

Please
Affix
Photograph
of
Applicant



UNITED FINANCE LIMITED

H/O : I.J. Plaza, Tindhara Pathashala, Durbar Marg, Kathmandu

..... Branch

VISA Debit Card Application Form

I /we, the applicant(s) hereby request United Finance Limited to issue United Visa Debit Card to me/us to be operated through my/our below mentioned account.

Type of card NPR

Account Number Branch _____

Additional Account Number (If any) _____

Type of Account Other Saving Other

Name (First Name) (Middle Name)
 (Surname)

Address Zone District Municipality/VDC.....Ward No.

Tel. Number Mobile Number

Embossed Name (Name to be printed in card)

Date of Birth: (In english) (D D M M Y Y Y Y) Marital status: Married Unmarried

I/We the undersigned hereby irrevocably authorize you to debit my/our above mentioned Account(s) towards the settlement of charges incurred through the uses of the card issued to me/us and /or to the supplementary Cardholder as mentioned above including any reissued Card(s) and agree to undertake full liabilities for all charges incurred due to use of card and /or supplementary card together with any further sum to which you may be entitled in respect of the transactions. I/We also declare that information provided in this application is correct and true to the best of my/our knowledge. I/We hereby agree that United Finance Limited is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I/We hereby declare that I/We have read, understood and will abide by the terms and conditions set forth for the use of debit cards and rules and regulations of Nepal Rastra Bank. I/We also authorize United Finance Limited to verify any of the above information.

PLEASE SIGN INSIDE THE BOX USING BLACK INK Date: (D D M M Y Y Y Y)
(Signature of Applicant)

FOR OFFICE USE ONLY

Application on (D D M M Y Y Y Y) Application Verified by: _____

Signature Verified by _____ Signature Approve By: _____ Signature

Name _____ Name: _____

Card Number Card Made on: (D D M M Y Y Y Y)

TERMS AND CONDITIONS

Terms and conditions stated hereunder relate to the usage of the VISA Debit Card by the Cardholder on his/her designated account number(s):

1. The abbreviations used in these terms and conditions shall be as under:
 - a. "Card" means United VISA Debit Card.
 - b. "Company" means United Finance Limited.
 - c. "Cardholder" means who is availing United VISA Debit Card facility
 - d. "ATM" means Automated Teller Machine
 - e. "Supplementary Card " means card issued to your family member or any other person nominated by you
 - f. "Merchant" means shops/outlets that are authorized to accept Cards as a mode payment.
 - g. "POS" means Point of Sale Terminals at Merchant outlets, where the Cardholder swipes the cards, which are authorized to accept Cards as payment mode.
 - h. "Card Statement" means statement-containing details of your card usages.
 - i. "PIN" means Personal Identification Number, specific to each Cardholder.
 - j. "Account Number" means the account(s) nominated by the Cardholder that is to be debited for the use of the Card.
2.
 - a. The Card is the property of the Company and will be returned unconditionally and immediately to the Company upon request of the Bank.
 - b. The Company reserves the right to cancel the card and stop its operation unilaterally without assigning any reason.
3. The Card is non-transferable.
4. Company shall debit the Account(s) designated by the cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Company to debit his/her Nominated Account(s) with the amount of transaction(s) effected through the use of card.
5. Company shall debit the Nominated Account(s) for all fees and charges as determined by the Company relating to the Card and the services thereby provided.

Loss of Card:

- The cardholder should immediately notify the company if the card is stolen/lost.
 - Any financial loss out of loss of card will be to the card holder's account.
 - Fresh card will be issued on replacement of lost/damage card at a charge as per clause no. 5.
6. In case of Joint Nominated Account(s), all the members shall be jointly and severally responsible for all transactions performed on such Card.
 7. Company reserves the right to terminate membership, withdraw the privileges attached to the Card or not renew the expired Card at any time and to call upon the Cardholder to surrender the Card.
 8. Use of the card after notice of the withdrawal of the privileges or the termination of the membership is fraudulent and shall be subject to legal action by the Company in accordance with the prevailing law.
 9. Upon termination of membership or withdrawal of privileges of the Card for any reason whatsoever, the Card shall be returned to the Card Center within 7 days from the date of receipt of notice. The Cardholder shall be liable for payment of the bills arising out of use of the Card till card is not surrendered to the company.
 10. The Cardholder shall provide written instructions to the Company for cancellation or non-renewal of the Card one month prior to expiry date specified in the Card.
 11. **Closing of Account :** The card holder willing to close the designated account or surrender the Visa Debit Card will give the company 15 working days prior notice in writing and surrender the card.
 12. The Card and PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Cardholder shall not disclose the PIN or permit possession of the Card to any other person. The Cardholder undertakes full responsibility for any and all transactions made by the use of the Card whether or not made with his/her knowledge or authority.
 13. The Cardholder agrees to inform Company in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Cardholder will be held liable for all the transactions received prior to this notification.
 14. Company reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispensed.
 15. Company shall not be responsible in any way for non-availability of ATM services or POS terminals at Merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or ATM or POS; insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
 16. The Cardholder accepts that any cash deposited through Company's ATM is solely at the risk and responsibility of the Cardholder. Two officials of the Company will verify the cash deposited and if any dispute arises, the Cardholder will be promptly notified. However, count by Company officials will be accepted as the correct amount deposited by the Cardholder.
 17. The Cardholder undertakes to indemnify the Company and to keep the Company indemnified against all losses, damages, cost or expense incurred and sustained by the company arising out of Cardholder's failure to observe any of the terms and conditions herein mentioned.
 18. **Validity of Card**
 - Card is initially valid for 5 years from the date of issue.
 - If the card is used after expiry, it will be rejected by the ATM.
 19. **Services**
 - **Cash withdrawal:** Card holder may withdraw a minimum of Rs 500 and maximum amount as specified by the bank from time to time.
 - **Balance Inquiry:** Card holder can see the balance in their account linked to Visa Debit Card on screen as well as obtain a transaction receipt showing the balance.
 - Customer can change their PIN at any ATM and advice to change the same from time to time for security purpose.
 - Charges for ATM and transactions executed from Debit Card shall be as decided by the company from time to time.
 20. Company reserves the right to amend these terms and conditions at any time with prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder.