



PCI DSS, ISO 9001 : 2015 & ISO 27001 : 2013 CERTIFIED

Date: DD/MM/YYYY

*Card type: (✓)	<input type="checkbox"/> Proprietary <input type="checkbox"/> VISA <input type="checkbox"/> RuPay <input type="checkbox"/> New <input type="checkbox"/> Replacement *Reason for replacement: _____ _____																				
*Account type: (✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current																				
*Account number:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
*Name:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
*CID:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Name on Card: (Optional)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
*Mobile number:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
*Present address:																					
<u>Address</u> Village: Gewog: Dzongkhag:	*(To be filled only for NEW cards)																				
I hereby declare that the information given above is true and correct and would like to request the Bank to update my above details in your system. I also hereby authorize the Bank to deduct any applicable charges related to the issuance of this card.																					
(Signature of the applicant)																					

Card/PIN received by: Name:..... Signature: Date: DD/MM/YYYY					
FOR BANK USE ONLY PAN: <table border="1" style="display: inline-table; border-collapse: collapse; width: 150px; height: 40px;"> <tr> <td style="width: 25%; height: 35px;"></td> <td style="width: 25%; height: 35px;"></td> <td style="width: 25%; height: 35px;"></td> <td style="width: 25%; height: 35px;"></td> </tr> </table>					
Date of Issue: DD/MM/YYYY	Name and Signature of the Bank official				



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1. Cards, usable at all the Bank terminals, are issued to individual saving and current account holders. However, cards issued to current accounts shall be disabled if the account is converted into an overdraft account/and or has more than one authorized signature.
2. The same card can be used in POS terminals. POS machine will be designated by the Bank/merchant for purchase or other purposes as deemed fit.
3. The maximum amount a cardholder can withdraw from the ATM and the maximum transaction limit through Point of Sale (POS) terminal in a day within, Bhutan are Nu.40,000 & Nu. 500,000 respectively. This limit may vary depending upon the machine in which the card is used, in line with the machine owner's terms.
4. No withdrawals shall be allowed if the account balance is below the minimum balance as specified by the bank from time to time. However, the bank reserves the right to limit cash withdrawal/usage limit, and also decide on the denominations to be dispensed.
5. The card holder should generate their own Personal Identification Number (PIN) through Green PIN by visiting the nearest BNB ATM or through mPAY as soon as you take delivery of your card. The PIN number should be kept to yourself, and never be divulged to anybody else. Any disclosure of the PIN shall be at your own risk and responsibility.
6. The Bank shall not be liable to the Cardholder for any losses arising out of:
 - a. Non-functioning of the ATM cards due to mechanical errors/failures; and /or
 - b. Transactions effected by anyone other than by the Cardholder or misuse of card due to the Cardholder's negligence, mistake, dishonesty, misconduct, fraud or handing over the card to an unauthorized person.
7. The Cardholder must report the loss or theft of the card to the Bank or any of its Branches in writing wherever possible, or else he/she will be liable for any transactions through the ATM until the card is hot listed by the bank. The Bank will, upon adequate verification, hotlist/cancel the card during working hours, on receipt of such intimation. The Bank shall issue a duplicate card for the fee of Nu.100.00 per card. Defective cards will be replaced free of cost.
8. It is the sole responsibility of the card holder to verify all his card related transactions with his/her bank statement and report any incidences found to be suspicious, within 15 days of the statement date for rectification/corrections where necessary.
9. The Cardholder may at any time discontinue the facility by a written notice to the Bank accompanied with the return of the card.
10. The Bank reserves the full authority to cancel this facility with immediate effect at any time, on account of non-fulfillment of any of the terms and conditions by the card holder.
11. The Bank reserves the right to revise policies, features and benefits offered on the Card and alter these terms and conditions from time to time and may notify the Cardholder of any such alteration in any manner it thinks appropriate. The Cardholder shall be bound by such alteration.
12. Bank shall debit cardholder's account with the amount withdrawn from the ATM, and any other applicable charges, incurred on account of the usage of this card.
13. The transaction record generated by the ATM/POS/online system shall be taken as fully binding on the card holder, unless otherwise verified/corrected by the bank.

I, Mr./Ms./Mrs. _____ have read, understood and agree to comply with the above terms and conditions and the rules of the Bank in force from time to time governing the conduct of the debit card account.

Your Relationship Bank