can access one's account 24-hours a day, 7 days a week and enjoy greater convenience to facilitate one's banking and financial needs.

NCC Travel Dollar Card and **NCC International Debit Card** will be under the shared service network of Nepal Investment Bank Ltd. with effective from live date **Wednesday, January 1, 2014**. After that live date, NCC Bank will gain a lot advantage from NIBL its own 71 number of ATMs and more than 400 numbers of ATMs of its member banks as well as there are altogether more than 1500 number of POS machines of NIBL and its member banks at merchant outlets in Nepal which means NCC Bank's customer can enjoy mentioned number of ATMs to use card for transaction with minimal cost charge and also they can use card for purchase of goods and services at POS machine deployed at mentioned number of merchant outlets. These two products can also be used at NPN (National Payment Network) Member Banks ATMs for cash withdrawal / balance enquiry transaction.

NCC Travel Dollar Card is prepaid debit card which can be issued to prepaid dollar accounts which are opened by bank itself. There is no need to open dollar account by the customer. The cards issued are valid for a period of one year and shall have to be renewed on expiry.

NCC International Debit Card can be issued to both current and saving dollar accounts. The cards issued are valid for a period of three years and shall have to be renewed on expiry.

Features of NCC Travel Dollar Card and NCC International Debit Card:

- Card of International Brand.
- Can be used as a substitute of Traveler's Cheque.
- Can be used to purchase goods and services from millions of merchants all over the world.
- Can be used to withdraw cash from hundreds and thousands of ATMs all over the world.
- Round the clock service.
- No hassles of interest, penalty and hidden charges.
- Prompt issuance and most economic charges.
- Secured due to electronic environment.
- Convenient reload (For NCC Travel Dollar Card only)



2. Procedures to Issue NCC Travel Dollar Card and NCC International Debit Card:

The procedures to issue **NCC Travel Dollar Card and NCC International Debit Card** are listed as below for maintaining uniformity in all branches.

- 2.1 **Duly** filled application form for request for a NCC Travel Dollar Card or NCC International Debit Card is submitted to Customer Service Department (CSD) by the customers of respective branches.
- 2.2 Application form is verified and approved at the branch by the concerned authorities (i.e. Operation In-charge / Branch Manager) in order to validate the request.
- 2.3 On receipt of the approved application, CSD will make a list of cards to be issued for the day as per details on the application form. The application forms should be retained at the branches and filed in the respective mandates of the account holders. The list is then mailed to the Card Department at Corporate Office for further processing (**Format 1**). To ensure post facto authorization the mailed list should be followed by an authorized signed copy. The card request list to be mailed to the Card Department should be ensured as follows:
 - 2.3.1 New Card Request List Number (NCRLN) should be synchronized with the serial number at the beginning of the fiscal year and the same followed throughout the year.
 - 2.3.2 The list of cards to be issued should always be sent in the prescribed format. The list shall be kept on hold if any deviation is observed.
 - 2.3.3 Account holder's name "**to be embossed in the card**" should not exceed 20 characters (including space between names). Avoid using Mr., Dr. Er etc. in the card.



- 2.3.4 Account number of the customer should be written clearly with the respective branch code i.e.; 003 - 003000111111S (**003-Branch Code, 003000111111S-Customer Account Number**). Otherwise the list will be sent back to the concerned branch for necessary corrections.
- 2.3.5 "Remarks" portion of the request sheet (**Format 1**) should be clearly filled (i.e. Fresh Issue or Renewal of NCC Travel Dollar Card or NCC International Debit Card etc.)
- 2.4 On receipt of the mails from the branches for issue of cards, the Card Department shall compile the lists and the same is sent to NIBL along with the blank cards & PIN Mailers for embossing and encoding. (**Format 2**).
- 2.5 Embossed and encoded cards along with the PIN mailer are received from NIBL, as per the list (**Format 2**), after completing the necessary process at their end generally within one Working day.
- 2.6 Embossed & encoded cards and the PIN mailer are segregated at the Card Department and dispatched accordingly to the respective branches. It should be ensured that the card and PIN mailer are not damaged. Otherwise, it should be sent back to NIBL for replacement.
- 2.7 Branches should ensure that the cards and the PIN mailers received at their end are as per the list sent from their ends. The acknowledgement of receipt should be faxed to the Card Department.
- 2.8 The branches should also ensure whether the cards have been properly embossed and the PIN mailers have not been damaged in transit. If any discrepancies are noticed, the said card along with PIN mailer should be kept on hold for reprocessing.
- 2.9 Card along with the PIN mailer are handed over to the respective account holder(s) and the same is recorded in the Debit Card Issue Register (**Format 3**) as a proof of delivery. The customer who wants NCC Travel Dollar card should be given the customer card receipt letter for NCC Travel Dollar Card (**Format 4**) and the customer who wants NCC International Debit card should be given the customer card receipt letter for NCC International Debit Card (**Format 5**) which ever required. In addition, the customer cover letter (**Format 6**) also have to be issued to

respective account holder(s) from CSD during issuance of the mentioned card and the customer signed card receipt letter should be filed properly.

- 2.10 Only after the card along with PIN mailer is handed over to the customer, branches should send a mail followed by an authorized copy to the Card Department for activation thereof **(Format 7)**. This is an important process from the security point of view and any deviation in this regard shall not be accepted.

3. Joint/Supplementary Card holder:

- 3.1. NCC International Debit Card may be issued in joint accounts and/or as a supplementary card. However in any case, the account holder shall be liable for all transactions, charges and fees levied to the account. In case of Joint accounts, card can be issued if and only if, the account is operated by any one single signatory. However, card cannot be issued where more than one signatory is required.
- 3.2. Fresh supplementary card issuance request **(Format 1)** should be entertained by obtaining written request from the account holder(s) along with properly filled KYC form of supplementary card user(s).
- 3.3. Signatures of account holder(s) and the supplementary card user(s) should be obtained in the application form as required.
- 3.4. The form should be properly verified and approved by the concerned authority to validate the request.
- 3.5. Maximum one Supplementary NCC International Debit Card can be issued to each individual USD account maintained/opened at NCC Bank Ltd.
- 3.6. But in case of NCC Travel Dollar Card, Supplementary Card cannot be issued because of its prepaid nature and of its eligible criteria for issuance as mentioned in this modality.

4. Card Activation:

Based on the nature of request by the branches, the Card Department executes the requests of activation, block/unblocking, refreshing PIN code etc. on real time basis. The Card Activation Program is located at the Card Department for facilitating the same. The request mail to the Card Department for activation of cards shall be sent by the Branch Manager/Operation In-charge and not the person delivering the cards or PIN mailers to the customers. The mail should be followed by an authorized copy as per the format **(Format 7)**.

5. Steps/ Procedures in case of Loss of NCC ATM/Debit Card:

- 5.1. A request letter pertaining to loss of debit card(s) and instruction thereto to block/stop lost cards should be obtained from the accountholder(s) (**Format 8**). However verbal instructions may also be considered on practical ground subject to obtaining written instruction, not having contrary to the prior instructions, at the earliest.
- 5.2. Cards in question should immediately be stopped / blocked as soon as instruction is received.
- 5.3. On receiving the written request, it should be verified and approved for further processing and recorded in the Debit Card Lost Register (**Format 9**).
- 5.4. The client should be notified that bank will not be liable for any cash loss due to whatsoever reason(s) despite reasonable care and caution exercised by the Bank.
- 5.5. The procedure to issue a new card in replacement for a lost one is the same as the one for issuing a fresh one.

6. Request for Re-PIN Code, Card Capture and Non-Dispense of Cash:

The customers may come with various complaints in regard to the use of cards. The most common are request for a new PIN Code, Capture of Cards at ATM terminals and Non-Dispense of Cash. In all the cases, a written complaint is lodged at the CSD and on basis of the written complains a mail is sent to the Card Department for addressing the grievances. The Card Department will need to address the complaint at the earliest. The tentative time needed for the complaint to be addressed need to be communicated by the Card Department to the respective branch.

1. Re-PIN Code: The request for a New PIN Code is done when the customer forgets or misplaces the PIN Code. The request for a New PIN is lodged at the CSD (**Format 10**) and the same is authenticated and mailed to the Card Department retaining the written request at the branches. It should be filed properly for future records at the branches. On basis of the mail received (**Format 11**) the Card Department shall forward the request to NIBL. On receiving the New PIN Code from NIBL, the Card Department shall dispatch the same to the respective branches for final handover to the customer. The PIN mailer with the New PIN Code should be ensured that it is not damaged and received by the requesting customer.

2. Card Capture: Sometimes cards are captured by ATM while using them at various terminals in Nepal. The request for getting back the Captured Card is lodged at the CSD (**Format 12**) which should be duly notified to Card Department. The return of captured cards is coordinated by NIBL and brought to the bank on notification. On arrival, it is dispatched to the respective branch and received accordingly. Our own cards captured at our own terminals may be returned to the customers by the branches themselves ensuring that it is handed over to the right person after recording the details in the Capture Card Register (**Format 13**) and received accordingly.

3. Non-Dispense of Cash: Non Dispense of Cash is the instance where a transaction is performed and the account of the respective account holder is debited without dispensing cash. A written complaint is lodged (**Format 14**) and the same is forwarded to the Card Department for authenticating and the necessary rectification. The necessary reversals are done by the Card Department in coordination with NIBL on verifying the same. The case may be for partial dispense of cash as well. However, such cases are rare.

7. Damaged Cards:

If a card is damaged within its validity, the only remedy is to issue a new card in replacement recovering the applicable charges.

8. Renewal of Card:

The procedure to renew an ATM/Debit Card is the same as the issuance of a new card. It is advisable that the old expired card be surrendered to the Bank.

9. Settlement of ATM/POS Transactions:

All the settlement and reconciliation of ATM/POS transactions are done at Card Department, Corporate Office on a daily basis. The settlement of transaction are done on the next day of transactions as per web report of NIBL and the final debits and credits are done on our accounts maintained with the settlement banks.

The settlement is done on basis of the Payable as per the use of cards on the NIBL Network/VISA Network.

Payables – This is the total amount of the day's transactions hit at OTHER banks or financial institutions' ATM Terminals by OUR Card users.

- **Our Bank's Card at Other Bank's ATM/POS terminal.**



Note: Only when other bank's cards are used at our ATM terminals and vice versa, the settlement of transactions is required. Otherwise the transactions are automatically balanced on real time basis, if transactions are done by our customers at our own ATM terminals. However, reconciliation of the use of our cards at our own terminals has to be done as per the web report of NIBL.

List of Accounts opened at Pumori system used for NCC Travel Dollar Card and NCC International Debit Card:

<u>S.N</u>	<u>Branch Code</u>	<u>Particulars</u>	<u>Currency</u>	<u>Account Number</u>
		<u>Payable Account Name</u>		
<u>1</u>	000	NIBL/MEM ATM Payable	NPR	9161307100100
<u>2</u>	000	NIBL/MEM POS Payable	NPR	9161307110100
<u>3</u>	000	VISA ATM Payable - USD	USD	9161307142100
<u>4</u>	000	VISA POS Payable - USD	USD	9161307152100
		<u>Other's Account Name</u>		
<u>5</u>	000	NIBL/MEM/VISA Cash Advance Income	NPR	9420207040100
<u>6</u>	000	Nepal Investment Bank Ltd.- VISA(USD)	USD	9220202122100

Branch Code: - Corporate Office

10. Eligibility Criteria to apply NCC Travel Dollar Card and NCC International Debit Card:

NCC Travel Dollar Card:

- People who are traveling outside of Nepal can apply for NCC Travel Dollar Card.
- Valid passport, visa and airline ticket are required to apply for this card.
- Customer need not have to open account, instead of that the bank itself have to open Prepaid USD account under New Account Type i.e. **NCC Travel Dollar Card** by properly verifying eligible documents as required for NCC Travel Dollar Card issuance. And Customer can use desired Dollar currency through NCC Travel Dollar Card by depositing Nepalese Currency amount equivalent to desired USD Amount from customer within the maximum USD amount limit or equals to maximum USD amount limit as prescribed by Nepal Rastra Bank into their prepaid USD account.
- Because of its prepaid nature Customer can reload/deposit maximum amount at their customer – prepaid USD account is as per the eligible criteria prescribed by Nepal Rastra Bank.

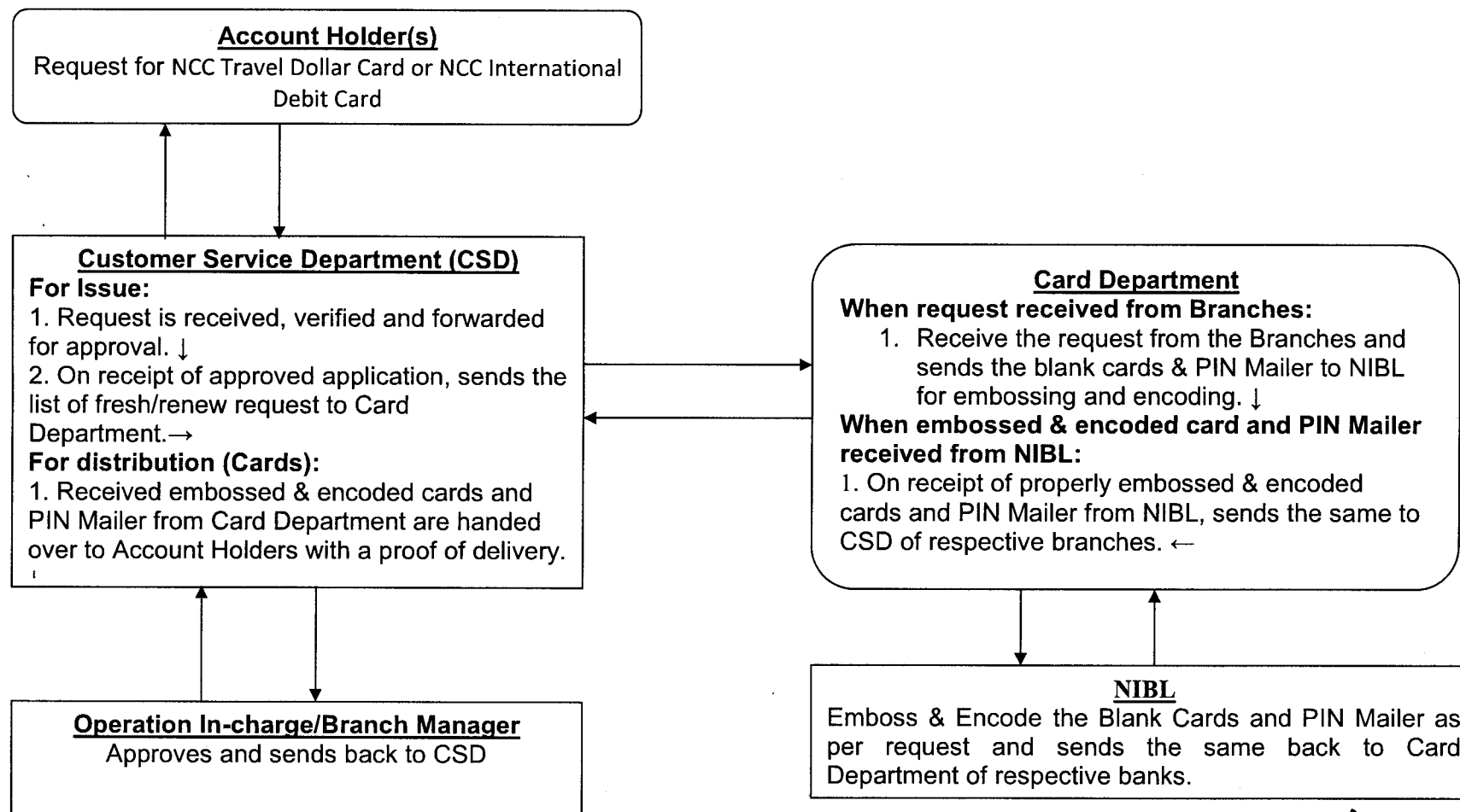
NCC International Debit Card:

- Customers who have opened current dollar account or saving dollar account at NCC Bank Ltd. can only apply for NCC International Debit Card.
- Maximum Transaction limit for NCC International Debit Card are as prescribed by Nepal Rastra Bank.
- This Card can be issued to Nepalese citizens as well as Foreign Nationals having USD account maintained at NCC Bank Ltd. and Nepalese citizens travelling abroad (other than India), who are eligible to get dollar exchange facility as per Nepal Rastra Bank.
- Valid Visa and Confirmed Air Ticket are required to issue NCC International Debit Card and also supplementary NCC International Debit card for travelling abroad.

Note: -

- **Maximum USD amount Limit for Dollar Card** (NCC Travel Card & NCC International Debit Card) in relation to **Eligible Criteria** as prescribed by Nepal Rastra Bank, refer to **Circulars No. 577 and 600** issued from **Foreign Exchange Management Department, Nepal Rastra Bank** which are herewith attached with this modality.
- In addition, all branches should also aware of regular circulars and if any amendment or additional circular issued from Foreign Exchange Management Department, Nepal Rastra Bank as concerned to dollar card (**NCC Travel Card & NCC International Debit Card**) in order to meet/fulfill the eligible criteria or compliance.



NCC Travel Dollar Card and NCC International Debit Card Issue Process (Flow Chart)

**NEW TRANSACTION CHARGES AND TRANSACTION LIMIT
FOR BOTH NCC TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD**

Effective from Wednesday, January 1, 2014 (Poush 17, 2070)

TRANSACTION CHARGES APPLICABLE TO BOTH NCC TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD:-

S.N	Particulars	Applicable Country	Cash Withdrawal Charge Amount (USD) PER Transaction	Balance Enquiry Charge Amount (USD) per Transaction
1	NCC Travel Dollar Card and NCC International Debit Card used at NCC Bank's ATMs	Nepal	NIL	NIL
2	NCC Travel Dollar Card and NCC International Debit Card Used at other NIBL/NIBL VISA Member Bank's ATMs	Nepal	\$ 0.3	\$ 0.06
3	NCC Travel Dollar Card and NCC International Debit Card Used at other Bank's ATMs under NPN	Nepal	\$ 0.3	\$ 0.06
4	NCC Travel Dollar Card and NCC International Debit Card Used at other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs	Nepal	\$ 5.00	\$ 0.75
5	NCC Travel Dollar Card and NCC International Debit Card Used at other Bank's ATMs	Worldwide	\$ 5.00	\$ 0.75

ATM CASH WITHDRAWAL TRANSACTION LIMIT BOTH NCC TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD:-

S.N	Particulars	Transaction Limit Amount (USD) in Nepal	Transaction Limit Amount (USD) in Worldwide Countries (International)
1	Maximum Cash Withdrawal Amount per Transaction	\$ 2,000.00	\$ 2,000.00
2	Maximum Cash Withdrawal Amount per Day	\$ 2,000.00	\$ 2,000.00

POS TRANSACTION LIMIT FOR BOTH NCC TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD:-

S.N	Particulars	Transaction Limit Amount (USD) in Nepal	Transaction Limit Amount (USD) in Worldwide Countries (International)
1	Maximum Amount per POS Transaction	\$ 5,000.00	\$ 5,000.00
2	Maximum POS Transaction Amount per Day	\$ 5,000.00	\$ 5,000.00

FEE/CHARGE STRUCTURE
FOR BOTH NCC TRAVEL DOLLAR CARD AND NCC INTERNATIONAL DEBIT CARD

S.N	Particulars	NCC Travel Dollar Card	NCC International Debit Card
1	Joining/Issuance Fee	NPR. 1,000.00	USD.10.00
2	Annual Fee	-	USD.10.00
3	PIN Regeneration Charge	USD.2.00	USD.2.00
4	Replacement Fee	USD.10.00	USD.10.00
5	Re-new/Reissue Fee	USD.10.00	USD.10.00
6	Reload Fee	NPR. 500.00	-

Note:-

Total Daily Count (Purchase+ Cash Transactions): 10 Times a Day applicable to Nepal And Worldwide Countries for Both NCC Travel Dollar Card and NCC International Debit Card Transactions.

Both NCC Travel Dollar Card and NCC International Debit Card can be used at any VISA card Acceptable ATMs and POS machine of Banks & Financial Institutions in Nepal and Worldwide Countries.

POS (Point of Sales) is used for purchase of goods and services through the use of card without any charge.

NIBL(Nepal Investment Bank Ltd.) is the Principal Member of the VISA through which Nepal Credit & Commerce Bank Ltd. has got VISA Associate Membership from VISA and has sharing their Network for Card Transactions.

NPN (National Payment Network) is a network of NIBL which facilities aspiring financial institutions to issue & acquire National brand of Debit, Credit & Prepaid Cards and connecting together of NIBL and its member banks & Financial Institutions through their financial switching system along with banking host to facilitate card transaction through ATM & POS for cash withdrawal/balance enquiry and purchase of goods/ services respectively.

Commissions/Charges of Both NCC Travel Dollar Card and NCC International Debit Card can be credited / Debited as provided by the Settlement Bank i.e. NIBL to ATM or Card commission/charge account as per the requirement by the card department in reference to agreement between Nepal Credit & Commerce Bank Ltd. and Nepal Investment Bank Ltd.



NCC Travel Dollar Card and NCC International Debit Card can be used at any of following NIBL/NIBL Member Bank's ATMs/POS:-

VISA Principal Member

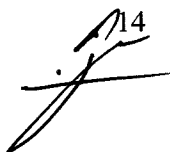
1. Nepal Investment Bank Limited(NIBL)

VISA Associate Members

2. Macchapuchhre Bank Limited
3. Kumari Bank Limited
4. Global IME Bank Limited
5. Rastriya Banijiya Bank Limited
6. Siddhartha Bank Limited
7. Sunrise Bank Limited
8. Citizen Bank International Bank Limited
9. Prime Commercial Bank Limited

NCC Travel Dollar Card and NCC International Debit Card can be used at any of following National Payment Network(NPN) Member Bank's ATMs:-

1. Business Development Bank Ltd.
2. Nepal Share Market & Finance Ltd.
3. H & B Development Bank Limited
4. United Finance Ltd.
5. Yeti Development Bank Ltd.
6. Tourism Development Bank Ltd.
7. Narayani National Finance Ltd.
8. Muktinath Bikash Bank Limited
9. Nepal Consumer Development Bank Limited
10. Garima Bikash Bank Limited
11. Fewa Finance Limited
12. Sewa Bikas Bank Limited
13. OM Finance Limited



14. Agricultural Development Bank Limited
15. Butwal Finance Limited
16. Subhechha Bikash Bank Limited
17. Nepal Industrial Development Corporation Limited
18. Gandaki Bikash Bank Limited
19. Siddhartha Finance Limited
20. Century Commercial Bank Limited
21. Mission Development Bank Limited
22. Shubhalaxmi Finance Limited
23. Civil Bank Limited
24. Tinau Development Bank Limited
25. Guheshowari Merchant Banking & Finance Limited



Format 1 (Request for New Card From branch to Card Department)

Request for New Card from Branch to Card Department

Nepal Credit And Commerce Bank Limited

..... Branch

Date:

New Debit Card Request List Number:

CLIENT CODE	BANCH CODE	TITLE	FAMILY NAME	FIRST NAME	EMBOSSED NAME	MARITAL STATUS	DATE OF BIRTH	ADDRESS	CITY CODE	ACCOUNT NUMBER	MOBILE NO	PHONE NO	EMAIL	EXISTING CARD NO	LIST NO	DISPATCH HTD	REMARKS
00065626	001	Mr/Ms/Mrs	SETHIA	HARISH	HARISH SETHIA	Married/Single	DD-MM-YYYY			008001001000001609							
00009127	003	Mr/Ms/Mrs	SHRESTHA	CHANDRA KIRAN	CHANDRA K SHRESTHA	Married/Single	DD-MM-YYYY			008003003000196421M							

Important points to be remember.

- Account no. must be in proper format (19 DIGIT)
- Embossed name should not exceed 20 characters as it will be printed on the front part of the card.
- Do not use any unnecessary symbol / Special Character in Customer name field.

Total Number of New Request:

Authorized Signature

Authorized Signature





Format 2 (Request for New Card from Card Department to NIBL)

Request for New Card from Branch to Card Department

Nepal Credit And Commerce Bank Limited

..... Branch

Date:

New Debit Card Request List Number:

CLIENT CODE	BANCH CODE	TITLE	FAMILY NAME	FIRST NAME	EMBOSSED NAME	MARITAL STATUS	DATE OF BIRTH	ADDRESS	CITY CODE	ACCOUNT NUMBER	MOBILE NO	PHONE NO	EMAIL	EXISTING CARD NO	LIST NO	DISPATCH	REMARKS
0006583 6	001	Mr/Ms/ Mrs	SETHIA	HARISH	HARISH SETHIA	Married/Sin gle	DD-MM- YYYY			00800100100000 01609							
0000912 7	003	Mr/Ms/ Mrs	SHRESTHA	CHANDRA KIRAN	CHANDRA K SHRESTHA	Married/Sin gle	DD-MM- YYYY			00800300300019 6421M							

Important points to be remember.

- Account no. must be in proper format.(19 DIGIT)
- Embossed name should not exceed 20 characters as it will be printed on the front part of the card.
- Do not use any unnecessary symbol / Special Character in Customer name field.

Total Number of New Request:

Authorized Signature

Authorized Signature

Format 4 (Customer Card Receipt Letter for NCC Travel Dollar Card)

Date:- xxxxxxxx

MR. xxxxxxxxxxxx
Bagbazar, Kathmandu,
Nepal

DEAR MR. xxxxxxxx

We would like to thank you for selecting NCC Travel Dollar Card (VISA Debit Card). NCC Travel Dollar Card Services will certainly enable you to use our banking services effectively and provide you comfort and security.

Your Card NO. is **XXXXXXXXXXXXXXXXXX**

If you have any queries regarding our NCC Travel Dollar Card Services, you may contact us at **Phone No.01-4246991 (Ext No. 309,310,311) between 9:45 AM to 5:00 PM** or logon to www.nccb.com.np for more information. In addition you can also call on **Phone No. 01-4445301(Direct line)** for any card services e.g Card block etc. **before 9:45 A.M & after 5:00 PM** and also on **Public Holidays**.

We assure you of our best services at all times.

Authorized Signatory

I acknowledge receipt of this letter along with a Card and PIN Code. The acceptance of this letter along the Card means I have understood and accepted the Terms and Conditions applied by the Bank regarding the use of NCC Travel Dollar Card (VISA Debit Card).

Cardholder's Signature

Cardholder Name: **MR. xxxxxxxx**

Date : DD/MM/YYYY

Debit Card NO. **XXXXXXXXXXXXXXXXXX**

NOTE: - NCC TRAVEL DOLLAR CARD (VISA DEBIT CARD) CAN BE USED FOR CASH WITHDRAWAL AND BALANCE ENQUIRY NOT ONLY FROM ATMs IN NEPAL BUT ALSO FROM ALL ATMs IN WORLDWIDE COUNTRIES WHERE VISA CARD IS ACCEPTABLE. IN ADDITION, NCC TRAVEL DOLLAR CARD CAN ALSO BE USED AT POS MACHINE FOR PURCHASE OF GOODS & SERVICES IN NEPAL & WORLDWIDE COUNTRIES.



Format 5 (Customer Card Receipt Letter for NCC International Debit Card)

Date:- xxxxxxxx

MR. xxxxxxxxxxxx
Bagbazar, Kathmandu,
Nepal

DEAR MR.xxxxxxx

We would like to thank you for selecting NCC International Debit Card (VISA Debit Card).NCC International Debit Card Services will certainly enable you to use our banking services effectively and provide you comfort and security.

Your Card NO. is **XXXXXXXXXXXXXXXXXX**

If you have any queries regarding NCC International Debit Card Services, you may contact us at **Phone No.01-4246991 (Ext No. 309,310,311) between 9:45 AM to 5:00 PM** or logon to www.nccbank.com.np for more information. In addition you can also call on **Phone No. 01-4445301(Direct line)** for any card services e.g Card block etc. **before 9:45 A.M & after 5:00 PM** and also on **Public Holidays**.

We assure you of our best services at all times.

Authorized Signatory

I acknowledge receipt of this letter along with a Card and PIN Code. The acceptance of this letter along the Card means I have understood and accepted the Terms and Conditions applied by the Bank regarding the use of NCC International Debit Card (VISA Debit Card).

Cardholder's SignatureCardholder Name: **MR.xxxxxxx**

Date : DD/MM/YYYY

Debit Card NO. **XXXXXXXXXXXXXXXXXX**

NOTE: - NCC INTERNATIONAL DEBIT CARD (VISA DEBIT CARD) CAN BE USED FOR CASH WITHDRAWAL AND BALANCE ENQUIRY NOT ONLY FROM ATMs IN NEPAL BUT ALSO FROM ALL ATMs IN WORLDWIDE COUNTRIES WHERE VISA CARD IS ACCEPTABLE. IN ADDITION, NCC INTERNATIONAL DEBIT CARD CAN ALSO BE USED AT POS MACHINE FOR PURCHASE OF GOODS & SERVICES IN NEPAL & WORLDWIDE COUNTRIES.



Format 6 (Customer Cover Letter)

Mr. xxxxxxxx
Bagbazar, Kathmandu.,
Nepal.

Date:-xxxxxxx

Subject: - New Product Launch - NCC Travel Dollar Card and NCC International Debit card

Dear Cardholder,

Nepal Credit and Commerce Bank Limited is an "A" class Commercial Bank, commencing its operation since 1996 A.D.. Within a period of almost 18 years, NCC Bank Ltd. has been successful to establish itself as a business Bank to the society and earned the much desired confidence and faith from various sectors of the economy. Government Institutions, Private Institutions as well as Corporations have extended cooperation and patronized our Bank by placing substantial amount of deposits with us. All leading Business groups of Nepal have established business relationship with us. Due to this continuous support and trust from all the sectors, the Bank has been able to open 23 branches and 27 numbers of ATMs scattered in Far Western Region to Eastern Region (Kathmandu (6), Banepa, Lumbini, Siddhartha Nagar, Biratnagar, Barabise, Birgunj, Narayanghat, Mahendra Nagar, Pokhara, Kalaiya, Birtamod, Butwal, Lahan, Attariya, Baitadi, Dot and Malangwa). ~~Shortly, new branch at Bijmwar, Pyuthan is being added in this network.~~

Our continuous endeavor in the banking sector for past seventeen years in delivering personalized banking services to our customers adds facilitating our customers with more additional products and benefits. With the aim of achieving more customer satisfaction, we have always provided innovative, enhanced and world-class products and services to its customers. After successful launched of NCC VISA Debit Card-Domestic, NCC Bank has also successfully launched International VISA Cards which are NCC Travel Dollar Card and NCC International Debit Card in order to give more facilities to customers in relation to card services for customer satisfaction. NCC Travel Dollar Card and NCC International Debit Card can be used in any of the ATMs and POS machines displaying VISA Logo for cash withdrawal, balance enquiry or purchase of goods & services from various merchants like departmental stores, hospitals, retail shops etc throughout Nepal and Worldwide countries.

In addition, NCC Travel Dollar Card and NCC International Debit Card enables wider access to VISA Card acceptable more than 1.6 millions ATMs and 2.5 million Point of Sales (POS) terminals in Nepal and Worldwide countries. With NCC Travel Dollar Card and NCC International Debit Card, you can access your account 24-hours a day, 7 days a week and enjoy greater convenience to facilitate your banking and financial needs.

Regarding additional product benefits, please also be informed that NCC Travel Dollar Card and NCC International Debit Card can also be used at NPN (National Payment Network) Member Banks ATMs for cash withdrawal / balance enquiry transaction.

For any further information, we request you to contact us at 01-4246991, (Ext: - 309,310,311) Card Department, Bagbazar, Kathmandu, Nepal. You may also visit our website: www.nccbanc.com.np for other information regarding NCC Travel Dollar Card and NCC International Debit Card

Thanking You.

Authorized Signatory

Format 7 (Request for Card Activation to Card Department from Branch)

Date:

.....Branch

New Card Activation List Number.....

S. No.	Name of Account Holder	Account No.	Card No.	Remarks
1.	ABC	003000111111S	4689590032885002	

Total Number of New Request for Activation: /

Authorized Signature_____
Authorized Signature

Format 8 (Customer request to Block /Stop the Card)

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Request to Block /Stop the Card

Dear Sir/Madam,

This is to inform you that my/our **ATM/Debit Card** with **Number**
.....has been lost on so I/we request
you to block/ stop the card with immediate effect.

Name of the Account Holder:

Account No:

Signature:



Format 10 (Customer request for New PIN Code)

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Request for New PIN Code

Dear Sir/Madam,

This is to inform you that the PIN Code for my/our **Card Number**
..... has been lost/ forgotten, so I/we request you to provide
me with a new PIN code to operate my ATM Card.

Name of the Account Holder:

Account No:

Signature:



Format 11 (Request for Re-PIN to Card Department)**Name of Bank:****Branch/Branch Code:****Requested Date:****No. of Cards:**

S.NO.	CUSTOMER NAME	EXISTING CARD NO	ACCOUNT NUMBER	REMARKS

Authorized Signature

Authorized Signature

Format 12 (Customer request to provide Captured Card)

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Card Captured

Dear Sir/Madam,

This is to inform you that my/our **Card Number**..... has been captured in ATM located at, so I/we request you to provide the card at the earliest.

Name of the Account Holder:

Account No:

Signature:



Format 14 (Customer Claim for Non-Dispense of Cash)

Date:

Nepal Credit and Commerce Bank Ltd.

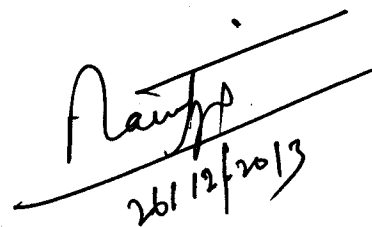
..... Branch

SUB: Claim for Non-Dispense of Cash

Dear Sir/Madam,

This is to inform you that my account was debited without dispensing cash while using my ATM card. Please arrange for refund accordingly.

The details of transaction are as follows:

Amount:**Date of Transaction:****Point/ Location of ATM:****Name of Card Acquired Bank:****Card No:****Name of the Account Holder:****Account No:****Signature:**.....
26/12/2013



नेपाल राष्ट्र बैंक
केन्द्रीय कार्यालय
विदेशी विनिमय व्यवस्थापन विभाग

इ.प्रा.परिपत्र संख्या:-५७७

मिति :- २०६९/४/२४

श्री नेपाल राष्ट्र बैंक, बैकिङ्ग कार्यालय लगायत अन्य कार्यालय र इजाजतपत्रप्राप्त "क" र राष्ट्रिय स्तरका "ख" वर्गका विकास बैंक तथा इजाजतपत्र प्राप्त मनिचेञ्जरहरु ।

विषय :- राहदानी वापतको सटही सुविधा सम्बन्धी व्यवस्था ।

महाशय,

निजी तथा औपचारिक तवरले विदेश भ्रमणमा (भारत बाहेक) जाने नेपाली नागरिकलाई राहदानी वापत निम्नानुसार सटही प्रदान गर्न सकिने व्यवस्था गरिएको हुँदा सोही बमोजिम गर्नु/गराउनु हुन विदेशी विनिमय (नियमित गर्ने) ऐन, २०१९ को दफा १२ ले दिएको अधिकार प्रयोग गरी यो परिपत्र जारी गरिएको छ ।

१. राहदानी वापत सटही पाउने व्यक्ति :

निजी भ्रमणमा विदेश जाने नेपाली नागरिकहरूलाई नेपाल सरकारले जारी गरेको वैध राहदानी र कन्फर्म्ड हवाई टिकटको आधारमा तोकिएका बैंक/वित्तीय संस्था/इजाजतपत्रप्राप्त निकायहरूले सटही सुविधा दिनुपर्नेछ ।

२. राहदानी सुविधा वापत पाउने सटही रकम:

- क) विदेश (भारत बाहेक) अन्य मुलुकहरूको भ्रमणमा जाने नेपाली नागरिकहरूलाई राहदानी वापत प्रति पटक अमेरिकी डलर २ हजार ५ सयसम्म सटही सुविधा दिन सकिने छ ।
- ख) अलग्गै राहदानी नलिई अभिभावकको साथमा जाने केटाकेटीहरूलाई अधिकतम अमेरिकी डलर ५००/- (पाँचसय) सम्मको सटही दिन सकिनेछ ।
- ग) नेपाल सरकारको सम्बन्धित निकायबाट श्रम स्वीकृति लिई वैदेशिक रोजगारीमा जाने नेपाली नागरिकलाई राहदानी वापत अधिकतम अमेरिकी डलर ५००/- (पाँचसय सम्म) मात्र सटही सुविधा उपलब्ध गराउनु पर्नेछ ।

३. स्थलमार्गबाट निजी भ्रमणमा जाँदा पाउने सटही सुविधा :

- (क) स्थलमार्गबाट चीनको स्वशासित क्षेत्र तिब्बत (नियमानुसार सीमा ओहोर दोहोर गर्ने व्यक्तिहरू बाहेक) र सार्क मुलुकहरू (भारत बाहेक) मा निजी भ्रमणमा जाने व्यक्तिहरूलाई

सम्बन्धित देशको प्रवेशाज्ञा (Visa) भएमा एक पटकमा बढीमा अमेरिकी डलर १,०००।- (एकहजार) सम्म र एक आ.व.मा बढीमा अमेरिकी डलर २,०००।- (दुइहजार) सम्मको सटही सुविधा उपलब्ध गराउन सकिनेछ ।

ख) यसरी सटही प्रदान गर्दा स्थलमार्गबाट भ्रमण गर्ने व्यक्तिहरू र सार्क देशहरू (भारतबाहेक) लगायत Entry Point मा प्रवेशाज्ञा दिने देशहरूमा भ्रमण गर्ने नेपाली नागरिकहरूको हकमा राहदानीमा Endorse गरी सटही सुविधा उपलब्ध गराउने निकायको अधिकृतले दस्तखत गरी संस्थाको छाप समेत लगाउनु पर्नेछ ।

४. नपूग सटही सुविधाको लागि निवेदन दिन सकिने:

कथंकदाचित यस परिपत्रमा भएको व्यवस्था बमोजिम प्राप्त हुने सटही सुविधा अपूग हुन गई बढी रकम आवश्यक परेमा आफ्नो प्यान नम्बर र रकम अपूग हुनाको कारण सहित यस बैंकमा निवेदन गरेमा बैंकले औचित्यको आधारमा आवश्यकतानुसार सटही सुविधा दिन सक्नेछ ।

५. व्यापार प्रवर्द्धनको लागि सटही सुविधा :

विदेश (भारत बाहेक) व्यावसाय प्रवर्द्धन, व्यापार मेला, व्यापार गोष्ठीमा जाने नेपाली नागरिकलाई राहदानी बापत प्रति पटक अमेरिकी डलर ५ हजार सम्मको सटही सुविधा व्यापार प्रवर्द्धनको कार्यक्रमबाट हुने उपलब्धी तथा भाग लिन जानु पर्ने कारण सहितको निवेदन लिई सटही सुविधा प्रदान गर्न सकिने छ ।

६. सटही सुविधाको सही उपभोग हुनु पर्ने :

राहदानी बापतको सटही सुविधा पहिला पनि उपभोग गरिसकेका व्यक्तिहरूको हकमा निज अधिल्लो पटक यस्तो सटही सुविधा लिएर उद्देश्य बमोजिम विदेश यात्रा गरेको भएमा मात्र अर्को पटक सटही सुविधा प्रदान गर्नु पर्नेछ ।

७. औपचारिक भ्रमणमा अधिकतम सीमा लागू नहुने :

निजी भ्रमणमा बाहेक सरकारी निकाय तथा सार्वजनिक संघ, संस्था, इजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्था वा अन्य औपचारिक (तालिम, गोष्ठी, बैठक, नेपाल सरकारको तर्फबाट गरिने भ्रमण, यस बैंकबाट स्वीकृत भ्रमण) विदेश (भारत बाहेक) जाने व्यक्तिहरूका लागि माथि दफा २ "क" तथा दफा ३ "क" बमोजिमको क्रमशः अमेरिकी डलर २,५००।- (दुईहजार पाँचसय) र रु. १,०००।- (रु. एकहजार) को सीमा लागू हुने छैन ।

८. कन्फर्म्ड हवाई टिकटको व्याख्या :

कन्फर्म्ड हवाई टिकट भन्नाले नेपाल वा भारतदेखि यात्रा शुरू हुने गरी जारी भएको कन्फर्म्ड हवाई टिकटलाई मात्र जनाउँछ । यसैगरी विदेशबाट नेपाल आई पुनः विदेश जाने गरी जारी भएको



दोहोरो कन्फर्मर्ड टिकट भएका व्यक्तिहरूको हकमा समेत सो टिकट यस प्रयोजनको लागि उपयोग गर्न सकिने छ ।

९. सटही वापत नगदमा पाउने रकम :

इजाजतपत्रप्राप्त सम्बन्धित बैंक/वित्तीय संस्था/निकायहरूसँग रहेको नगद विदेशी मुद्राको संचितिलाई समेत दृष्टिगत गरी बढीमा अमेरिकी डलर ५००।- (पाँचसय) सम्म नगदमा सटही उपलब्ध गराउन सकिनेछ । सो भन्दा बढीको नगद सटही दिनुपरेको खण्डमा औचित्यको आधारमा सम्बन्धित बैंक/वित्तीय संस्था/इजाजतपत्रप्राप्त निकायको प्रमुखले स्वीकृति दिएमा त्यस्तो सटही प्रदान गर्न सकिनेछ ।

१०. लिएको सटही सुविधा सञ्चित गर्न पाउने :

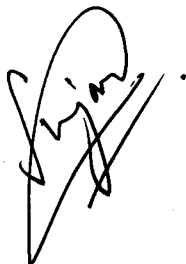
राहदानी सुविधा अन्तरगत लिइएको सटही सुविधा वापतको रकम भ्रमण सकी बाँकी रहन गएमा अधिकतम अमेरिकी डलर १,००० (एकहजार) वा सो बराबरको अन्य विदेशी मुद्रा अर्को भ्रमणमा उपयोग गर्न सक्ने गरी सम्बन्धित व्यक्तिले आफैसँग वा आफ्नो नाममा बैंकमा विदेशी मुद्रा खाता खोली राख्न सक्नेछन् ।

११. राहदानी वापत सटही सुविधा दिँदा अपनाउनु पर्ने अन्य प्रक्रियाहरू :

- (क) राहदानी वापतको सटही सुविधा प्रदान गर्दा यसैसाथ संलग्न नमूना अनुसारको निवेदन फाराम भराएर लिनु पर्नेछ ।
- (ख) राहदानी सुविधा वापत सटही माग गर्न आउने निवेदकहरूबाट कन्फर्मर्ड हवाई टिकट तथा नाम, ठेगाना र फोटो समेत भएको एवं अग्रिम भिषा आवश्यक पर्ने अवस्थामा भिषा प्राप्त राहदानीको पृष्ठको छविचित्र (Photocopy) अनिवार्यरूपमा पेश गर्न लगाउनु पर्नेछ । ती छविचित्रहरू सक्कल प्रतिसँग भिडाई दुरुस्त भएमा मात्र सटही सुविधा प्रदान गर्नु पर्नेछ ।
- (ग) नियमानुसार सटही सुविधा लिईसकेका व्यक्तिको भ्रमण कार्यक्रम परिवर्तन भई पहिलेको हवाई टिकट रद्द गरी नयाँ हवाई टिकट लिनु परको अवस्थामा पहिलेको हवाई टिकटमा अंकित गरेको विदेशी मुद्रा सटही रकम आवश्यक प्रमाण राखी इजाजतपत्र प्राप्त सम्बन्धित निकायले नै नयाँ हवाई टिकटमा अंकित गरिदिनु पर्नेछ ।
- (घ) यसरी सटही उपलब्ध गराएको मिति र रकम राहदानीको सम्बन्धित खण्डमा अनिवार्य रूपमा उल्लेख गरी यस्तो सटही उपलब्ध गराउने इजाजतपत्र प्राप्त निकायको सम्बन्धित अधिकृतले दस्तखत गरी छाप समेत लगाउनु पर्नेछ । साथै उपरोक्त कागजातको छविचित्र (Photocopy) अभिलेखका लागि सुरक्षित राख्नु पर्नेछ ।

१२. सटही प्रदान गर्ने निकायहरू :

इजाजतपत्र प्राप्त बैंक/वित्तीय संस्था/निकायहरूबाट मात्र यस्तो सटही सुविधा प्रदान गर्न मिल्नेछ ।



१३. कारोवारको विवरण पेश गर्नु पर्ने :

(क) राहदानी र व्यापार प्रवर्द्धन वापतको सटही सुविधा सम्बन्धी प्रत्येक महिनाको कारोवारको मासिक विवरण इजाजतपत्र प्राप्त निकायको केन्द्रीय/कर्मचारी कार्यालयले एकीकृत गरी महिना समाप्त भएको १५ (पन्ध्र) दिनभित्र संलग्न नमूना बमोजिमको फाराममा यस बैंकमा अनिवार्य रूपमा पेश गर्नु पर्नेछ ।

(ख) यस्तो विवरण पेश नगर्ने बैंक/वित्तीय संस्था/इजाजतपत्रप्राप्त निकायलाई प्रदान गरिएको इजाजत रद्द हुन सक्नेछ ।

१४. यस सम्बन्धमा मिति २०६७/१०/२८ मा जारी गरिएको इ.प्रा.परिपत्र संख्या ५५४ तथा मिति २०६८/४/१० मा जारी गरिएको इ.प्रा.परिपत्र संख्या ५५९ खारेज गरिएको छ ।

भवदीय,

(लिलाप्रकाश सिटौला)
कार्यकारी निर्देशक

बोधार्थ:

१. श्री गभर्नरको कार्यालय ।
२. श्री डेपुटी गभर्नरको कार्यालय ।
३. श्री नेपाल सरकार, अर्थ मन्त्रालय, आ.का.वि.तथा.नि.वि.महाशाखा, सिंहदरवार, काठमाण्डौ ।
४. श्री बैंक तथा वित्तीय संस्था नियमन विभाग ।
५. श्री बैंक सुपरिवेक्षण विभाग ।
६. श्री विकास बैंक, सुपरिवेक्षण विभाग ।
७. श्री वित्त कम्पनी सुपरिवेक्षण विभाग ।
८. श्री आन्तरिक लेखा परीक्षण विभाग ।
९. श्री सूचना प्रविधि विभाग ।
१०. श्री नेपाल बैंकर्स संघ, हेरिटेज प्लाजा, काठमाडौं ।
११. श्री डेभलप्मेण्ट बैंकर्स एसोसियसन, अनामनगर, काठमाडौं ।
१२. श्री वित्तीय संस्था संघ, जमल, काठमाडौं ।
१३. श्री नेपाल उद्योग वाणिज्य महासंघ, मिलन मार्ग, टेकु ।
१४. श्री नेपाल उद्योग परिसंघ, मिलन मार्ग, टेकु ।
१५. श्री नेपाल मनिचेञ्जर एसोसियसन, काठमाडौं ।



(इ.प्रा. परिपत्र संख्या- ५७७ को प्रयोजनको लागि)

मिति :

श्री
..... ।

विषय :- राहदानी बापतको सटही सुविधा पाऊँ ।

महाशय,

म मा करीबको लागि

(देशको नाम)

(अवधि उल्लेख गर्नुपर्ने)

भ्रमणमा जान लागेको हुँदा राहदानी बापतको नियमानुसार पाउने अमेरिकी डलर
(अमेरिकी डलर मात्र) सटही सुविधाको लागि अनुरोध गर्दछु ।

मैले यस राहदानी बापत सटही लिएको एक महिना भित्र उद्देश्य बमोजिम विदेश यात्रा नगरेमा सो विदेशी मुद्रा बैंकमा दाखिला गर्नेछु । साथै, यस पटकको विदेश भ्रमणको लागि राहदानी बापतको सटही सुविधा अन्य कुनै पनि संस्थाबाट नलिएको व्यहोरा समेत अनुरोध गर्दछु । भुठा विवरण पेश गरी सटही लिएको ठहरेमा प्रचलित ऐन, कानून बमोजिम सजायको भागीदार स्वयं हुनेछु ।

भवदीय,

.....
दस्तखत

विवरण :-

राहदानी नं.

पुरा नाम :

एयरलाइन्सको नाम :

ठेगाना :

(क) हवाई टिकट नं.

फोन नम्बर :

(ख) हवाई टिकट नं.

राहदानी जारी गरेको मिति :

उडान निश्चित भएको तारीख

राहदानी बहाली रहने मिति :



(इ.प्रा. परिपत्र संख्या- ५७७ को प्रयोजनको लागि)

इजाजतपत्र प्राप्त बैंक/वित्तीय संस्था/निकायको नाम

.....साल.....महिना

मिति :.....

सि.नं	मिति	नाम	पासपोर्ट नं	टिकट नं	जाने मुलुकको नाम	रकम (यु.एस.डलरमा)	सटही प्रदान गर्ने शाखा	कैफियत
कुल रकम								

Sigam

दस्तखतः

नामः

पदः

व्यापार प्रवर्द्धन वापत सटही सुविधा प्रदान गरिएको मासिक विवरण
(इ.प्रा. परिपत्र संख्या- ५७७ को प्रयोजनको लागि)

इजाजतपत्र प्राप्त बैंक/वित्तीय संस्था/निकायको नाम

.....साल.....महिना.....

मिति :

सि.नं	मिति	नाम	पासपोर्ट नं	टिकट नं	जाने मुलुकको नाम र कार्यक्रमको नाम	रकम (यु.एस.डलरमा)	सटही प्रदान गर्ने शाखा	सटहीको औचित्यता
कल रकम								

Shyam

प्रमाणित गर्नेको,
दस्ताखत:
नाम:
पद:



नेपाल राष्ट्र बैंक
केन्द्रीय कार्यालय
विदेशी विनिमय व्यवस्थापन विभाग

इ.प्रा.परिपत्र संख्या:- ६००

मिति :- २०७०/६/३

नेपाल राष्ट्र बैंक, बैकिङ्ग कार्यालय लगायत अन्य कार्यालय र इजाजतपत्रप्राप्त “क” वर्ग तथा राष्ट्रिय स्तरका “ख” वर्गका बैंक तथा वित्तीय संस्थाहरू ।

विषय :- परिवर्त्य विदेशी मुद्रामा प्रिपेड कार्ड/डेबिट कार्ड जारी गर्ने व्यवस्था सम्बन्धमा ।

महाशय,

विदेश (भारत बाहेक) भ्रमणमा जाने व्यक्तिहरूलाई आवश्यक पर्ने विदेशी मुद्रा नगदमै सटही दिँदा नोटहरू हराउने, क्षति हुने एवं सुरक्षा लगायतका विविध समस्या पर्न जाने हुँदा सटही सुविधाका लागि इजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरूले प्रचलित व्यवस्थाले तोकेको नगद बाहेकको रकम प्रिपेड कार्ड/डेबिट कार्ड मार्फत सटही दिने व्यवस्था मिलाउनु हुन तथा यस प्रयोजनका लागि कार्ड जारी गर्ने बैंकहरूले कार्ड जारी गर्दा राहदानी, हवाई टिकट र भिसा समेतलाई आधार मानी राहदानीमा “कार्डमा राखिएको रकम तथा केही मात्रामा नगद दिएको भए सो समेतको” छाप लगाई राहदानीको फोटोकपी राखी तत्कालै प्रिपेड कार्ड जारी गर्ने व्यवस्था गर्नु/गराउनु हुन विदेशी विनिमय (नियमित गर्ने) ऐन, २०१९ को दफा १२ ले दिएको अधिकार प्रयोग गरी यो परिपत्र जारी गरिएको छ ।

भवदीय,

(भिष्मराज ढुंगाना)
का.मु.कार्यकारी निर्देशक

बोधार्थ:

१. श्री गभर्नरको कार्यालय ।
२. श्री डेपुटी गभर्नरको कार्यालय ।
३. श्री नेपाल सरकार, अर्थ मन्त्रालय, वित्तीय क्षेत्र व्यवस्थापन महाशाखा, सिंहदरवार, काठमाण्डौ ।
४. श्री बैंक तथा वित्तीय संस्था नियमन विभाग ।
५. श्री बैंक सुपरिवेक्षण विभाग ।
६. श्री वित्तीय संस्था सुपरिवेक्षण विभाग ।
७. श्री आन्तरिक लेखा परीक्षण विभाग ।
८. श्री सूचना प्रविधि विभाग ।
९. श्री नेपाल बैंकर्स संघ, हेरिटेज प्लाजा, काठमाण्डौ ।
१०. श्री डेभलपमेन्ट बैंकर्स एसोसिएशन, पो.व.नं. २१०२६, अनामनगर, काठमाण्डौ ।