

## About Us

T Bank Ltd is one of the commercial banks in the Kingdom, licensed by the Royal Monetary Authority of Bhutan under the Financial Institutions Act of Bhutan, 1992. It is also incorporated under the Companies Act of the Kingdom of Bhutan 2000. It commenced its banking operation with establishment of Corporate Office and Thimphu branch office on 12th March 2010. The objective was to meet the growing demand of the banking services of the general public and to provide cohesive competition in the financial sector in Bhutan. Over the years the bank expanded its branch networks to ten pivotal locations namely;

Sl No.	Branch Name	Address/Location
1	Thimphu Branch	TCC Complex Building, Samten Lam
2	Phuentsholing Branch	TCC Complex Building, Main Town, Phuentsholing
3	Wangdue Branch	Jamphel Building, Samten Lam, New Bajo Town. Wangdue Town.
4	Gelephu Branch	Opposite Tashi Infocomm Ltd Office, Main Town, Gaden Lam
5	Paro Branch	Opposite to Children Park, Tshongdue, Paro Town
6	Monggar Branch	1st Floor,Tshering Yangzom Building, Below Tashigang-Mongar Highway
7	S/Jongkhar Branch	1st floor, Namgyal Ling House, Near BOBL, Under Throm, Samdrup Jongkhar

Sl No.	Branch Name	Address/Location
8	Trongsa Branch	Sangay Tenzin Building
9	Trashigang Branch	Samdrup Building Main town
10	Samtse Branch	Phuntshok Building, core Town Samtse

It is a public limited company with prominent promoters holding 60% of its share and 40% floated for public subscription. The total paid up capital is Nu. 600 million against the authorized capital of Nu.1,000 million. The Bank provides all domestic as well as international banking products and services to its customers.

The Bank has been promoted by the following prominent Bhutanese business personnel to foster a healthy competition in the banking industry which translates into enhanced personalized and efficient customer service and increased domestic savings and investments of the general public at large.

Name and address of the Promoters	% of total share holdings
Ashi S. Dorji, Tashi Commercial Corporation, Phuentsholing	20%
Dasho Topgyal Dorji, Tashi Commercial Corporation, Phuentsholing	20%
Dasho Wangchuk Dorji, Tashi Commercial Corporation, Phuentsholing	20%

Name and address of the Promoters	% of total share holdings
General Public	40%

## Our Vision

The most preferred bank driven by passion for service excellence.

## Our Mission

Pursue growth through innovative banking products and services with adoption of smart technologies.

## Breadcrumb

1. [Home](#)
2. [Board of Directors](#)

### Mr. Tshenchok Thinlay

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Chairman

Mrs. Rinzin Lhamu

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Independent Director

Mr. Nawang Gyetse

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Independent Director

Mr. Tashi Tshering

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Director

Mr. Pema Tshering

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Director/Member Secretary

## Data Privacy Policy

### 1. Introduction

T Bank is dedicated to safeguarding customer data and information privacy and utilizes personal information responsibly. The Bank adheres to relevant regulations and best practices in data protection and privacy. Submission of personal information by a customer implies consent for its use solely for the intended purpose and in accordance with the Bank's approved Data Protection Privacy Policy.

### 2. Definitions

The Bank: Refers to T Bank.

Website: Denotes the Bank's website accessible via <https://www.tbankltd.com/> and any directly reachable sites owned by the Bank.

Application: Encompasses any digital applications provided by the Bank.

User: Individuals accessing the Bank's Website and/or Digital Applications.

Customer: Individuals engaging in transactions directly or indirectly with the Bank.

Sensitive Personal Information: Includes but is not limited to financial details, personal identification, contact information, and photographs. However, information freely available in the public domain or as per applicable laws is excluded from this definition.

Privacy Policy: Refers to the Bank's approved Data Privacy Policy.

### 3. Scope and Coverage

This Policy applies to all users interacting with the Bank's Website/Digital Applications and whose personal information is handled by the Bank. It specifically addresses the handling of sensitive personal data or information of customers in any form.

### 4. Information Collection

The Bank collects and utilizes financial and personal information from customers as required by regulations and guidelines, primarily for lawful business purposes and compliance.

## 5. Consent

Customers are considered to have consented to the Bank's use of their personal information for specific purposes, including product/service requests, verification, transaction processing, and other lawful activities..

## 6. Use of Information

The Bank may utilize Personal Identifiable Information (PII) for various lawful purposes, including product/service applications, identity verification, fraud prevention, customer communication, data analysis, and service enhancement.

## 7. Information Protection

To ensure customer information security, the Bank employs physical, managerial, and electronic safeguards. Access to customer data is restricted to authorized personnel, and breaches of privacy policy are subject to disciplinary action.

## 8. Information Sharing

The Bank refrains from providing personal identifiable information to third parties unless required by law or under legal processes. Disclosure may occur to enforce product/service terms, protect rights/interests, or with customer consent for support services.

## 9. Retention and Disposal

Customer information is retained as necessary for business operations or legal/regulatory requirements. Disposal methods are determined in compliance with legal obligations when information is no longer needed.

## 10. Notice of Change

The Bank may periodically update this Policy, with the effective date indicating the last revision.

### **Terms and conditions governing the use of TPay Mobile Banking**

The following Terms and Conditions govern the use of the TPay Mobile Banking service offered by T Bank for your account(s) held at T Bank. By using this service, you agree to these Terms and Conditions. These terms and conditions specify the rights

and duties of the Customer (you) and the T Bank (Bank) in connection with your use of the service.

1. You agree to conform to the authentication procedure and security measures required for transactions and shall undertake all reasonable measures to ensure that the login/transaction password is not revealed to any other person (third party).
2. You agree to use TPay only with the account(s) which you are authorized to operate.
3. You shall not use or attempt to use TPay for funds transfer without sufficient funds in your account or without a pre-existing arrangement with the Bank by way of Cash Credit/overdraft. The Bank will endeavor to effect such funds transfer transactions received through this platform provided there are sufficient funds available in your account. The Bank shall not be liable for any omission to make funds transfer (s) due to circumstances beyond the reasonable control of the Bank.
4. You are responsible for all transactions carried out with your credentials, login ID, and associated Pin numbers. Therefore, you agree not to reveal your login/transaction Pin number to any other person, including other joint account holders and/ or the beneficiaries, or entity through any medium.
5. You agree that you will not use TPay for any illegal /unauthorized purposes or in any manner which is not in line with the terms and conditions set by the bank.
6. In case of accounts opened for and on behalf of minors, the guardian shall undertake to give all instructions relating to the operation of the account. In such an event the transaction will be deemed to have been undertaken by the guardian.
7. You are responsible for the correctness of information provided to the Bank through the use of TPay. The Bank accepts no liability for the consequence arising out of erroneous information provided by the User.
8. Bank reserves the right to charge and recover from the user, service charge for providing TPay service (including but not limited to the right of charging the user for the use of funds transfer).
9. You shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing TPay facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.
10. Bank reserves the right to add, change and/or alter these Terms and Conditions governing the use of TPay whenever deemed necessary.

For any queries or concern, please visit our nearest branch or contact us at [info@tbank.bt](mailto:info@tbank.bt)