



Applicant's  
Photograph

## VISA USD CREDIT CARD APPLICATION FORM

To apply for the Prime Visa USD Credit Card, please complete and return this application form along with other supporting documents.

1. Requested Credit Limit: USD

### 2. Personal Details:

Full Name: <input type="text"/>													
Nationality: <input type="text"/>				Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		DOB: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>							
						DD		MM		YYYY			
Citizenship/Passport No: <input type="text"/>				Place of Issue: <input type="text"/>				Issued Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>					
								DD		MM		YYYY	
Passport Expiry Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				Education: <input type="text"/>									
				DD		MM		YYYY					
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married		Occupation: <input type="text"/>		No. of Dependents: <input type="text"/>									
Vehicle: <input type="checkbox"/> 4 wheeler <input type="checkbox"/> 2 wheeler													
Father's Name: <input type="text"/>				Mother's Name: <input type="text"/>									
Grand Father's Name: <input type="text"/>				Spouse's Name: <input type="text"/>									
Son(S) Name: <input type="text"/>				<input type="text"/>				<input type="text"/>					
Daughter's Name: <input type="text"/>				<input type="text"/>				<input type="text"/>					
Father-in-law's Name: (in case of Married woman): <input type="text"/>													

### 3. Residential Details:

Type of Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Others (Please Specify) <input type="text"/>											
Present Address						Permanent Address (if different from present address)					
Post Box: <input type="text"/>		House No.: <input type="text"/>				Post Box: <input type="text"/>		House No.: <input type="text"/>			
Street/Tole: <input type="text"/>		Ward No.: <input type="text"/>				Street/Tole: <input type="text"/>		Ward No.: <input type="text"/>			
M.C./V.D.C.: <input type="text"/>		District: <input type="text"/>				M.C./V.D.C.: <input type="text"/>		District: <input type="text"/>			
Zone: <input type="text"/>		Country: <input type="text"/>				Zone: <input type="text"/>		Phone (Res): <input type="text"/>			
Phone (Res): <input type="text"/>		(Off.): <input type="text"/>									
Mobile No.: <input type="text"/>											
E-mail: <input type="text"/>											
Present Address Verifying Document: <input type="checkbox"/> Land Ownership Certificate <input type="checkbox"/> Voter's ID Card		<input type="checkbox"/> Tel/ Electricity Bill		<input type="checkbox"/> Others (Please Specify) <input type="text"/>							

Location map (Residence). Please mention the nearest landmark/s

**4. Occupational Details:**

Employment Status:  Salaried  Self Employed  Contractual Employment

Name of Company:

Type(s) of Employer(s):  Private  Public  Government  NGO  INGO  
 Diplomatic Mission  Others (Please specify)

Designation:  Employment Years:

Address: House Number:  Complex:  Street Name:

City:  Phone No.:  Email:

Location map (Office). Please mention the nearest landmark/s

**5. Financial Details:**

Income Detail				Expense Detail			
S.N.	Income Source	Monthly	Annual	S.N.	Expenses	Monthly	Annual
1				1			
2				2			
3				3			
4				4			

**6. Existing Loan Details: (if any)**

Bank/ Financial Institutions	Type of Loan

**7. Existing Credit Card Details:**

Type of Card	Name of Issuing Bank	Credit Limit

**8. Reference:**

Please provide contact details of one of your friend/ relative to whom Bank can contact for your reference:

Name:  Relation:

Telephone No.:  Mobile No.:  Email:

Address:

**9. Statement Delivery Option:**

E-statement through email      Email:

Collect      Collect from:  Branch of PCBL

**10. Standing Instruction:**

For settlement of bills (i.e. Principal, Interest and other financial charges of card including Supplementary Cards): I would instruct the bank to debit my USD account no:  maintained at  branch of PCBL for the settlement of my Credit Card due amount.

Mode of Payment for Credit Card:  10% of billing amount or USD. 10 whichever is higher plus 100% of all charges  
 100% of total amount due  
 Others (please specify):

I hereby authorize the Bank to debit the above stated account and I understand that the Auto Debit standing instruction as above will be affected on the Statement date. This means the credit to my Card Account will be made prior to the due date avoiding accrual of service charges and late fees. I understand and agree that if there is insufficient balance in the nominated Bank account to meet the card dues, the amount will be reversed to my card account, and the applicable auto debit failure charge (Late Payment Fee & Interest) will be charged to my card account. Thereafter it will be my responsibility to deposit at least the dues before the due date.

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## 11. Documents Submitted for Credit Card Application:

S.N.	Documents	Tick(✓) if Provided
1	Recent PP photo of applicant and Supplementary Card Holder and Nominee (2 copies each)	
2	Citizenship Certificate/ or Passport of each Card Holder/Passport with Valid Visa	
3	Resume of Applicant	
4	Copy of ID Card issued by Employer	
5	Latest Salary Certificate or Appointment letter	
6	Copy of PAN/ or Tax Clearance, if any	
7	Location map of Residence/ or Office	
8	Fixed Deposit Certificate (If Card issue on Lien against FD)	
9	Bank Account Statement	
10	Credit Card Statement ( If hold other credit Card)	
11	Address Verification Document viz. Water/Electricity Payment Bill, Voter's Identification (ID) or Lalpurja Certificate or Approved House Map	
12	NRB Permit (as applicable)	
13	<b>Other Relevant Documents:</b> as required by the Bank from time to time	

## 12. Declaration

With the submission of this duly filled in 'Prime Commercial Bank Visa USD Credit Card Application form', I hereby confirm that the information provided in this form and documents provided to the Bank are true and correct. I further confirm that I have read and understood the Bank's terms and conditions governing card operations and shall abide and be bound by prevailing rule of Prime Commercial Bank limited, Nepal Rastra Bank and laws of the country. In the event of failure to abide by the terms and conditions, I hereby undertake to bear the consequences thereof.

I further declare that I have been informed of all fees and charges, benefits and usage of Prime Commercial Bank Visa USD Credit Card and I accept fees and charges levied by the Bank.



Signature of Primary Card Applicant  
Date:



Signature of Supplementary Card Applicant  
Date:

## Terms and Conditions Applicable for Prime Commercial Bank USD Visa Credit Card:

### 1. Definitions

- Bank: Prime Commercial Bank Ltd. (PCBL).
- Card: Prime Visa USD Credit Card, issued to the customers by PCBL in association with VISA.
- Card Holder: An applicant who has been issued a Prime Visa USD Credit Card.
- ATM: Automated Teller Machine.
- PIN: Personal Identification number, which is specific to each Cardholder.
- Merchant Establishments (MEs): Shall include shops, stores, restaurants, hotels, commercial establishments, etc. (except India & Bhutan) under visa network.
- POS Terminals: Point of Sales (POS) electronic terminals at a ME (except India & Bhutan).
- International Transaction: A transaction entered into by the Card holder through his card outside Nepal, India & Bhutan at ATMs, MEs.
- Transaction: Transaction includes cash withdrawals, making payment for purchases made/ services availed at merchant establishments, availing other services by utilizing the card at ATMs, MEs.
- Cross Border Transaction: Transaction for which the Merchant country code differs from the Issuer country code regardless of whether the transaction currency is different from the cardholder's billing currency or not.
- Single Currency Transaction: A cross border transaction for which the billing currency is same as the card currency.
- Cross border currency rate: It is the exchange rate applied by VISA for processing cross border transactions where the billing currency is different from the card currency.

### 2. Use of the card:

- Card is a property of Prime Commercial Bank Limited and must be surrendered to the bank upon demand at any point of time. It is not transferable and shall be used exclusively by the cardholder.
- The cardholder must change the PIN immediately using PCBL ATMs after receipt of the card and is fully responsible to keep the PIN confidential.
- The card will expire on the last day of the month of particular year printed in the card.

- The card shall be renewed automatically on expiry and renewal charges are posted to card account until and unless the Bank receives notification in writing requesting not to renew the card.
- Prime VISA USD Credit cards are valid for use except in India & Bhutan.

### **3. Rights to Bank:**

- It shall be the Bank's choice whether to accept or reject any card application and it shall not be mandatory to the Bank to disclose the reason whatsoever.
- Supplementary card shall be processed on request and authorization of the Primary Cardholder. It shall be the responsibility of Primary Cardholder to honor all charges/claims incurred through the Supplementary Card(s). The membership of the Supplementary Card(s) shall be subject to continuation of Primary Card Membership. However, bank may accept/reject cardholder's request to issue supplementary card.
- The bank reserves the right not to renew card and/or terminate the Card Membership at any time without disclosing any reason whatsoever.
- The bank reserves the right to debit the nominated account as well as other account maintained by card holder in the bank at any point of time for credit card bill payment, whatsoever mentioned in standing instruction.

### **4. Responsibility of cardholder:**

- Any sales slip signed by the Cardholder shall be the conclusive proof of the charges recorded therein as incurred by the Cardholder and shall be charged accordingly.
- It shall be the sole responsibility of the cardholder(s) to reconcile the transactions of the month with the credit card statement.
- Any dispute on the Card transaction should be reported to Card Center within 15 days of statement date to avoid rejection due to delay in reporting the claim with Visa Card.
- In case of any dispute, prevailing rules and regulations of Prime Commercial Bank and Visa Credit Card shall prevail.

### **5. Payment and Fees:**

- The bank will provide the cardholder with their credit card statement on a monthly basis as stated in statement delivery option. It shall be the responsibility of the Cardholder to make timely payment even in case of non receipt of statement.
- Payments will be treated as made from the date on which the payments are posted to the cardholder account statement. Please note that proceeds of cheque drawn on the financial institutions will only be applied/ posted to your card account after the realization of the cheque.
- All payments made by the cardholder will be applied in the billing currency of the card account.
- All fees and charges including financial charges will be posted to the Card Account and will form part of the total payable to the Bank. Please refer to for latest and updated fees and charges.
- The cardholder shall incur no financial charges (except on cash advance) if the full payment of the outstanding balance is received by the Bank on or before Payment due date.
- The cardholder may choose not to settle the Outstanding Balance in full and opt for the partial payment scheme. However, failure to pay the minimum payment amount within due date will attract a late payment fee, interest and other fees as applicable.
- The bank reserves the rights to revise and levy fees and charges for availing credit cards services offered by the Bank at any point of time at its sole discretion.
- The cardholder authorize the Bank to initiate necessary recovery action including but not limited to blacklisting, notice publication, legal initiation etc.

### **6. Lost/Stolen:**

- If the card is lost or stolen, the cardholder must inform the card services of the bank by phone/fax/email immediately. It is understood that cardholder shall continue to be liable for all transactions until receipt of the intimation in writing by the Bank.
- The Bank will replace the card after issuance of the new card and the applicable charges are posted to card account.

### **7. Liability:**

- The bank shall have no liability or responsibility for non-availability of ATM services or POS terminal Merchant Outlets due to any failure, interruption or daily in performance of any instruction resulting from breakdown, failure or malfunction of any telecommunication or computer system or from any circumstances resulting from natural calamities whatsoever not reasonably under the Bank's control.

### **8. Indemnity:**

- The cardholder, in consideration of the Bank providing the credit card service, undertakes and agree to indemnify the Bank and to keep the Bank indemnified against all losses, damages, cost or expenses incurred and sustained by the Bank arising out of the Cardholder's failure to observe any of the terms and condition herein mentioned.

### **9. Validity and Renewal:**

- Card will be valid for the period mentioned as expiry date in the card and all cards will be renewed which do not have overdue payments of over 30 days will be automatically renewed upon expiry and applicable renewal charges will be applied.
- If the cardholder does not intend to renew the card the same must be notified to the Bank in writing 30 days in advance of the expiry period.
- A card not collected within 6 months of the beginning validity will be destroyed and the related card account will be closed. If the cardholder desires to reactivate the card account the same must be done before 6 months of the expiry of the destroyed card and service fee will be charged as determined by the bank.

#### 10. Other Important Conditions governing the transactions:

- The cardholder understands that any foreign exchange facility that he/she may avail by use of the card shall be governed and subjected to the Nepalese Foreign currencies Regulation Act, 2019, the rules framed there-under and the directives and/or guidelines and/or circulars issued by Nepal Rastra Bank from time to time( herein after referred to 'FOREX laws') and agrees that he/she shall not use the card so as to avail any foreign exchange facility exchange facility in violation of the FOREX laws.
- In case of use for withdrawal of cash in foreign currencies or purchase of goods in foreign currencies for the purposes permitted under the FOREX laws. The cardholder always agrees to submit necessary document(s) to the Bank clearly evidencing the purpose of such withdrawals or purchase in the manner as prescribed under the FOREX laws.
- In the event the cardholder is found to have used the card for withdrawal of foreign currencies or purchase goods in foreign currencies in excess than the limit prescribed under the FOREX laws or he/she is found to have misused the card, in any manner, the Bank shall have absolute liberty to restrict any withdrawals or purchase from such card or seize or cancel the card at any point of time even without assigning any notice to the cardholder. The cardholder further agrees that, in such event, the bank shall have absolute liberty to initiate legal action against the cardholder.
- The bank at its discretion may amend the Terms and conditions governing card. Suitable notification for such changes will be placed in newspaper or bank's website or any other mode by the Bank, and the same will be binding on the cardholder.
- Fees/ charges (if any) for the use of the card is not refundable under any circumstance.
- Use of the card shall be terminated without notice upon the death, bankruptcy or insolvency of the cardholder or on receipt of a letter from the cardholder, receipt of an attachment order from a competent court or revenue authority or from NRB due to violation of foreign exchange regulation or for other valid reasons of when the whereabouts of the cardholder become unknown to the bank due to any cause attributable to the cardholder.
- The bank is not responsible/ liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein.
- The bank is not responsible for the refusal by any ME to accept or honor the card, nor shall it be responsible in any respect for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claims or disputes directly with such establishments and no claim by the cardholder against the ME is subject to set off or counterclaim against the bank. The cardholder's account will be credited only on receipt of money from the ME or the acquirer.
- The bank is not liable for the quality, quantity sufficiency of goods and /or services reserved or purchased by the use of the card/card number or for any surcharge (additional amount) charged by the merchant.
- The bank will not be responsible for furnishing original bill of the ME to the cardholder.
- The cardholder will collect from the ME the cardholder's copy of the transaction receipt and will preserve the same for his personal record.
- The bank at its discretion will approve/ reject any card transaction.
- A transaction put through by utilizing the card in ATM or POS terminal shall be binding on the cardholder.
- The cardholder should not countermand an order, which he has given by means of his card.
- The bank shall not be liable for any loss caused due to technical breakdown of the payment system.
- In the event of death of the cardholder, the bank will stop operations of a card.
- The bank reserves the rights to seize/ cancel the card so issued to any cardholder, if found at any date that the information submitted by such cardholder is false/ fake and or the card has been misused.
- The bank reserves the right to limit per transaction/ daily/ monthly, cash withdrawal/ POS transaction.
- Currency conversion process and fees: the transaction from the card will be in the currency of the country in which it is transacted. However, the debits to the **card account** will be in the currency of the card. The exchange rate between the transaction currency and the billing currency used for processing such cross border currency transactions will be as applied by VISA and plus or minus any adjustment that the bank determine.

#### 11. Acceptance to the terms and conditions:

- I/We hereby agree that I have read and understood the terms and conditions mentioned in this application form as well as changes thereon from time to time required to avail and maintain USD credit card from Prime Commercial Bank Limited.
- I/We hereby authorize you to publish public notice in any newspaper including publication of my/our photographs and to enlist my/our names in Negative List/ CIB Nepal's Blacklist in the event of default as per the terms and conditions laid herein.
- I hereby declare that the information provided herein is true and correct.

\_\_\_\_\_  
Signature of Primary Applicant

\_\_\_\_\_  
Signature of Supplementary Applicant