



**सालपा विकास बैंक लि.**  
**SALAPA BIKAS BANK LTD.**

"नेपाल राष्ट्र बैंकबाट प्रत्येक वर्षको लागि सर्वोत्कृष्ट विकास कार्यक्रमको लागि सर्वोत्कृष्ट विभिन्न संस्था"

## Personal Account Opening Form

Please Complete all the details and strike out the non-applicable field/boxes

(कृपया सम्पूर्ण विवरणहरू भरनुहोस् र आवश्यक नभएका कोठाहरू छोड्नुहोस्)

Date:

मिति:




Branch (शाखा) .....

Single Account (एकल खाता) ☐

Joint Account (संयुक्त खाता) ☐

No of joint Account Holder (संयुक्त खातावालाहरूको संख्या)

.....

### For Bank's Use Only

Currency Code (मुद्रा कोड)

Client (ग्राहक कोड)

KYC ID

A/C Number

AML Ref No.

I/We wish to open following account with your bank and undertake to comply, observe and be bound by the rules and regulations made and amended by the bank from time to time pertaining to such accounts. (म/हामी निम्न उल्लेखित विवरण अनुसारको खाता खोल्न दिनुहुन अनुरोध गर्दछु/गर्दछौ र यस खाता सम्बन्धी यस बैंकले लागू गर्ने, समय समयमा संशोधन गर्ने नीति नियमहरूको पूर्ण पालना गर्न मञ्जुर गर्दछु/गर्दछौ ।)

Types of Account

Saving Account ☐

Current Account ☐

Others (Please Specify) .....

(खाताको किसिम)

(बचत खाता)

(चलती खाता)

(अन्य, विवरण दिनुहोस्)

### 1. Name of Account Holder (खातावालाको नाम)

Mr. (श्रीमान) ☐

Mrs. (श्रीमती) ☐

Ms. (सुश्री) ☐

Minor (नाबालक) ☐

Other (अन्य) ☐

Account Name:

(पुरा नाम)

English (अंग्रेजी)

First Name

Middle Name

Last Name

Nepali-Devnagari (नेपालीमा-देवनागरी) .....

### For Joint Account (संयुक्त खाताको लागि)

Mr. (श्रीमान) ☐

Mrs. (श्रीमती) ☐

Ms. (सुश्री) ☐

Minor (नाबालक) ☐

Other (अन्य) ☐

Account Name:

(पुरा नाम)

English (अंग्रेजी)

First Name

Middle Name

Last Name

Nepali-Devnagari (नेपालीमा-देवनागरी) .....

Mr. (श्रीमान) ☐

Mrs. (श्रीमती) ☐

Ms. (सुश्री) ☐

Minor (नाबालक) ☐

Other (अन्य) ☐

Account Name:

(पुरा नाम)

English (अंग्रेजी)

First Name

Middle Name

Last Name

Nepali-Devnagari (नेपालीमा-देवनागरी) .....

Mr. (श्रीमान) ☐

Mrs. (श्रीमती) ☐

Ms. (सुश्री) ☐

Minor (नाबालक) ☐

Other (अन्य) ☐

Account Name:

(पुरा नाम)

English (अंग्रेजी)

First Name

Middle Name

Last Name

Nepali-Devnagari (नेपालीमा-देवनागरी) .....

### 2. Permanent Address (As per Citizenship) (स्थायी ठेगाना, नागरिकता अनुसार)

House No .....

(घर नं.)

Ward No .....

(वडा नं.)

Street/Tole .....

(माली / टोल)

RM/Municipality .....

(गाउँपालिका / नगरपालिका)

District .....

(जिल्ला)

Province .....

(प्रदेश)

Country .....

(देश)

Fax No. ....

(फ्याक्स नं.)

Telephone No. ....

(टेलिफोन नं.)

Mobile No. ....

(मोबाइल नं.)

Email Address / (इमेल ठेगाना) .....



### 3. Present Address (हालको ठेगाना)

House No. .... Ward No. .... Street/Tole ..... RM/Municipality .....  
 (घर नं.) (वडा नं.) (गल्ली/टोल) (गाउँपालिका/नगरपालिका)

District ..... Province ..... Country .....  
 (जिल्ला) (प्रदेश) (देश)

Fax No. .... Telephone No. .... Mobile No. ....  
 (फ्याक्स नं.) (टेलिफोन नं.) (मोबाईल नं.)

Email Address (ईमेल ठेगाना) .....

### 4. Educational Qualification (शैक्षिक योग्यता)

☐ Illiterate (अशिक्षित) ☐ Below SLC (एस.एस.सि.भन्दा कम) ☐ SLC (एस.एस.सी.) ☐ Intermediate Level (इतिहास प्रमाणपत्र तह)

☐ Graduate (स्नातक) ☐ Post Graduate (स्नातकोत्तर) ☐ Doctorate (विद्यावारीपी) ☐ Other (Please Specify) (अन्य, विवरण दिनुहोस्) .....

### 5. Other Details (अन्य विवरण)

Gender (लिंग) ☐ Male (पुरुष) ☐ Female (महिला) ☐ Others (अन्य) .....

☐ Married (विवाहित) ☐ Unmarried (अविवाहित) ☐ Other, Specify (अन्य, विवरण दिनुहोस्) .....

Nationality ..... Date of Birth B.S. .... A.D. ....  
 (राष्ट्रियता) (जन्म मिति बि.स.) (ई.स.)

Citizenship No. .... Place of Issue .... Date of Issue ....  
 (नागरिकता नं.) (जारी भएको स्थान) (जारी भएको मिति)

Passport No. (If Issued) .... Place of Issue .... Date of Issue ....  
 (पासपोर्ट नं./निएको भएमा) (जारी भएको स्थान) (जारी भएको मिति)

Visa: Date of Issue .... Date of Validity .... PAN No. ....  
 (भिसा जारी भएको मिति) (वैधता मिति) (पान नं.)

### 6. In Case of Minor (नाबालक भएको अवस्थामा)

Birth Certification No / Minor Identification No. .... Date of Issue ....  
 (जन्म दर्ता नं. / नाबालक परिचयपत्र नं.) (जारी भएको मिति)

Place of Issue .... Date of Attaining Majority ....  
 (जारी भएको स्थान) (बाबित हुने मिति)

Name of Guardian .... Relation to Minor ....  
 (अभिभावकको नाम) (नाबालक सँगको नाता)

**Note: KYC of Guardian (नोट: अभिभावकको KYC भर्नुहोस्)**

### 7. In case of Employee (कर्मचारी भएको अवस्थामा)

Employee Identification No. .... Employer ....  
 (कर्मचारी परिचयपत्र नं.) (रोजगारदाता)

## 8. Occupation (व्यवसाय)

- ☐ Salaried Govt/Pvt./Other (सरकारी/प्राइवेट/अन्य)
 ☐ Retired Gov/Pvt/Other (सरकारी/अवकास/प्राइवेट/अन्य)
 ☐ Business (व्यवसाय)
 ☐ Student (विद्यार्थी)
 ☐ Housewife (गृहिणी)
 ☐ Self Employed (स्वरोजगार)
 ☐ Agriculture (कृषि)
 ☐ Other Specify ..... (अन्य विवरण दिनुहोस्)

## 9. Purpose of Account (खाताको उद्देश्य)

- ☐ Saving (बचत)
 ☐ Investment (लगानी)
 ☐ Loan (कृष)
 ☐ Payroll (तलब)
 ☐ Remittance (रेमिटेन्स)
 ☐ Transaction (कारोबार)
 ☐ Others, Please Specify ..... (अन्य, कृपया विवरण सुनाउनुहोस्)

## 10. Family Details (परिवारको विवरण)

S.N. (क्र.सं.)	Relation (सम्बन्ध)	Full Name (पुरा नाम)	Remarks (कैफियत)
1.	Spouse's Name (प्रीमान्/प्रीमानीको नाम)		
2.	Father's Name (पुर्बाको नाम)		
3.	Mother's Name (आमाको नाम)		
4.	Grand Father's Name (हजुरपुर्बाको नाम)		
5.	Grand Mother's Name (हजुरआमाको नाम)		
6.	Son's' Name (छोरा/हर्बको नाम)		
7.	Daughter/s' Name (छोरी/हर्बको नाम)		
8.	Daughter/s' in Law's Name (बुहारी/हर्बको नाम)		
9.	Father in Law's Name (For Married Woman) ससुराको नाम (विवाहित महिलाको हकमा)		

## 11. Nature of Business (व्यवसायको प्रकृति)

- ☐ Trading (प्याशर)
 ☐ Industry (उद्योग)
 ☐ Service (सेवा)
 ☐ Other, Specify ..... (अन्य, विवरण दिनुहोस्)

S.N. (क्र.सं.)	Name of Organization (संस्थाको नाम)	Address (ठेगाना)	Designation (पद)	Annual Income/Salary (वार्षिक आय/तलब)
1.				
2.				
3.				
4.				

## 12. Source of Fund (रकमको स्रोत)

- ☐ Saving (बचत)
 ☐ Salary (तलब)
 ☐ Inheritance/Gift (विरासत, उपहार)
 ☐ Disposal of Assets (लपटान)
 ☐ Return on Investment (लगानीको प्रतिफल)
 ☐ Other, Specify ..... (अन्य, विवरण दिनुहोस्)

## 13. Details of Transaction (कारोबारको विवरण)

Frequency of Transaction (कारोबारको आवृत्ति) Daily (दैनिक) Weekly (साप्ताहिक) Monthly (मासिक) Yearly (वार्षिक)

Anticipated Deposit Transactions Amount Per Year [Please Tick (✓) in Appropriate Box]

वार्षिक अपेक्षित जम्मा कारोबार रकम कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्

- ☐ Up to 5 Lac (५ लाख सम्म)
 ☐ Above 5 Lac to 10 Lacs (५ लाख देखि १० लाख सम्म)
 ☐ Above 10 Lacs to 25 Lacs (१० लाख देखि २५ लाख सम्म)
 ☐ Above 25 lacs to 50 Lacs (२५ लाख देखि ५० लाख सम्म)
 ☐ Above 50 Lacs (५० लाख भन्दा माथि)



### Anticipated Withdrawal Transaction Amount Per Year [Please Tick (✓) in Appropriate Box]

वार्षिक अपेक्षित कारोबार रकम कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्

☐ Up to 5 Lac  
(५ लाख सम्म)

☐ Above 5 Lac to 10 Lacs  
(५ लाख देखि १० लाख सम्म)

☐ Above 10 Lacs to 25 Lacs  
(१० लाख देखि २५ लाख सम्म)

☐ Above 25 lacs to 50 Lacs  
(२५ लाख देखि ५० लाख सम्म)

☐ Above 50 Lacs  
(५० लाख भन्दा माथि)

### Anticipated No. Of Transaction Per Year [Please Tick (✓) in Appropriate Box]

वार्षिक अपेक्षित कारोबार संख्या कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्

☐ Up to 20 Transaction  
(२० कारोबार सम्म)

☐ Above 20 to 50 Transaction  
(२० देखि ५० कारोबार सम्म)

☐ Above 50 to 100 Transaction  
(५० देखि १०० कारोबार सम्म)

☐ Above 100 Transaction  
(१०० कारोबार भन्दा माथि)

### 14. Have You Maintained Account/s in Other Banks? If yes, Please Give Details:

(अन्य बैंकमा खाता भएमा तल उल्लेख गर्नुहोस्)

S.N. (क्र.सं.)	Name of the Bank and Branch (बैंकको नाम र शाखा)	Types of Account: Saving/Current/Fixed Deposit/OD/Term Loan/Other (खाताको प्रकार: बचत/चलती/बचत/ओभर ड्राफ्ट/आवधिक कर्जा/अन्य)
1.		
2.		
3.		
4.		

### 15. Declaration of Beneficial Owner (हिताधिकारीको घोषणा)

Do you have Beneficial Owner? (के तपाईं हिताधिकारी हुनुहुन्छ?)

☐ Yes (छ)

☐ No (छैन)

If yes beneficial owner should fill KYC form (यदी छ भने हिताधिकारीको KYC भर्नुहोस्)

### 16. Nomination Form

**Nominees**

**इच्छाएको व्यक्ति:**

**(Applicable to all types of account)**

**PHOTO**  
फोटो

I ..... maintaining ..... account no ..... With your bank, hereby give details of the nominee(s) to receive any sum of amount which may be due to me from this bank in event of my death.

यस बैंकमा मेरो नाउँमा रहेको ..... खाता नं. .... मा बाँकी रहेको सम्पूर्ण रकम मेरो शेष पछि निम्न व्यहोरा भएको व्यक्तिलाई प्रदान गर्नुहुन अनुरोध गर्दछु।

Mr./Mrs./Miss ..... Relation to me: .....

श्रीमान्/श्रीमती/मुर्खी ..... म सँगको नाता

Son/Wife/Daughter of: .....

Date of Birth: ..... Age: ..... Citizenship/P.P.No.: ..... Place of Issue: .....

जन्म मिति ..... उमेर ..... नागरिकता/राष्ट्रपानी नं. ..... जारी गरेको ठाउँ

Permanent Address (स्थायी ठेगाना): .....

Contact Address (सम्पर्क ठेगाना): .....

Tel No. (फोन नम्बर): ..... Mobile Number (मोबाइल नम्बर): .....

In the event of my death, if the aforementioned nominee is still a minor, I would like to nominate the following individual to receive the sum of amount which may be due to me from Salaps Bikas Bank.

मर्घ उल्लेखित बेलै इच्छाएको व्यक्ति नाबालकै छँदा मेरो मृत्यु भएमा उल्लेखित इच्छाएको व्यक्तिको लफ्फाट मेरो खातामा रहेको रकम कानून बमोजिमको प्राप्त गर्न निम्नानुसारको व्यक्तिलाई नियुक्त गर्दछु।

Mr./Mrs./Miss ..... Relation to me: .....

श्रीमान्/श्रीमती/मुर्खी ..... मसँगको नाता

Son/Wife/Daughter of: .....

Date of Birth: ..... Age: ..... Citizenship/P.P.No.: ..... Place of Issue: .....

जन्म मिति ..... उमेर ..... नागरिकता/राष्ट्रपानी नं. ..... जारी गरेको ठाउँ

Permanent Address (स्थायी ठेगाना): .....

Contact Address (सम्पर्क ठेगाना): .....

Tel No. (फोन नम्बर): ..... Mobile Number (मोबाइल नम्बर): .....

To receive all monies due to me on behalf of nominee(s).

Signature of Account Holder  
(खाताबानाको हस्ताक्षर)



## WITNESS (साक्षी):

1. Signature (दस्तावेज) .....

Name (नाम) .....

Address (ठेगाना) .....

2. Signature (दस्तावेज) .....

Name (नाम) .....

Address (ठेगाना) .....

17. Are you politician or relative of politician?

(के तपाईं राजनीतिज्ञ वा राजनीतिक व्यक्तिको आफन्त हो ?)

☐

Yes

(हो)

☐

No

(हैन)

18. Have you been punished for any crime?

(के तपाईं विगतमा कुनै अपराधमा दण्डित हुनु भएको थियो ?)

☐

Yes

(थियो)

☐

No

(थिएन)

19. Are you associated with foreign country?

(के तपाईं विदेशीसँग सम्बन्धित हुनुहुन्छ ?)

☐

Yes

(छ)

☐

No

(छैन)

If yes (यदि छ भने) Name of Country (देशको नाम) .....

Residential Status (बसोबासको स्थिति) .....

☐

Citizen

(नागरिक)

☐

Greencard Holder

(ग्रीनकार्ड होल्डर)

☐

Resident

(आवासीय)

☐

NRN (Non-Resident Nepali)

(नैर आवासीय नेपाली)

20. Have you ever been black listed?

(के तपाईं कालो सूचीमा पर्नु भएको छ ?)

☐

Yes

(छ)

☐

No

(छैन)

21. Other Services (अन्य सेवाहरू)

A. Cheque Requisition (आवश्यक चेक)

Please supply a cheque book containing ..... leaves to me/us. Mr./Ms .....  
..... being my/our agent whose specimen signature appears here below.

Signature of A/C Holder's agent

B. Mobile Banking (मोबाइल बैंकिंग)

☐

Yes (चाहिन्छ)

☐

No (चाहिंदैन)

Mobile Number: .....

(मोबाइल नम्बर)

Required Service: .....

(आवश्यक सेवा)

Facilities (सुविधाहरू)


☐

Enquiry Only (सोधपुछ)

☐

Transaction Enabled (कारोबार सुनिश्च)

22. Location Map of Residential Address of the Account Holders. [ ग्राहक बस्ने स्थानको नक्सा (ग्राहकले भरनुपर्ने) ]

  
N

..... Meter East/West/North/South from Main Road/Chowk .....

Please mention nearest prominent landmark like temple/department store/school etc.

(कृपया नजिकको मन्दिर/डिपार्टमेन्ट स्टोर/विद्यालय जस्ता खास स्थान/वस्तुको चिन्ह उल्लेख गर्नुहोस्।)

Note: In cases of change in address, the bank must be informed immediately and the location map updated accordingly.

(नोट: बसोबास गर्ने ठेगाना परिवर्तन भएमा बैंकलाई तुरुन्त नयाँ ठेगानाको नक्सा समेत जानकारी गराउनु पर्ने।)

स/हामीले उपलब्ध गराएको विवरणहरु ठीक साँघो हुन र जानकारी कुनै पक्षबाट गलत सावित भएमा स/हामी पूर्ण जिम्मेवार हुनेछौ ।

Introducer's Name .....

परिचरकताको नाम	First Name	Middle Name	Last Name
----------------	------------	-------------	-----------

Account Number ..... Client Code .....

(आपका नाम) \_\_\_\_\_ (राज्य का कोड)

Contract Number: **गणतंत्र महानगर**

Account with (Bank Name and Branch)

Account with (Bank Name and Branch) .....

(खाता रहको बचको नाम र माथो)

I/We confirm identity and address of the above applicant(s) is known to me for the last ..... Months/Years.

(म/हाम्रो निवेदन र निवेदकको ठेगाना स्वयंले ..... माहाना/वर्ष इत्यादि रम्य र चिन्त्य।)

**Introducer's Signature** (परिचयकर्ताको दस्तखत)

Signature(s) of applicant(s) also to be used specimen signature.

[illegible]

1. Name / नाम		2. Name / नाम	
Photo (फोटो)			Photo (फोटो)

3. Name / नाम		4. Name / नाम	
Photo (फोटो)			Photo (फोटो)

Mode of Operation ☐ Single ☐ Joint

Others (Please Specify) .....

Special Instruction (If any)

**25. Copy of Indentification Documents (परिचय स्वल्ने कागजात)**

☐ Citizenship Certificate (नागरिकता) ☐ License (सवारी चालक पत्र) ☐ Passport (राहदानी) ☐ PAN Card (स्थायी लेखा नं. कार्ड)

Residential Address Verifying Documents ..... Employee Card

I/We Hereby Declare that the Information Furnished Above is True and Complete.

।म।हामीले शिक्षा सबै जानकारीहरु पुरा तथा साँचो छु भनी घोषणा गर्दछु, गर्दछौ ।

## For Bank Use Only

NRB Tagging ☐ Yes ☐ No

NRR Tagging Code: 

Customer Risk Grading ☐ Low ☐ Medium ☐ High

Non Face To Face Customer (NF2FC) ☐ Yes ☐ No

Found on Section List	<input type="checkbox"/> Yes	<input type="checkbox"/> No
1. <b>Section 1: Introduction</b>	<input type="checkbox"/>	<input type="checkbox"/>
2. <b>Section 2: Background</b>	<input type="checkbox"/>	<input type="checkbox"/>
3. <b>Section 3: Methodology</b>	<input type="checkbox"/>	<input type="checkbox"/>
4. <b>Section 4: Results</b>	<input type="checkbox"/>	<input type="checkbox"/>
5. <b>Section 5: Discussion</b>	<input type="checkbox"/>	<input type="checkbox"/>
6. <b>Section 6: Conclusion</b>	<input type="checkbox"/>	<input type="checkbox"/>
7. <b>Section 7: References</b>	<input type="checkbox"/>	<input type="checkbox"/>
8. <b>Section 8: Appendix</b>	<input type="checkbox"/>	<input type="checkbox"/>
9. <b>Section 9: Glossary</b>	<input type="checkbox"/>	<input type="checkbox"/>
10. <b>Section 10: Bibliography</b>	<input type="checkbox"/>	<input type="checkbox"/>

Right (दायाँ)	Left (बायाँ)

**Signature of Customer**

ग्राहकको दस्तखत

Account Opened By \_\_\_\_\_ Account Verified By \_\_\_\_\_ Image Scanned By \_\_\_\_\_ Image Approved By \_\_\_\_\_

Name: \_\_\_\_\_ Name: \_\_\_\_\_ Name: \_\_\_\_\_ Name: \_\_\_\_\_



## Terms and Conditions for Account Opening

1. The laws and regulation of Nepal and customs and procedures common to banks in the country will apply to and govern the conduct of account opened with the bank.
2. The bank reserves the right to amend these rules at any time and in any manner which the bank deems necessary with or without notice to the applicants or the public.
3. Commissions and/or service charge will be levied by the bank as applicable.
4. The funds in an account would be considered by the bank to be security for all the obligations present or future of the account holder to the bank in the event of the dishonor of such obligations the bank is entitled to utilize such funds against the obligations of the account holder to the bank without notice to the account holder.
5. The account holder must maintain the prescribed minimum balance as set by the bank from time to time.
6. Statement of account will be provided on demand.
7. If there is no transaction in the account for the period as mentioned on NRB directive, the account becomes dormant/inactive. The account holder has to be self-present to make the account operative.
8. The bank will have the right of set off.
9. The bank shall endorse a cheque as "Good for Payment" as per the request of its customer where certain charge will be levied as per the bank's rule.
10. Cheque book for account will be provided to the account maintaining the certain minimum balance as stipulated by the bank. Cheque book to a third party will be delivered only after obtaining the identity document of the receiver and authority delegated by the account holder.
11. The bank shall charge applicable fee in case of cheque return due to insufficient balance in the customer's account.
12. The customers are advised to contact the bank for detail information regarding account operation and other service charges like minimum balance requirement for account opening, charges for duplicate statement of account, account balance certificate, account closing charge, returned cheque and good for payment charge and other details. The bank will debit the customer's account for the applicable charges on its service.
13. The bank acts only as collecting agent and assumes no responsibility for the realization of any item deposited with the bank for collection. Proceeds of cheques or their instruments deposited with the bank are not available for withdrawal until collected by the bank. The bank reserves the right to debit any of accounts that may have been exceptionally credited with an item subsequently unpaid on collection. The bank may refuse to accept for collection cheques drawn in favor of a third party or if the payee's name is not identically to bank's record.
14. The customers are advised to count their cash withdrawn at bank's counter in front of the tellers. The bank shall not be held responsible for any shortfall or losses in cash withdrawn that are not counted at the bank's counter in front of the tellers.
15. Bank shall have the right to refuse to open an account or close/block existing account at any time if the bank feels the transaction of an account as doubtful/suspicious without providing notice to this effect.
16. Postdated and stale cheque will not be paid.
17. The bank reserves the right to close/freeze the deposit accounts with or without notice if the conduct of the account is not satisfactory in the opinion of the bank or any other reasons whatsoever.
18. The bank will take utmost care to record all the entries correctly in the account of the constituent(s), but in case of any error the bank reserve right to make the correct, adjusting entries without notice.
19. Any change in address and/or constitution of the constituent(s) should be immediately communicated to the bank through a reliable media and acknowledgment shall be received from the bank.
20. With the prior approval of the bank the account holder can withdraw the amount through withdrawal slip supplied by the bank, which should be signed as per specimen signature supplied to the bank. However, bank do not encourage to withdraw through withdrawal slip.
21. The bank will register the constituent(s) stop payment request of cheques, but cannot guarantee its nonpayment.
22. Interest on overdrawn account will be charged on daily basis at the prevailing rates.
23. The account holder should not draw any cheque in excess of its available balance. The bank may blacklist the account holder at the request of payee of cheque issued by him in case of non-availability of balance to honor such cheque as per Nepal Rastra bank Guidelines.
24. Bank has right to close accounts having zero balance more than six months.
25. No interest shall be paid on the matured time deposit. However, bank may renew matured time deposit upon its expiry at the request of the account holder.
26. The applicable interest rate on deposit account is subjected to change from time to time. The changed rate shall be informed publishing on newspaper and/or displaying on bank's website.

All the customers shall be bound by these terms and conditions and be jointly and severally liable for all the transactions and dealings effected by using the services.

Communications delivered personally, sent by post, facsimile transmission, telex or email by the bank at the last known address of the customer shall constitute actual delivery of such communication to the customer communications sent by the customer to the bank shall be treated as delivered to the bank on the day of actual receipt.

Each of the provision of these terms and conditions is several and distinct from the others and, if at anytime one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity, enforceability of the remaining provisions shall not be affected in any way.

Where the account in questions is a joint account, the reference in these terms and conditions to 'customer' shall be deemed to mean all and each of the joint account holders. All the customers shall be bound by these term and conditions and be jointly and severally liable for all the transactions and dealings effected by using the services.

Unless the context otherwise requires, 'person' includes an individual, firm, company, corporation and unincorporated body of persons.

These terms and conditions will stand amended if law, government regulations or instructions issued by the Nepal Rastra bank necessitate such amendments.

The service and these terms and conditions shall be governed by and constructed in accordance with the laws of Nepal and the bank and the customers submit to the nonexclusive jurisdiction of the courts of Nepal.

Customer's Signature



## Terms and conditions for Salapa Mobile Banking

1. Mobile banking (Salapa mobile banking) service is exclusively for the use by the customer authorized to do so by the bank it is not transferable. It should not be used for any purposes other than the transactions designed by the bank. The customer must maintain an account at a branch of the bank to use the service.
2. The customer should keep the user ID/password/personal identification number (PIN) provided by the bank strictly confidential and undertake not to reveal the code/ID number to any person at any time under any circumstances.
3. The customer should keep the bank informed immediately upon becoming that the user ID/password/PIN is lost or has fallen into the hands or notice of any unauthorized person and the customer should request the bank to block/cancel the PIN/password and change it.
4. The customer should accept full responsibility for all transactions processed from the use of mobile banking service provided by the bank.
5. The bank has the authority to debit the account with the amount of any withdrawal/transfer/payment made by the use of mobile banking service with the use of the user ID/password/personal identification number (PIN), with or without the knowledge of the customer.
6. The bank is not bound to carry out the instructions given through mobile banking service, if the bank in its sole discretion believes that such instruction is not emanated from the customer.
7. Commissions and/or service charge shall be levied by the bank as applicable. The account(s) shall be subject to the applicable charges as per the bank's schedule of charges as revised from time to time. The bank shall always be entitled to recover any charges, expenses, fees, commission, mark up, penalties, withholding taxes levied by government department or authorities with or without notice to the customer. The bank is also entitled to reverse entries made in error.
8. The bank shall not be liable, responsible or accountable in any way whatsoever arising by any malfunction or failure of the electronic device/system or on the failure or delay on the bank to act on the instructions given via this medium. The bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non-acceptance of instructions given on mobile banking service.
9. At no time should the customer use or attempt to use the mobile banking service to execute transfer of funds, unless sufficient funds are available in the account. The bank is under no obligation to honor any payment instruction unless there are sufficient funds in designated account(s) at the time of receiving such payment instructions.
10. The customer shall accept the bank record of transactions as conclusive and binding for all purposes.
11. The use of mobile banking service shall be subject to the bank's prevailing rules and regulations.
12. The bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees and charges applicable at its absolute discretion with all without noticed to the customer and such amendment, supplement or variation shall be binding to the customer.
13. Unless required or requested by the law or any government body, information pertaining to service provided to the customer or customer's account will be kept confidential.
14. The request or application of the customer for the mobile service shall be subject to the approval of the bank. The bank shall be entitled at its sole discretion to reject this application or any part thereof, without furnishing any reasons.
15. The bank shall have the full discretion to cancel, withdraw or renew the mobile banking service provided to the customer with or without prior notice or any reasons given to the customer.
16. The service will be auto renewed unless and until the customer request for the cancellation on month before the renewal.

### Declaration:

I/We hereby declare that the information provided above is true and correct to the best of my/our knowledge. In case of misrepresentation and/or the information provided is proved to be wrong, I/We accept full responsibility of all the consequences. In consideration of Salapa Bikas bank providing me/us with all the services and for maintaining account, I/We hereby agree to go through all the terms and conditions mentioned above. I/We declare that above mentioned mobile number and email ID are for my/our exclusively use only. I/We agree to receive login ID and password in my/our above mentioned mobile number and email ID respectively. I/We irrevocably authorize Salapa Bikas Bank to debit my/our above mentioned account for utilization of the service and/or charges/fees incurred for Salapa Bikas Bank as determined by the bank from time to time.

.....  
Customer's Signature