



**Janata Bank** Nepal Ltd.  
जनता बैंक नेपाल लिमिटेड

P.O. Box: 23600, Shankhamul Marg, Naya Baneshwor, Kathmandu, Nepal  
Tel: 977-1-4786100, 4785900, Fax: 977-1-4786300  
E-mail: info@janatabank.com.np, www.janatabank.com.np

**Application for Janata Bank Debit (ATM) Card**

Date: DD/MM/YYYY

Dear Sir / Madam

Please issue me/us a Janata Bank Nepal Ltd. Debit (ATM) card as detail given below

Name in the card to print as :

Account number:

**Card Type** (please tick on)

- New Card
- Additional Card
- Replacement Card

I/we have read and understood the terms and conditions of use of Janata Bank Nepal Ltd. Debit (ATM) card and abide by them at all times.

I/we hereby acknowledge the receipt of Janata Bank Nepal Ltd. Debit (ATM) card and PIN mailer.

Card to be collected from Branch.....

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Authorized Singature

**For Bank's use only**

Card#

Customer ID

Update Customer Master - Yes/ No

# Terms and Conditions

The following term & condition shall apply for the operation of ATM card for the cardholder's account with the Janata Bank Nepal Ltd. Any use of the ATM card will automatically constitute the acceptance to these terms and conditions which shall form a contract between bank and cardholder.

1. In this terms and conditions

**"Bank"** refers to Janata bank Nepal Ltd., a limited company incorporated and licensed as a bank under the prevailing law of the Nepal having its registered office at Sankhamul road, Naya Baneshwor, Kathmandu. The term includes other branches of the bank also. **"Cardholder"**- means the person to whom the card has been issued by the Bank including a supplementary card. **"ATM"** means Automated Teller Machine. **"Card"** means Janata Bank Nepal Ltd. ATM card including the supplementary card. **"PIN"** means Personal Identification Number. **"Designated Account"** means the account of the cardholder approved by the bank to be accessed by the card and PIN.

2. Cardholder must be an account holder of the bank in Nepal.
3. All transaction initiated by the card, whether electronically or otherwise, using the card will be debited form the designated account.
4. The Bank's record generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transaction notwithstanding the fact that there exists no separate debit authority signed by the account holder to support the transaction through ATM.
5. Withdrawal of cash by way of overdrawing the designated account is not permissible unless there is prior agreement to this effect between the cardholder and the Bank. However, if the account gets overdrawn by use of the card, the cardholder shall be charged interest at such rates as the Bank shall determine and such other fee and expenses, as the Bank shall determine. Any such overdraft shall be repayable on demand.
6. In considering of the bank issuing the card, the cardholder undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, claims, action, proceedings, demands, damages, costs and expenses incurred as sustained by the bank of whatever nature and howsoever arising out of or in connection with the issuance or use of the card, provided only that the Bank acts in good faith.
7. The Bank reserves the right to limit the total cash withdrawn by the cardholder.
8. The card shall at all times remain the property of the Bank and the Bank in its unfettered discretion and without giving reason withdraw the card or the services thereby offerd or any part of such services thereby offered or any part time without any prior notice whereby cardholder will be responsible for returning the card as per request from the Bank.
9. The card shall cease to be valid and the Bank shall be entitled to the immediate return of the card in the event of-a. Closure of designated account . b. Death of a cardholder. c. Tha Bank canceling the card for whatsoever reasons.
10. The card and PIN are issued to the cardholder entirely at the cardholder's risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise or damage howsoever caused from this issue. The bank shall not be responsible for any losses or damages or otherwise or expenses whatsoever arising whether directly or indirectly as result of any transaction made with the card and shall be indemnified by the cardholder, against any such loss or damage. Bank shall not be responsible for any loss due to not acceptance of card by ATM. also.
11. The cardholder shall not disclose the PIN to others. Tha cardholder will be liable to the bank for any and all transactions made by use the card and hereby agrees to indemnify the bank for any loss or damages howsoever caused by any unauthorized use of the card or PIN, unless the bank has received notice in writing of any loss, damage or theft of the card or disclosure of the PIN prior to any unauthorized use if the card or PIN. For this purpose, use of the card by a person who obtained possession of the card with the consent of the cardholder constitutes authorized use of the card.
12. All fees related to card are payable in advance as per the Bank's prevailing tariff and Bank shall debit the designated account. The fees and service charge applied to the card shall not be refunded under any circumstances.
13. The Bank reserves the right to withdraw at any time and at its sole discretion all rights and privileges pertaining to the card. The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as result of any malfunction of the card or any of the ATM, the insufficiency of funds in such a machine or otherwise.

I acknowledge that I have read and understood the terms and condition governing the use of ATM card and it's consequences, and agree to abide by them unconditionally. In the event I fail to abide by such rules, terms and conditions, I shall bear the damage and or penalties, as a consequence thereof.

Name: .....

Signature: .....

Date: .....