

Frequently Asked Questions (FAQ)

1. What is a SANIMA Debit Card?

Sanima Debit Card is a plastic card that can be used in Automated Teller Machines (ATMs) and Point-of-Sale (POS) Terminals accepting VISA cards. The card is operative by PIN number known as numeric password. The amount is deducted directly from your operative/checking bank account. But you also enjoy added convenience and security protections.

2. Who can apply for the card?

We issue card for all individuals in his/ her name meeting following criteria:

Person(s) having Single/ Joint Savings or Current Account with any branch of Sanima Bank Ltd. Person having Current Account in the name of his/her proprietorship firm in any branch of Sanima Bank Ltd. The proprietor can also apply for the card in the name of his/ her authorized signatory of the account. .

3. Can I get a Visa Debit card even if I don't qualify for credit?

Yes, you do not need to qualify for credit to receive a Visa Debit card. You just need an eligible operative/checking bank account. The funds are deducted directly from your operative/checking bank account and not borrowed.

4. We have a joint account with the Sanima bank. Can we get separate cards for each of us?

Yes, you can get the cards printed in your individual name. 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 made by the use of the card or cards.

5. Can Minor, apply for the card?

Minor by age limit are not eligible for the card. However, operator of the minor's account can apply for the card. The card will be issued in the name of the minor with the first name of the operator inside the brackets.

6. How do I apply for the card?

Fill up and submit SANIMA Debit Card Application Form to the Customer Service of any branch of the bank at your convenient. You may download the SANIMA Debit Card Application Form from our website or simply collect it from any branch of Sanima Bank Ltd.

7. What are the Benefits of having a debit card?

- Debit card provides you the facilities of Cash withdrawal, Balance Inquiry and Printing of Mini Statement.
- You do not need to carry money for shopping. You can purchase goods and or services from all Merchant locations accepting VISA Brand cards.
- Several other benefits that would be attached in the card in the days to come.
- Free withdrawal from NIBL network's ATMs.

8. Where can I use a Visa Debit card?

This card is valid only in Nepal and India. It can be use in restaurants (including fast-food and quick-service restaurants), retail stores, grocery stores, dry cleaners, movie theaters, drug stores/pharmacies, gas/service stations and for medical propose. You can even pay your bills with your Visa Debit Card. When you're traveling, use your Visa Debit card to make purchases — even larger ones, like airline tickets.

9. Can I pay bills with my Visa Debit card?

Yes, using your Visa Debit card is a fast and easy way to pay your bills. You save time and avoid the hassle of writing checks and paying late fees or missing payments. You can pay for bills and even set up recurring payments. Plus you get all the benefits Visa Debit card provides, including greater convenience, enhanced security and easier record keeping. Security/protection and money management.

10. What are the Charges involved in a VISA Debit card?

Please refer to the Standard Tariff Charges sheet in our website.

11. What are the major features of an ATM Transaction?

- The current features of ATM machine are as follows: Minimum Withdrawal: NPR 500
- Note Dispensed Denominations: NPR 500 and NPR 1,000
- Maximum Withdrawal per transaction: NPR 25,000
- Maximum withdrawal frequency per day: 10 times
- Maximum Withdrawal per day: NPR 100,000

12. What are the major features of POS Transaction?

- All POS transactions are free of charge
- Cards can be used in all Merchant establishments accepting VISA cards
Maximum purchase per day NPR 300,000

13. When will I receive my Card and PIN?

You will receive the card and PIN together.

When applied through Kathmandu valley branches you can easily collect your card after 3 working days of the application date. For application made in outside Kathmandu valley branches, you can receive the card maximum of 7 working days. (Depending upon categories and location of branch)

14. How will I get my Card and the PIN?

You should collect the cards from the Sanima bank. Due to security reasons, the cards will not be sent by mail.

15. What happens after I receive my card and PIN?

After you acknowledge receipt of the card, your cards have activated by first PIN change in Sanima's ATM or you have to call by the bank staff. After activation your card is ready for use in all ATM and POS terminals accepting VISA cards.

16. Where can I use my Card?

You can use the cards in all ATMs connected in the VISA network POS and ATMs.

Additionally, the cards can also be used at all Merchant locations accepting VISA cards

17. How secured is the Card Transaction?

The transaction from the Card is secured as it is authorized only by inserting the right card and by entering the right Pin. In case of errors in the transaction, the cardholder can check the same in his account statement and notify the same to bank. It is always safe not to keep the card and the PIN number together. It is also advised to change the PIN number after receipt of the card.

18. How can I know the detail of my transaction?

You can print mini statements at ATM outlets or you can collect your Statement of Account from the bank that includes among other transactions all debits made through the card.

19. Can others use my Card?

We strongly request you not to allow any other person to use the card as it is made only to the named person on whose name the card is issued. The bank shall not be responsible for use of the cards by other persons and any loss or damage arising out of such transaction to you.

20. What if my card Scratched/Broken?

You can report the problem at your bank and you will be issued replacement card at applicable charges if the card is found inoperative.

21. What happens if my debit card is lost or stolen?

If your card is lost or stolen, report the loss immediately to the bank in writing or call in hotline for block the card. Once the bank is informed about the loss or theft it will immediately freeze your account and replace your card by issuing you a new card at applicable charges upon your request.