

कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

PERSONAL ACCOUNT OPENING FORM

Date:

I/We request to open an account as per following details.

Type of Account : Current Saving Advantage Plus Saving Plus

Currency of Account : Nepalese Rupee USD Minor

Account Operation : Single Joint

Name of the Applicant : | | | | | | | | | | | | | | | | | | | | | |

Date of Birth :/...../..... Father's/Husband's Name:

(If Applicant is/are Minor) Name of Guardian:

Date of Birth of Minor :/...../..... Relationship with the Minor:

Permanent Address :

Contact Address :

Office Address :

Occupation :

Telephone No. : (Off) (Res.) Mobile No.:

Email Address : Fax No. :

Nationality : Citizenship/Passport/ID No.:

Documents Enclosed :

- Two Passport size Photographs
- Citizenship Certificate
- Passport Certificate
- Others (if any)

Introduced by / Reference for A/c Opening

Name :
A/c no :
Address :
Phone No. :
Signature :

Statement Instruction :

Address to which statement is to be sent:	
<input type="checkbox"/> Collect	<input type="checkbox"/> Send By Post

I/We hereby agree to abide by and confirm with all terms, conditions and authorization (mentioned overleaf) of the banking services. If I/We fail to comply any such terms and conditions and be any damages incurred as a consequence therof. I/We agree to be fully and entirely responsible.

.....
APPLICANT'S SIGNATURE (S)

TERMS, CONDITIONS & AUTHORIZATION TO OPERATE CUSTOMER ACCOUNT

I/We hereby agree and declare that the following term and conditions governing the account opened/ to be opened (as detailed overleaf) at any branch of Kumari Bank Limited are acceptable to us.

1. The bank will prescribe minimum balances to be maintained in all customer's accounts. Failing to maintain the prescribed minimum balances monthly ledger fees will be levied as per the bank's rules. Though a customer will be allowed to withdraw funds from the account even if the balances in the account is below the prescribed minimum balances, the customer will not be allowed to withdraw the funds from the account, should the balance upon withdrawal fall below NRS. 500.00. All funds standing to the credit of the account are repayable in currency which is legal tender at the place and time of withdrawal or repayment. The bank does not allow for payment of any interest on current account credit balances. Interest on interest bearing accounts having more than prescribed balance shall be paid on half yearly basis i.e. end of June and December unless otherwise agreed by bank. Such interest shall be calculated on 365 days a years basis and will be paid after deducting applicable tax.

2. Statement of account will be provided either by post/mail/email or to be collected by authorized person, on quarterly basis unless otherwise prior agreement has been made with the bank. However, statement of accounts will not be provided if there has been no transaction in the account for one quarter. If customers do not receive/cheque statement within 15 (fifteen) days from the date of quarter end or due date of statement delivery/printing, he is supposed to collect copy of statement within 21 (twenty one) days of such due date and any discrepancies thereof to be notified to the bank in writing within next 7 (seven) days of such receipt. If the account holder gives no such notice, the statement is deemed to be correct and the account holders may not thereafter raise any objection to such statement. The bank will take care to see that credit and debit entries are correctly recorded in the customer's account(s), but in case of any error, the bank shall be within its right to make the correct adjusting entries without notice and recover any amount due from the account holder(s). The Bank shall not be liable for any damages, loss etc., due to such errors. The customer will correctly state the full address where the statement of account is to be mailed/posted. The change in the address or any other details are immediately notified to the bank. In case mailed/posted statement of account returned owing to incorrect or incomplete or change in Address or statement remained un-collected till next quarter, a Flat fee as per the bank's rules will be charged. Each duplicate statement of account is subject to flat fee as per the bank's rules. The post office and other agents for deliver shall be considered agents of the account holder for all deliveries of letter, remittances etc., and no responsibility can be accepted by the bank for delay, non-delivery etc. Account Balance Confirmation Certificate will be provided to the customer upon receipt of written request and a flat fee as per the bank's rules will be charged.

3. Cheque book for customer account will be provided upon maintaining the prescribed minimum balance in the account to enable him to operate the account. The Bank reserves the right to refuse to comply with any drawing instructions unless made by the cheque. The customer may request the bank to deliver the cheque book to a third party, however, the request should be supported by appropriate identification/certified specimen of the third party receiving the cheque book. If cheque book is sent to account holder by post at his request, the account holder shall be liable for any loss resulting from any failure or delay in the cheque book reaching to him. The cheque book must be kept by the account holder in a place of safety. In the event of loss of cheque book or any leaf of cheque the account holder must give immediate notice in writing to the bank in order to minimize the risk of loss by fraudulent withdrawals. Number of leaves of the cheque must be counted/confirmed as per receipt while receiving cheque book at the bank's counter. The bank shall not be liable for payment made against such issued cheques. Cheques should be signed as per specimen signature supplied to the bank and any alteration in the cheques must be authenticated by the drawer's full signature. The issue of customized cheque books in subject to payment by the account holder of the cost of customizing. Bank shall not be forced to pay post dated and stale (dated prior to six months) cheque. However the Bank does not accept any responsibility in the event of stale or post-dated cheques being inadvertently or otherwise honored. The Bank will register instruction of drawer of cheque for stop payment, if the cheque has been stolen or payee has been solven. But it cannot accept any responsibility in case such instructions are overlooked. The total amount of cheques drawn on the account but not yet presented for payment must not, at any time, exceed the credit balance in the account and available for withdrawal. The customers are advised to count their cash withdrawals at the banks' counter in the front of teller. The bank shall not be held responsible for any shortfall in cash withdrawals that are not counted at the bank's counters in front of its tellers. The Bank is not obliged to honor cheques drawn against unrealized or un-cleared payment into the account. The Bank will levy a charge for any cheque that is returned unpaid for lack of fund. Any account holder, who is unable to write, must when withdrawing funds or making any other payment instructions attend the Bank personally to affix his right hand thumb impression on the relevant documentation in the presence of two bank officials

4. An account will be closed at the two days advance request of the customer levying certain charge and remaining leaves of the cheque book is to be returned to the bank. The account may also be closed, if the account reflects nil, negative or balances less than the applicable ledger fee for 60 consecutive days. But the account shall not be deemed closed because of mere stagnation of the account for any period or because the bank has withdrawn any facilities afforded or served any demand notice in respect of the account. The bank reserves the right to close the account at anytime after having served the account holder with a notice to this effect and also to refuse acceptance of any deposit without giving any reason. The account may also be closed upon the order of any court or other Competent Authority.

5. Collections are undertaken at the risk of the customers only. The bank shall endeavor to collect cheque(s) and the items(s) as promptly and carefully as possible, but it can accept no responsibility in case of any delay or loss. All cheques and other instruments should be crossed before they are deposited for credit of accounts. Un-cleared items though credited in the account, shall not be available for being drawn against. The Bank shall have a right to debit the customers' account(s), if the instruments(s) are not realized.

6. The customers are advised to enquire at the bank's Account Opening Desk for maintenance of minimum balances in the accounts, ledger fees, charges for duplicate statement of account, balance confirmation certificate, account closure, returned cheque and good for payment, and other charges, interest rate and payment method, if any, related to maintenance of accounts at the bank. The above mentioned fees and/or changes will be directly debited to the customer's respective accounts. No information relating to customer's accounts will be provided over telephone. All information relating to customer's account will be treated with strictest confidence and the information will be provided to the account holders or to the authorized representative(s) only. The bank will take care to see that credit and debit entries are correctly recorded in the account(s) of the constituent(s) but in case of any error, the Bank shall be within its right to make the current adjusting Entries without notice and recover any amount due from the constituent(s). The Bank shall not be liable for any damages, loss etc., and due to such errors. In the absence of the contract to the contrary the credit balances in any account in the names of two or more persons, on the death of one or more of them, shall be payable to the survivors, and if there is a debit balance, the survivors and the estates of deceased constituent(s) shall be jointly and severally liable of repayment thereof.

7. A distinctive number shall be allotted to each account which should be quoted in all correspondence relating to the account and when making deposits or withdrawals. An account may not become overdrawn except by previous arrangement with the Bank. In the event of an account becoming overdrawn, for whatever reasons, the bank may charge interest calculated on the daily balance outstanding on the account. Interest is calculated in accordance with the bank's custom and practices and is debited to the account each month or at such other intervals as the Bank in its sole discretion may decide. The counters of the bank are open for transacting business only during the business hours as posted at the bank's premises from time to time. Deposit and withdrawals may be made at any branch of the bank, subject to the bank's right to require proof of identity and to levy such charges as it may think fit. Deposits and withdrawals must be made in the currency of the account, unless otherwise agreed by the bank. Any delay or omission of the Bank in exercising or enforcing (whether wholly or in part) any right or remedy arising in respect of the account shall not be construed as a waiver of such right or remedy. The law governing the account is that of Nepal. In the event of a dispute arising in relation to the account, the courts of Nepal shall have jurisdiction. The bank reserves the right to amend the charges fee and any and/or all terms and conditions mentions herein as its sole discretion without giving any prior notice to the account holder.

8. Further I/we jointly and severally undertake to comply and be bound by the rules, terms, conditions and authorizations of the bank at present or in future for the conduct of my/our account. Further, I/we hereby authorize you to (a) open and/or continue an account detailed in overleaf in my/our name and until you shall receive notice in written to the contrary from me/us to honor and debit such account any cheque, bill of exchange, promissory note or other order and receipt for moneys(owing to you by me/us drawn, accepted made or signed by me, us and to carry out my/our instructions in connection with the said accounts not withstanding that any such debit may cause such account to be overdrawn) (b) deliver anything received or held by the bank by way of security of for safe custody or collection or any purpose whatsoever on my/our account against my written receipt signed as stated above (a) and in accordance with my/our written instruction similarly signed and also in accordance with special instruction given in signature specimen card. I/we jointly and severally assume full responsibility for genuineness, correctness and validity of all signature and endorsements appearing on all cheques, orders, bill, notes and receipts of other documents deposited in our account. I/we jointly and severally undertake to hold you free from any or all responsibilities for and to indemnify you against any loss or damage to funds, securities and property deposited with the bank due to any order of government or other law, levy, tax, embargo moratorium, exchange control restrictions or any other cash bound our control. (The term 'the account holder' or customer means each and every holder of an account, acting individually or together, whether one or more individuals, a business organization, partnership, company, government or quasi-government body, club, association or society including authorized signatory of each account. Reference to 'he' etc. include, here appropriate, a reference to 'she', 'it' and 'they' etc.)

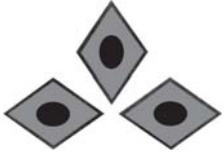
9. The bank shall not be liable for unavailability of funds credited to the Accounts due to restriction on convertibility or transferability or payment of funds, requisitions, involuntary transfer, acts of war, civil strike or other causes beyond the control of the bank. Neither the head office nor any branch, subsidiary or affiliate of the bank shall be liable for any consequences thereof, if due to any action of or restriction imposed by is Majesty's Government, Nepal Rastra Bank or any other authority or entity, any branch of the banks is unable to either make payment to the customers in the currency, or at all. The customer will be responsible for all such risks and any associated costs and Expenses howsoever arising (including without limitation, those arising from any international or Domestic legal or Regulatory restrictions) in respect of any such accounts. The Bank's determination of whether it is or is not able given the prevailing applicable law and regulatory to make any payment from or permit any withdrawal or transfer from any accounts shall be final and binding on me and shall not be questioned .

10. The Bank will respond to any and all enquiries concerning the accounts without reference to customer received from any other banks and authority demanding the same provided the bank bonafide believes it is obliged to release such information.

11. In respect of the accounts opened in the name of minors, the bank shall be entitled to act on the instructions received from the Guardian named on the account opening form, irrespective of whether the minor account holder continues to be a minor or not unless the bank receives written instructions from the guardian as a notice to the contrary from an appropriate authority.

This document is an integral part of the account opening request/Application. We have read, understood and accepted all above "Terms, Conditions and Authorizations" governing, maintaining and operating my/our accounts (as detailed overleaf) at the bank and obtained translated copy of the same.

(Signatures of account holder(s) & operator(s))



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

SIGNATURE SPECIMEN CARD

Date :
Branch :

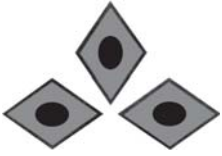
Full Title of Account :	<input type="text"/>	Type of Account :	<input type="text"/>
Account No. :	<input type="text"/>	Currency of Account :	<input type="checkbox"/> NPR <input type="checkbox"/> USD
Account Operation :	<input type="checkbox"/> Single <input type="checkbox"/> Any two <input type="checkbox"/> Any three <input type="checkbox"/> Joint		
Special Instructions :	No. of signatures required:		

Name:	Name:
Signature: Photo:	Signature: Photo:
Name:	Name:
Signature: Photo:	Signature: Photo:

Introduced By :	
Business Address :	Business Address :
Telephone No. :	Telephone No. :
Contact Person(s) :	Contact Person(s) :
Residence Address :	Residence Address :
Telephone No. :	Telephone No. :
Contact Person(s) :	Contact Person(s) :

Bank's Use Only :

Verified By	Approved By	Scanned By	Image Approved By
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कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

APPLICATION FOR KBL INTERNET BANKING FACILITY

The Manager,
Kumari Bank Limited,
..... Branch
....., Nepal

Date:

Dear Sir,

I/We hereby apply for KBL Internet Banking Facility to enable me/us to avail user access to my/our deposit/loan account(s) with you and carry out transactions through the use of Internet. In consideration of your providing me/us with this facility, I/we hereby agree to be bound by the Terms and Conditions stated overleaf, which I/we have read and understood.

My / Our Account details are as follows:

Name of Account :

Email Address :

Telephone No. :

Mobile No.:

Mailing Address :

Accounts to be linked : (1)

(2)

(Group Accounts) (3)

(4)

(5)

(6)

(7)

(8)

Yours sincerely,

Authorised Signature(s) of applicant(s)

I/We acknowledge Username and Password of KBL Internet Banking Facility and confirm that I/we have changed the Password without allowing bank personnel or any other to know that the password has been changed.

Signature:

Date:

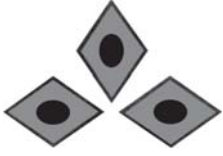
Time:

FOR BANK'S USE ONLY

Username :

Signature Verified By :

Approved By :



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

DEPOSITER'S NOMINATION FORM (TO BE FILLED BY INDIVIDUAL DEPOSITORS ONLY)

Dear Sir,

I, maintaining Current / Savings / Term Deposit Account
No. with your bank hereby give details of the nominee(s) to receive any sums of
amount which may be due to me from bank in the event of my death.

Mr./ Mrs./ Miss :

Son/ Wife/ Daughter of :

Date of Birth : Age :

Relationship:

Permanent Address :

Contact Address :

..... Tel No. :

and in the event of the death of above nominee(s).

I appoint the following alternate nominee(s).

Mr./ Mrs./ Miss :

Son/ Wife/ Daughter of :

Date of Birth : Age :

Relationship :

Permanent Address :

Contact Address :

Tel No. :

.....
Signature

A/C No.

Witness :

1. Signature :

Name :

Address :

2. Signature :

Name :

Address :