

## **Mobile Banking Frequently Asked Question(s) (FAQs):**

### **1. What is Prime Mobile Banking?**

⇒ Prime Mobile Banking is a smart, easy and cost efficient alternative for doing financial transactions through your bank accounts. You can use it to get access to your account from any-where at any time for multiple purposes.

### **2. What are the criteria for being eligible for Prime Mobile Banking service?**

⇒ You should have atleast one personal account (saving/current/loan, etc.) opened at Prime Bank.

### **3. How can I enable Prime Mobile Banking service to my accounts at Prime Bank?**

⇒ You can visit **any of our branch** outlet and fillup the Mobile Banking application form and submit it to customer service department. Our staffs at Customer service desk will then process for further.

### **4. What services can I get from Mobile Banking after getting registered?**

⇒ Prime Mobile Banking is categorized into 4 different types- **Basic, Basic Plus, Premium closed and Premium Open** where the facilities varies as per the category you choose. The detail of which is as explained below-

**Basic:** Basic scheme includes inquiry of account balance, foreign exchange rate, and last five transactions of your linked account.

**Basic Plus:** Basic Plus scheme includes inquiry of account balance, foreign exchange rate, and last five transactions of your linked account. Further it also includes transaction alerts each time transaction is done in your account.

**Premium closed:** Premium closed includes inquiry of account balance, foreign exchange rate, and last five transactions of your linked account. Further it includes transaction alerts each time transaction is done in your account , Fund transfer facility in designated accounts and Utility Bill Payments.

**Premium open:** Premium open includes inquiry of account balance, foreign exchange rate, and last five transactions of your linked account. Further it includes transaction alerts each time transaction

is done in your account , Fund transfer facility ( to account s with in Prime as well as with member banks) and Utility Bill Payments.

### **5. What are the charges associated with each scheme?**

⇒ The charges associated with prime Mobile Banking are as mentioned below.

**Basic:** NPR. 100 per annum

**Basic Plus:** NPR. 200 per annum for personal a/cs and NPR. 300 for corporate a/cs

**Premium Closed:** NPR. 200 per annum

**Premium Open:** NPR. 200 per annum

### **6. Can I operate two or more accounts into same mobile banking registration?**

⇒ Yes! You can operate maximum five accounts from single mobile banking registration.

### **7. Can a single mobile number be used for registration of two different customers?**

⇒ No! two different registrations of two separate customers cannot be done through single mobile number. However, as mentioned on Q.4 a customer can operate his/her 5 accounts (maximum) and the account name of all such accounts must be same.

### **8. I am a POA holder of an account maintained at Prime Bank. Can I apply for Prime Mobile-Banking to be operated through my own mobile number?**

⇒ No! POA holders are not allowed to apply for Prime Mobile Banking. To apply for Prime Mobile Banking service account holder's presence is mandatory.

### **9. Is Prime Mobile Banking available for Joint accounts?**

⇒ Yes! But Joint account holders can get only **Basic or Basic Plus** service.

### **10. Can a guardian of a minor apply for Prime Mobile Banking on any minor account?**

⇒ Yes! A guardian can apply for mobile banking for minor account. However, the request cannot be merged with registration of his/her personal account.

### **11. I have maintained a corporate account at Prime Bank. What are the mobile banking facilities available for corporate account?**

⇒ For corporate accounts, Basic Plus service is available where customer can get facilities such as- inquiry of account balance, foreign exchange rate, and last five transactions of registered account. Further it includes transaction alerts each time transaction is done in that particular account.

### **12. How can I get app for my mobile phone for using Prime Mobile Banking service?**

⇒ Android users can simply download the app from play store and ios users can download it from appstore. OR you may simply visit Prime Bank's Website and download it.

### **13. How can I know I have been registered in Prime mobile banking service?**

⇒ As soon as your account is registered with your mobile number in Prime mobile banking service, you will get an sms with a 4 digit MPIN.

### **14. What is MPIN?**

⇒ M- PIN is a 4 digit unique Personal Identification Number which you need to dial each time while performing mobile transactions.

### **15. Is there any limitation for Fund transfer?**

⇒ Yes! As per bank's rule there are certain limits on a/c to a/c fund transfer which is as mentioned below:

<b>S. No.</b>	<b>Description</b>	<b>Amount (NPR.)</b>
1	Fund Transfer per transaction maximum limit	16,000.00
2	Fund Transfer daily limit	50,000.00
3	Utility Payment (per transaction)	16,000.00
4	Utility Payment daily limit	50,000.00
5	Merchant Payment (per transaction)	50,000.00
6	Merchant Paymnet daily limit	100,000.00
7	Total number of transaction (daily count)	10(all combined)

## **16. What are the transaction charges for Inter Bank fund transfers?**

⇒ The transaction charges for Inter Bank Fund transfer are as mentioned below:

Rs. 100 to Rs 1,000 = Rs 10

Rs. 1,001 to Rs 10,000 = Rs 20

Rs 10,001 to Rs 20,000 = Rs 30

Rs 20,001 to Rs 30,000 = Rs 40

Rs 30,001 to Rs 40,000 = Rs 50

Rs 40,001 to Rs 50,000 = Rs 60

**(NOTE:** for Inter Bank Fund Transfer maximum per transaction limit is NPR. 16,000. However, charges for transactions beyond NPR. 16,000 shall be applicable for Merchant payments)

## **17. I have a credit card of other bank. Can pay my credit card bill through Prime mobile banking?**

⇒ Yes! Credit card bill payment facility is available at Prime mobile banking service. However, the card issuing bank should be member bank of fonepay network. Currently this service is available for credit cards issued by Nabil Bank, Global IME bank and NMB bank only.

## **18. What are the charges for transaction done for credit card bill payment?**

⇒ The transaction charges for credit card bill payment transactions shall be as mentioned below:

Rs. 100 to Rs. 1,000= Rs. 15

Rs. 1,001 to 10,000 = Rs. 25

Rs. 10,001 to 16,000= Rs.35