



Date : _____

Customer ID No.: _____

Account No.: _____

ACCOUNT OPENING FORM

The Manager,

EVEREST BANK LIMITED

..... Branch.

Dear Sir/Madam,

I/We request you to open my/our account as per the details given below:

I/We agree to be bound by the bank's rules, terms & conditions in force from time to time in this regard:

A. Account Title

B. Account Type

- | | | |
|--|--|--|
| <input type="checkbox"/> Savings Account | <input type="checkbox"/> Saving Premium Account | <input type="checkbox"/> Current Account |
| <input type="checkbox"/> Fixed Account | <input type="checkbox"/> Sunaulo Bhabishya | <input type="checkbox"/> Saral Samridi |
| <input type="checkbox"/> Unfixed Fixed Deposit | <input type="checkbox"/> Cumulative Deposit Scheme | <input type="checkbox"/> Others |

C. Initial Deposit

D. Account Currency

☐ NRS ☐ Foreign Currency, Specify _____

Source of income supporting documents (in case of Foreign Currency account):

E. Purpose of Account

☐ Saving ☐ Salary Deposit ☐ Remittance ☐ Transactions ☐ Other

F. Name of Account Holder's

| | | | |
|------------------|----------------------|----------------------|----------------------|
| Mr./Mrs./Messers | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | First Name | Middle Name | Last Name |
| Mr./Mrs./Messers | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | First Name | Middle Name | Last Name |
| Mr./Mrs./Messers | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | First Name | Middle Name | Last Name |

G. Nomination Required

☐ Yes ☐ No

If yes, please fill following details:

In the event of my death or in incapacity, the following named nominee shall be entitled to the balance.

Nominee Name :

First Name Middle Name Last Name

Citizenship No. : _____ Place of Issue : _____

Address :

Relation to me :

Photo of
Nominee

H. Minor Details (in case of minor account)

Guardian's Name :

First Name Middle Name Last Name

Guardian Relationship ☐ Father ☐ Mother ☐ Other

Guardian's Address :

Date of Birth of Minor (as per birth certificate): _____ Certificate No.: _____

Certificate issued by: _____ Issued on: _____

Proof of Guardian (in case of opening the account under the guardianship other than parents): _____

1.

I/We be issued ATM cum Debit card in the names of following persons. I/We have read the terms and conditions governing the use of ATM Cum Debit Card.

Name of Card Holder

[illegible]

First Name

Middle Last

Last Name

J

☐ Yes ☐ No

I/We have gone through the Internet Banking/SMS Services guidelines and agree to abide by terms and conditions governing to it.

K

Introducer's Name:

A horizontal number line with 20 tick marks, labeled from 0 to 19. The line is used for plotting data points.

| | | |
|------------|--|--|
| | | |
| First Name | | |

Middle Last

Last Name

Customer ID/Account No.:

Address:

Account with (Bank Name and Branch):

I/We confirm identify and address of the above applicant(s) is known to me for the last Months/Years.

Signature of the introducer

L

..... Meter East/West/North/South from Main Road/Chowk



I/We have read (a) the Deposit Account Rules mentioned in this Account Opening Form and hereby agree to be bound by the terms and conditions out lined in these rules which govern the account(s) which I am opening with Everest Bank Ltd. and (b) amendments to the rules made from time to time and those relating to various services availed by me/us. I/We understand that the bank may on its absolute discretion discontinue any of the services completely or partially or even close/freeze the account with or without any notice to me. I/We authorize the bank to debit my/our account for recovery of service charges/incidental charges as applicable form time to time.

Further, in the event of my/our failure to be abided with any of the bank's terms and conditions. I/We shall bear the damaged caused to the bank and/or penalty imposed by the bank.

N

☐ Citizenship Certificate ☐ License ☐ Passport ☐ PAN Card ☐ Residential Address Verifying Documents ☐ Employee Card

I hereby declare that the information furnished above is true and complete.

Date: ____ / ____ / ____

Place: _____

Signature of Customer

N. Mode of Account Operation

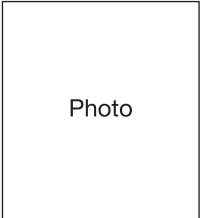
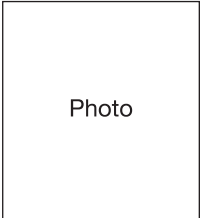
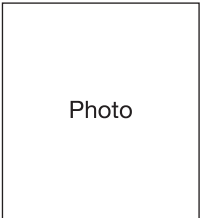
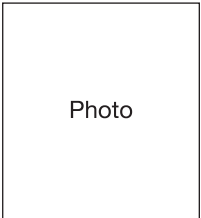
My/Our below specified signature/s is/are authorized to operate the account.

☐ Jointly

☐ Special Instruction i) Any one of us singly

ii) Any other (specify)

SPECIMEN SIGNATURE

| | |
|--|--|
| 1. Full Name: | 2. Full Name: |
| Signature | Signature |
|  |  |
| 3. Full Name: | 4. Full Name: |
| Signature | Signature |
|  |  |

FOR BANKS USE ONLY

A. Debit Card No.: | | | | | | | | | | | | | | | | | | | | | |

Issued Date (AD) :

| | | | |
|--|--|--|--|
| | | | |
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| | |
|--|--|

year month day

C. Risk Rating: ☐ Low ☐ Medium ☐ High ☐ PEP (if yes, specify _____)

D. Signature Capture by: _____

E. Multiple Account Checked ☐

| | |
|--------------------------|--|
| F. Sanction List Checked | |
|--------------------------|--|

Checked by

Verified/Authorized by

Branch Manager

GENERAL RULES FOR DEPOSIT ACCOUNTS

1. The laws and regulations of Nepal and usual customs and practices adopted by the commercial Banks of Nepal will apply to and govern the conduct of Deposit Accounts opened with the Bank.
2. The Bank reserves the right to close/freeze the deposit accounts with or without notice if the conduct of the account is not satisfactory in the opinion of the Bank or for any other reasons whatsoever.
3. The Bank treats the balance in the Depositor's account as security for all the obligations present or future and will take resort to it in the event of the failure of the constituent(s) in discharge of his/her/their obligations.
4. Cheque/Drafts collection are undertaken only on terms that the Bank is not liable for loss damage or delay whatsoever caused which is not directly due to the negligence of Bank's staff and Bank reserve the right to deduct its charges (commission interest and other services) levied by the Bank and other bank/s from the amount.
5. The Bank will take utmost care to record all the entries correctly in the account of the constituent(s), but in case of any error the Bank reserve right to make the correct, adjusting entries without notice.
6. Any change in address and/or constitution of the constituent(s) should be immediately communicated to the Bank through a reliable media and acknowledgment shall be received from the bank.

7. The Bank reserves right to amend its rules at any times and in any manner which the Bank deems necessary updating the same on its website.
8. The minimum balance and initial deposit for Current, Saving, Saving Premium and Fixed Deposit Accounts are depending upon Branches.
9. With the prior approval of the bank the account holder can withdraw the amount through withdrawal slip supplied by the Bank, which should be signed as per specimen signature supplied to the Bank. However, bank do not encourage to withdraw through withdrawal slip.
10. The statement of accounts supplied by the Bank for Current/Saving/Saving Premium Account will be treated as correct unless the constituent(s) revert back to the Bank in writing within fifteen days from the date of dispatch of statement.
11. The Bank will register the constituent(s)' stop payment request of cheques, but it cannot guarantee its nonpayment.
12. Interest on overdrawn account will be charged on daily product basis at the prevailing rates.
13. The account holder does not draw any cheque in excess of its available balance. The bank may blacklist the account holder at the request of payee of cheque issued by him in case of non availability of balance to honor such cheque as per Nepal Rastra Bank Guidelines.
14. Bank has right to close accounts having zero balance more than six months.
15. No interest shall be paid on the matured time deposit. However, Bank may renew matured time deposit within a week upon its expiry at the request of the account holder. The interest rate applicable on such renewed account will be the same that prevail on day of its expiry or prevailing rate at the time of renewal whichever is lower.
16. The applicable interest rate on deposit account is subject to change from time to time. The changed rate shall be informed publishing on newspaper and/or displaying on banks website.

TERMS AND CONDITIONS FOR ATM CARDS

1. EBL ATM (Debit) Card (hereinafter referred to as the card) means the card issued by the Everest Bank Ltd. (hereinafter referred to as the Bank), to the applicant (hereinafter referred to as the card holder) for effecting cash withdrawal, balance enquiry and other permitted transactions through all network "Automated Teller Machines" (ATM) and Point of Sales (POS) terminals installed by the Bank and ATM/POS terminals installed by other Bank, Punjab National Bank in India displaying logo or any other institution which may be notified from time to time.
2. For joint account which is operated by the signature of any one of the account holders, Card will be issued at the request of the account holder. The account holder/joint account holder will be liable (jointly or severally) for all transactions using the card and the terms and conditions herein shall be binding to all account holders.
3. The Personal Identification Number (PIN) and the card slips shall be issued to the card holder at his/her sole risk and responsibility. The card holder undertakes not to pass the card or disclose the PIN to any other person. The card holder further undertakes to destroy the PIN slip after memorizing the number.
4. The card is not transferable and shall be used exclusively by the card holder.
5. The card holder further undertakes to immediately inform the Bank in writing in the event of loss or theft of the card. It is understood that the card holder shall continue to be liable for all the transactions until receipt of intimation in writing by the Bank. Further, the Bank shall not be liable for any amount of transaction by the stolen or lost card that took place before the Bank makes the stolen or lost card invalid. The Bank will replace the card after taking charges applicable at that time.
6. In the event of the card holder at any time drawing amount in excess of the credit balance in his account, the Bank will be entitled to create an overdraft in his account and the card holder agrees to repay the same on demand with applicable interest.
7. The card holder authorizes the Bank to recover all dues and overdrawn amount (including charges, fees and taxes, if any), arising and becoming payable to the Bank as a result of use of the card by card holder through the ATM/POS from all or any of the account of the card holder with the Bank. In case the funds in the account/s of the card holder are not sufficient to meet such dues, the Bank shall be entitled to recover such dues from the card holder through due process of law.
8. Three times continuous wrong entry of PIN, while making cash withdrawal will automatically make the card inoperative. In such case the card holder will have to contact the concern authority of the Bank for making card revalidation.
9. If the card is not honored in the desired manner due to failure of ATM or if the ATM is not functioning due to technical or any reason including power failure, temporary insufficiency of cash in the ATM or any other reason, the Bank shall not be liable for any consequential or indirect loss or damage arising there from.
10. Any fees or charges including transaction fee as applicable shall be charged to card holder for transaction done through other than ATM network of the Bank. The fee shall be decided by the Bank from time to time.
11. The Bank reserves the rights to cancel the card and stop its operations any time without assigning any reason/ giving any notice.
12. The card shall remain the property of the Bank and shall be surrendered to the Bank on demand.
13. Cash shall be withdrawn within the prescribed limit.
14. Cash withdrawn in Indian Currency shall not be used for capital transactions.
15. Related bill/ invoices of goods or services purchased in Indian currency withdrawing from card shall be submitted to the bank including necessary statement. Such requisite documents may be obtained through the point of sale.
16. The card transactions shall be liable for suspension, including initiating necessary action by submitting the particulars to Nepal Rastra Bank if the customer withdraw in excess of the approved limit and/or act against the arrangement made thereof.
17. Usage of the card for purpose of withdrawal of cash from ATM and payments in any currency other than Nepalese Rupees shall be subject to the Circulars and Directives issued by Nepal Rastra Bank and other rules and regulation of Nepal.
18. The Bank, may in its absolute discretion, amend or supplement any of these terms and conditions including limiting the amount of withdrawal or timing of the service without prior notice to the card holder.
19. As the context required, term herein denoting the singular shall include the plural and vice-versa.
Please confirm your acceptance of our terms and conditions by signing on the space below and affixing your name and date.
20. The Bank reserve the right to create rokka/freeze the account as per the instruction of competent authorities without informing the account holder.

Name: _____ Signature : _____

Date : _____

Name: _____ Signature : _____

Date: _____