

Customer Care

T Bank provides excellent services to our customers. With over 10 Branches across the country, we place emphasis on providing the best customer service to all our valued clients.

What sets our customer service apart?

- Friendly customer care executives.
- Quick and quality service.
- We always put our customer first.
- Prompt response to all your complaints.

T Bank customer care contact details are as follows:

Toll free number: 7070

Email: info@tbank.bt

FAQs

What are the services offered by T Bank?

T Bank offers following services:

- Mobile Banking
 - Balance enquiry
 - Account details
 - Fund transfer to self-account, within bank and other bank
- Card service - We offer only for debit card
 - ATM card request
 - ATM card replacement
 - ATM card block
- ATM Service
 - Cardless withdrawal
 - On-us withdrawal (T Bank card in T Bank ATM terminal)
 - Off-us withdrawal (Other Card in T Bank ATM terminal)
 - Remote on-us withdrawal (T Bank card in other bank terminal)
- TPayRemit
- TRemit

What is TPay?

TPay is a mobile application from T Bank that allows our customers to carry out financial and non-financial transactions using mobile phones and tablets. Through TPAY customers can view their account balances, term deposits, loan details, fund transfer, pay utility bills, mobile top up, load wallet and initiate payment via QR scan and pay.

How can I register TPay app and what is the procedure to do?

Please ensure that you have saving account with email and mobile number registered with us. If you want to add or update your email account or mobile number with us, please download the [\[form\]](#) and send it to **info@tbank.bt** after completing it. Along with the email, please send us.

Once the email or mobile number is added to our system, please follow the following procedure [\(attached procedure to register TPay\)](#).

What types of banking transaction are allowed through TPay?

The customers can view their account balances, term deposits, loan details, fund transfer, pay utility bills, mobile top up, load wallet and much more to come.

Any charges for using TPay?

No charges for Registration and banking transaction using TPay

How do I use TPay?

First, you have to register for internet banking online services through our website <https://netbanking.tbank.bt>. After successful validation of information submitted, you will receive user id and your password in your registered mobile and/or email id.

How can I change/reset my MPIN (Password)?

You can change/reset your MPIN by logging in to your TPay using internet banking username and password.

What are the types of Fund Transfer available through TPay?

- Self Transfer: Transfer of fund to your own account within T Bank.
- Internal Transfer: Transfer of funds to any other registered account within T Bank.
- Domestic Transfer: Transfer to other domestic bank accounts within Bhutan from your T Bank Account.

Can I cancel or change the transaction done through TPay?

- Transaction initiated as immediate cannot be cancelled or changed once it is completed. Request to Pay Later and/or SI/Repeat Transfer can be modified or cancelled.

Utility bill payment Through TPay?

You can pay your utility bills to service providers like Bhutan Telecom, Tashi Cell and Bhutan Power Corporation using TPay.

- Mobile Top Up: Recharge talk time & Data plan (BTL and TICL)
- Tashi Cell Postpaid & Internet Leased line payment
- BPC Electricity bill payment.

Can I use TPay outside Bhutan?

Yes, provided you have internet access. Avoid using TPay over public internet access such as free WIFI, airport etc.

Whom to contact in case of any problem with TPay?

- Please contact your nearest Branch or Customer Service (Toll Free Number 7070 during office hours).
- Interest Rate for Retail Fixed Deposit

Sl. No	TERM	Maturity	Monthly	Quarterly	Half Yearly	Annually
1	45 days	N/A	N/A	N/A	N/A	N/A
2	60 days	N/A	N/A	N/A	N/A	N/A
3	90 days	N/A	N/A	N/A	N/A	N/A
4	91 to less than 120 days	5.00%				
5	120 to less than 180 days	5.00%				
6	180 to less than 270 days	5.50%				

Sl. No	TERM	Maturity	Monthly	Quarterly	Half Yearly	Annually
7	270 to less than 1 year	5.75%				
8	1 year to less than 2 years	6.75%	6.43%	6.52%	6.55%	6.63%
9	2 years to less than 3 years	7.25%	6.79%	6.96%	7.01%	7.09%
10	3 years to less than 4 years	7.50%	6.90%	7.15%	7.22%	7.30%
11	4 years to less than 5 years	7.75%	7.01%	7.34%	7.43%	7.51%
12	5 years to less than 6 years	8.00%	7.12%	7.53%	7.64%	7.72%
13	6 years to less than 7 years	8.25%	7.23%	7.72%	7.85%	7.94%
14	7 years and above	8.50%	7.34%	7.91%	8.06%	8.15%

• Recurring Deposit

Deposit Period	Rates(%) p.a
181 to less than 270 days	5.50%
270 to less than 1 year	5.75%
1 year to less than 2 years	6.75%

Deposit Period	Rates(%) p.a
2 years to less than 3 years	7.25%
3 years to less than 4 years	8.00%
4 years to less than 5 years	8.00%
5 years to less than 7 years	8.25%
7 years to less than 10 years	8.50%
10 years and above	9.00%

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- Saving Deposit

Saving Account Type	Rates(%)
Saving Deposit	5.00%