

| Primary Account | | | | | | | | | | | | | | |
|-----------------------------------|-------------------------------|--|--|--|--|--|--|--|--|--|--|---|--|----------------------------------|
| Account Number | | | | | | | | | | | | Name in Account | | Account Type |
| | | | | | | | | | | | | | | <input type="checkbox"/> Savings |
| | | | | | | | | | | | | | | <input type="checkbox"/> Current |
| Multiple Accounts (if applicable) | | | | | | | | | | | | | | |
| Sl. No. | Primary Account Number / Name | | | | | | | | | | | Account Type | | |
| 1 | | | | | | | | | | | | <input type="checkbox"/> Savings <input type="checkbox"/> Current | | |
| | | | | | | | | | | | | | | |
| | Name:..... | | | | | | | | | | | <input type="checkbox"/> Sole <input type="checkbox"/> Any One | | |
| 2 | | | | | | | | | | | | <input type="checkbox"/> Savings <input type="checkbox"/> Current | | |
| | | | | | | | | | | | | | | |
| | Name:..... | | | | | | | | | | | <input type="checkbox"/> Sole <input type="checkbox"/> Any One | | |
| 3 | | | | | | | | | | | | <input type="checkbox"/> Savings <input type="checkbox"/> Current | | |
| | | | | | | | | | | | | | | |
| | Name:..... | | | | | | | | | | | <input type="checkbox"/> Sole <input type="checkbox"/> Any One | | |



ཨ་ཁུག་རྒྱལ་ཡོངས་དངུལ་ཁང་ཚད་འཛིན།

BHUTAN NATIONAL BANK LIMITED

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

Terms and Conditions

- The Bank reserves the right to introduce additional services with or without giving any notice to the customer. The Bank reserves the right to send SMS to the registered mobile number regarding its products, services, offers or any related matter without the express consent of the Customer.
- The Bank may at any time, at its sole discretion charge a fee for use of any or all of the facility, under a notice to the customer through any medium of Communication available.
- The bank reserve the right to impose limits on the volume of transactions and transaction amount.
- The bank or its employee/contractual staff shall not be liable for
 - a) Any unauthorized use of the Customer's mobile phone and TPIN.
 - b) Unauthorized access by any other person to any information/instructions given by the customer.
 - c) The bank shall not be held liable for any disruption or failure of providing mobile telecommunication services by ISP
- The Customer shall be responsible for the safekeeping/secretcy, usage of TPIN, mobile handset and they shall be held liable for any damage and other consequences of their misuse.
- The customer shall be responsible for keying in the correct mobile number or account number for the fund transfer. BNB shall not be held liable for any erroneous transactions arising out of or relating to customer entering wrong account Number or mobile number or amount.
- Any request for change in account number and mobile number shall be entertained only after receiving a written request.
- The terms and conditions agreed upon and duly signed by the customer shall remain legal and binding until such a time any amendment, rectification or termination with mutual consent of all parties take place.
- The Bank reserves the right to change these terms and conditions at any time.


Declaration

I have read and understood the above Terms and Conditions. I accept and agree to be bound by the said Terms and Conditions and any changes applicable if any or made to if from time to time. I understand that the Bank may discontinue the BNB mPAY services completely or partially without any notice to me. I also declare that all the particulars and information given in this application form are true, correct, complete and up-to-date in all respects.

Consent

I acknowledge that I have read, understood, and agree to the terms outlined in BNBL's Privacy Policy. I hereby grant my explicit consent for the collection, use, storage, and sharing of my personal data as described in the Privacy Policy. The information I provide may be used for contacting me for service-related or marketing communications, Enhancing and personalizing my customer experience with BNBL and to comply with legal and regulatory obligations.

Signature of the Applicant

| | | | |
|---|--|---|--|
| FOR BANK USE ONLY | | Application Received Date: DD / MM / 20 YY | |
| Signatures, account no. mobile no. and names of the applicant(s) verified and found as per Bank's records. Required services are enabled at the BNB mPAY Level. Recommended and Permitted for provided the services. | | | |
| Name & Signature of Maker: | | Name & Signature of Checker: | |
|  <div> <p>ཕྱ་ལྷོ་རྒྱལ་ཁྲིམས་དཔལ་འབྲས་ལྷན་ཁག་།</p> <p>BHUTAN NATIONAL BANK LIMITED</p> <p><i>Your Relationship Bank</i></p> </div> | | <p>BNB-PO-002-Privacy-Policy</p> <p>Version No.1.0</p> <p>Release Date: 01/06/2023</p> <p>Revision Date: 0</p> | |

Privacy Policy:

1. The Bhutan National Bank gathers personal information (PII) from customers and employees for various purposes, such as account opening, loan approval, identity verification, customer response, and product or service updates.
2. The bank does not disclose customer and employee personal information (PII) with third parties or transborder sharing. However, it may share data with regulators, governments, and law enforcement agencies. Other entities may share PII data, and the bank must comply with applicable laws and guidelines.
3. The bank takes steps to protect personal details against unauthorized disclosure.
4. Our website and other online platforms use cookies and related technologies to track visitor information, make the platform easier, tailor products and services, collect user data, and analyze server logs. Some cookies are from third-party companies for web analytics and intelligence.
5. The bank protects personal data by preventing unauthorized access, but cannot guarantee data security or website entry. Users should use secure online platforms, passwords, and secure browsers, and report any unauthorized use to the bank immediately.
6. Our website may link to third-party websites, but we are not responsible for their privacy practices and encourage users to learn about their policies, even if co-branded with our logo or trademark.
7. The policy and website use are governed by Bhutanese laws and bank regulations, with the bank acting as a Data Controller, ensuring consent before access
8. Bank upholds privacy by providing various rights such as access, consent withdrawal, objecting to data processing, rectification, erasure, data portability, processing restriction, automated decisionmaking protection, and complaint lodgment.
9. Our office securely stores personal information for at least 10 years, with the information destroyed after. We do not share, sell, or rent PII, but may store it with third parties. Third parties must respect data security and treat it lawfully.

The detailed Policy can be found from BNBL website ([privacy_policy.pdf \(bnb.bt\)](#))

Ihereby confirm that I have read privacy policy of
Bhutan National Bank Limited.

Signature of the applicant.

————— *Your Relationship Bank* —————

Corporate Head Office: Post Box No: **439**, Thimphu | Kingdom of Bhutan | Hotline: **6070** | Fax: **02-328839**
Website: **www.bnb.bt**