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T BANK LIMITED

Your Personal Bank

VISA DEBIT CARD APPLICATION FORM

The Branch Manager

..... Branch

T Bank Limited

Sir/Madam,

I hereby request T Bank Ltd. to kindly issue me a VISA DEBIT CARD based on the following details:

CARD TYPE: New Add-on Card Replacement

CATEGORY: General Student Card

A. PERSONAL INFORMATION

Salutation* HRH Lyonpo Dasho Mr. Mrs. Dr. Lam Others Student

Name*

CID No.*

Date of Birth* Day Month Year

Mobile No.*

Account No.*

Email ID*

Passport No.*

Mailing Address*

Permanent Address*

Collection Branch*

B. DECLARATION

I hereby authorize the bank to deduct any applicable charges related to the issuance of this card. The Bank reserves the right to accept or reject the application without assigning any reason whatsoever. I acknowledge that I have received, read, and understood the terms and conditions of T Bank's Visa Debit Card and Visa Student Debt Card and agree to abide by them unconditionally. I undertake to use my Visa Debit Card and Visa Student Debit Card in compliance with the rules and regulations set according to the Foreign Exchange Rules and Regulations of Bhutan and in the event that I fail to abide by them. I undertake to fully bear all applicable consequences.

Affix Legal Stamp

Signature of the Applicant

Date:

NOTE: PLEASE KINDLY ATTACH THE COPY OF THE CITIZENSHIP CARD ALONG WITH THE APPLICATION FORM.

C. TERMS AND CONDITIONS ON THE USAGE OF THE CARD BY THE CARDHOLDER

The Terms and Conditions under which the card is issued are mentioned below:

1. **Card**
 - a. The Card is non-transferable and is a property of the Bank at all times.
 - b. The Card is issued on the condition that the Bank bears no liability for the unauthorized use of the card. This responsibility is fully that of the Cardholder.
 - c. The Cardholder undertakes not to carry Card and PIN written in his/her Wallet/Purse and leave Card unattended in any place.
2. **PIN**
 - a. The Card and the PIN issued are the responsibility of the Cardholder. The Cardholder shall not disclose the PIN or transfer possession of the Card to any other person.
 - b. The Cardholder is advised in his own interest to change his/her PIN code at regular intervals. For this purpose, he/she may use the PIN change option available on the Bank's ATM or the Bank's mobile application TPay.
 - c. Entering a wrong PIN three times would automatically invalidate your card.
3. **Loss of Card and PIN/Skimming of Card data**
 - a. In the event that the Card is lost or stolen or Card data is compromised, the Cardholder shall immediately notify the Bank via phone or email. Contact center 7070(toll-free), PABX no.00975-77199199 or the Cardholder can block the Card through the Bank's mobile application, TPay. However, the Cardholder will be liable for the transaction prior to the receipt and record of such notification by the Bank.
 - b. For the Card lost or stolen the Bank may in its absolute discretion issue a replacement for any loss or stolen Card. However, the Bank may charge a certain applicable fee for each Card replaced or a new PIN for the reverent Card.
4. **Debits to Cardholder's Account**
 - a. The Bank shall debit the account designated by the Cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Bank to debit his/her designated account(s) for all transactions made plus any fees or charges applicable.
5. **Limit**
 - a. For international: The transaction Limit during a calendar year shall be USD 1,000/- (US Dollar one thousand only) or equivalent to the limit for the said period as prescribed by the Royal Monetary Authority and the facility of Annual Travel Scheme/Quota shall not be entitled to the Cardholder for the period of validity of the Card.
 - b. For Domestic (India and Nepal) Transaction equivalent to INR 50,000/- via Point of Sale (POS) and INR 15,000/-through ATM per month.
 - c. For in-country: As per the ATM limit prescribed by the RMA equivalent to NU. 40,000/- Per ATM per day.
 - d. For Student Card with the maximum fund of up to USD 10,000/-per annum and USD 1,200/- per month.
6. **Transactions**
 - a. The transaction record produced by the ATM/POS is considered final and binding unless it is identified as incorrect by the Bank and subsequently verified and corrected. Once the amount has been verified and corrected by the Bank, it becomes binding on the Cardholder.
 - b. The sales slip signed by the Cardholder serves as conclusive evidence of the charges recorded on it. Confirming that the Cardholder incurred those charges. Consequently, the charges will be applied to the Cardholder's account Furthermore, the verification of the Personal Identification Number (PIN) verifies the authenticity of the Cardholder and confirms the validity of the transaction.
 - c. The Card shall not be used to pay for importing goods and services for merchandise requiring import license and capital transactions
7. **Dispute**
 - a. The Cardholder is required to promptly report and disputes related to Card transactions to the VISA Division or the Bank's Contact Center on the day the incident or discrepancy is discovered. It is the sole responsibility of the Cardholder to regularly reconcile the transactions with the monthly account statement and remain vigilant for any unauthorized transaction alerts.
8. **Miscellaneous**
 - a. In the event of the ATM being unavailable due to technical issues, and transactions conducted on that ATM will be reconciled within 2 business days excluding weekends and public holidays.
 - b. Delays in Card delivery may take place due to force majeure circumstances
 - c. The Cardholders agrees to always indemnify the Bank and protect the bank against any losses, damages costs, or expenses that the Bank incurs due to the Cardholder's failure to comply with any of the terms and conditions mentioned.
 - d. The Bank reserves the right to discontinue certain facilities as and when wanted without assigning any reasons for the same
9. **Return of Excess Fund**
 - a. The Cardholder receives an amount of fund that exceeds what they are entitled to, the Cardholder acknowledges the obligation to return the excess funds to the Bank. The Bank reserves the right to recover this funds by debiting the Cardholder's account directly or by requiring the Cardholder to provide the excess funds in cash.
 - b. The Bank retains the authority to recover any excess funds mistakenly or inadvertently credited to the customer's Card account with prior intimation by the Bank to the Cardholder.
10. **Amendments**
 - a. The Bank reserves the right to amend these Terms and Conditions at any time with prior notice to the Cardholder and such amended Terms and Conditions shall be binding on the Cardholder.

I.....have read understood and agree to comply with the above Terms and Conditions and the rules of the Bank mentioned above.



Name:

CID NO.:

Witness:

Signature:

Name:

CID No.:

A/C No.:

D. CHECKLIST

Copy of Valid Citizenship Identity Card;

Recent Passport Size Photo

E. ADDITIONAL DOCUMENTS REQUIRED FOR VISA STUDENT DEBIT CARD

Copy of Valid Passport

Valid Visa/permits

Student ID/Enrollment letter