



Applicant's  
 Photo

## VISA CREDIT CARD APPLICATION FORM

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

1. Type of card requested:  Visa Gold Domestic Credit Card

### 2. Personal Details:

Full Name :

### 3. Residential Details:

Type of Residency:  Own  Rented  Company Provided  Others (Please Specify)

House No.:

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:

### 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. Personal Details of Supplementary Applicant:**

Dear Sir/Madam,

You are requested to provide Supplementary card to my family member as detailed below. I shall be fully responsible for settlement of all dues and charges incurred on the supplementary card.

Name:

Relation:

Occupation:

Address:

Contact: Phone no.:  Mobile No.

Citizenship No:  Passsport No:

Date of Birth:

DD                      MM                      YYYY

Photo of  
Supplementary  
Card Holder

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

**9. 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:

**10. Statement Delivery Option:**

E-statement through email      Email:

Collect      Collect from:  Branch of PCBL

**11. 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 NPR 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 NPR. 1000 whichever is higher

100% of billing amount

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 effected 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 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: \_\_\_\_\_

**12. Renewal Authority:**

I hereby authorize the Bank to renew my credit card and supplementary card upon expiry and debit the associated charges.

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


Date: \_\_\_\_\_

**13. 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	
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	<b>Other Relevant Documents:</b> as required by the Bank from time to time	

**14. Declaration**

With the submission of this duly filled in '**Prime Commercial Bank Visa 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 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 Visa Credit Card:

### 1. 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 Credit cards is not valid for use in other countries except Nepal and India.
- The prevailing foreign exchange regulation shall be applicable and cardholder should be fully aware and comply the regulation as set by Nepal Rastra Bank from time to time.

### 2. 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.
- The bank reserves the right not to renew card and/or terminate the Card Membership at any time without disclosing any reason whatsoever.

### 3. 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.

### 4. 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.
- 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.

### 5. 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.

### 6. 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.

### 7. 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.

### 8. 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 will be charged a processing fee as determined by the bank.

### 9. 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 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