

6. Identification Document Details:

Citizenship No.: District/Place of Issue:
 Date of Issue: A.D. B.S. Country of Issue:
DD MM YY

Passport No. (If issued): Place of Issue: Country of Issue:
 Date of Issue: A.D. B.S. Date of Expiry: A.D. B.S.
DD MM YY DD MM YY

Incase of Other IDs:

Type of ID Card: ID Card No.:
 District/Place of Issue: Date of Expiry: A.D. B.S.
DD MM YY

For Non-resident/Foreigners:

Visa Issued Date: Visa Expiry Date:
DD MM YY DD MM YY

7. Occupation:

Salaried Retired Business Agriculture Student Housewife Self-employed Other (Specify) _____

Incase occupation is Business:

Nature of Business: Trading Industry Service Agriculture Other (Specify) _____

Details of organization where you work/which you own:

S.No.	Organization Name	Address	Contact No.	Designation	Anticipated Annual Income/Salary

8. Do you have PAN/VAT No. ? Yes No

(If yes, please furnish PAN/VAT No.) PAN/VAT No.: _____ PAN/VAT No./Registration Date: A.D. B.S.
DD MM YY

9. Purpose of account: Saving Investment Loan Repayment Payroll
 Remittance Transactional Others, please specify: _____

10. Source of funds: Saving Salary Inheritance/Gift Business
 Disposal of Assets Return on Investment Others, please specify: _____

11. Family Details:

S.No.	Relation	Full Name
1.	Spouse's Name	
2.	Father's Name	
3.	Mother's Name	
4.	Grand Father's Name	
5.	Brother/s' Name	
6.	Son/s' Name	
7.	Daughter/s' Name	
8.	Daughter in Law/s' Name	
9.	Father in Law's Name	
10.	Mother in Law's Name	

19. Are you associated with foreign country? Yes No

If yes, name of country _____

Residential Status:

Citizen Green Card Holder Resident (Staying for 180 days or more within one calendar year) NRN (Non-Resident Nepali)

If you are associated with country USA on above terms, please fill separate form of FATCA declaration-individual.

20. Anticipated transactions amount per year (Please tick (✓) in appropriate box:

upto 1 lacs upto 10 lacs upto 50 lacs upto 1 crore upto 10 crores above 10 crores

21. Anticipated no. of transaction per year (Please tick (✓) in appropriate box:

upto 20 transactions upto 50 transactions upto 100 transactions above 100 transactions

22. Do you maintain account/s in other banks, if yes, please give details:

Name of the Bank and Branch	Facilities/services being availed				
	Saving A/C	Current A/C	Overdraft A/C	Term Loan	Others

23. Location Map of Client's Residence (to be filled by client):

N

Please draw from nearest landmark like temple, school, government office etc.

Terms and Conditions

Terms and Conditions Governing Customers Accounts:

1. Minimum balance
The bank will prescribe minimum account balance to be maintained in the account.
2. Interest Payment
The rate of any interest payable on any account may be displayed by the bank at its branches and this rate may be subject to change with/without any prior notice to the customer. Interest on account will be paid on monthly/quarterly basis or as per account scheme at the end of English Calendar month after deducting applicable tax. Interest on amount less than prescribed minimum amount will not be paid.
3. Statement of Account
Statement of account will be provided as per customer instruction. Statement will not be provided if transactions are not found in the specified period. Statement of account will be delivered by e-mail or can be collected at the Bank's Counter. The statement of account may be collected by the customer or by the authorized person. The customer should provide mailing address where the statement of account is to be mailed. The change of mailing address should be immediately notified to the bank. Each duplicate statement of account is subject to the Bank's service charge.
4. Account Balance Certificate
At the written request of customer, the bank will issue Account Balance Certificate where a certain service charge will be levied as per the Bank's prevailing standard tariff charge.
5. Cheque Book
Cheque book for account will be provided to the accounts maintaining the certain minimum balance as stipulated by the Bank. Cheque book to a third party will be delivered only after obtaining the identity document of the receiver and authority from the account holder.
6. Closure of Accounts
The account may be closed on customer's request or if the account reflects negative balance for consecutive 60 days, without any information to the account holder. Customers shall return remaining unused Cheque leaves and ATM/debit card along with request for closure of accounts.
7. Cheque return
The bank shall charge applicable fee in case of Cheque return due to insufficient balance in the customer's account.
8. Good for Payment
The bank shall endorse a Cheque as 'Good for Payment' as per the request of customer where certain charge will be levied as per the Bank's rule.
9. In the absence of contract to the contrary, the credit balance in any account in the name of two or more persons, on the death of one or more of them, shall be payable to survivor as lawfully appointed nominee(s) of the deceased and if there is debit balance, the survivors and the estates of the deceased account holders (s) shall be jointly and severally liable for repayment thereof.
10. Miscellaneous:
 - a. The customers are advised to contact the bank for detail information regarding account operation and other service charges like minimum balance requirement for account opening charges, for duplicate statement of account, account balance certificate, account closing charge, Cheque return and good for payment charge and other details. The bank will debit the customer's account for the applicable charges on its services. The bank acts only as collecting agent and assumes no responsibility for the realization of any items deposited with the bank for collection. Proceeds of Cheques or other instruments deposited with the bank are not available for withdrawal until collected by the Bank. The bank reserves the right to debit any of the accounts that may have been exceptionally credited with an item subsequently unpaid on collection. The bank may refuse to accept for collection Cheques drawn in favor of a third party or if the payee's name is not identical to bank record.
 - b. Customers account details will not be provided through the telephone. The details will be provided to the customer or any authorized person.
 - c. I/we hereby agree if the bank furnishes any information regarding account to any entity/country as per the prevailing laws and/or order of Nepal Government and/or directives/circular issued by Nepal Rastra Bank and/or foreign country where I/we am/are associated with.
 - d. The customers are advised to count their cash withdrawn at the Bank's counters in front of the teller. The bank shall not be held responsible for any shortfall or losses in cash withdrawn that are not counted at the bank's counter in front of the tellers.
 - e. Bank shall have the right to refuse to open an account or close/block existing account at any time if the bank feels the transaction of an account as doubtful/suspicious without providing notice to this effect.
 - f. Bank reserves the right to amend the charges, fee and any or all terms and conditions mentioned herein as its sole discretion without giving any prior notice. This document is an integral part of the terms and conditions of account opening, maintaining and/or operating at the NMB Bank Limited.
 - g. Customer shall abide by the prevailing laws, rules and regulations and directives issued by Nepal Rastra Bank from time to time.
 - h. Post dated and stale Cheque will not be paid.
 - i. I/We agree to accept any changes in my personal detail provided to the bank through written request vide email/mobile provided by me/us.
 - j. In case of any minor turned to major on the basis of documents provided during minor account opening, account will be restricted but interest accrual will be continued as usual. Upon submission of required documents as guided by the bank for minor turned major cases the imposed restriction on account will be removed.
 - k. In case any dispute arises in the account maintained in the bank of any account holder, the account holder himself/herself will be responsible to bear all the bank and legal costs. In addition, account holder will be liable to compensate bank as well in case such situation arises.

Declaration:

I/We hereby declare that all the information provided here are correct and true in my/our knowledge. I/We have read and understood the Terms and Conditions pertaining to the opening and operating of account, agree to be bound by the same. I/we further agree to abide by any amendments to the above terms and conditions made by the bank from time to time, with or without notice to me/us. I/We agree to accept any punishment in case of breach of any rules and regulations of the bank by me/us. I/we accept that the bank reserve the right to modify above terms from time to time. I/We declare that I/We have not been backlisted by bank or financial institution till date. I/we hereby declare that this account or the bank will not be used for any money laundering, terrorist financing or any other financial crime. I/we hereby declare that any information that couldn't be provided is because I/we don't have the exact knowledge of the same.

Thumb Print of Applicant

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Right

Left

Signature of Applicant

For Bank's Use Only

1. Status Verification (Name Screening)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Name, Date of Birth and Nationality verification	Customer's Name, Date of birth, Nationality verified and supported by one of the following accepted documents and a copy held & stamped "Original seen & verified" <input type="checkbox"/> Citizenship <input type="checkbox"/> Passport <input type="checkbox"/> Birth Registration <input type="checkbox"/> Embassy Registration <input type="checkbox"/> Refugee Identity Card <input type="checkbox"/> Others, please specify _____	
3. Customer's ID and his/her Permanent/ residential Address Verification	Customer's ID and his/her permanent /residential address verified and supported by one of the following documents <input type="checkbox"/> Water Bill (No.....) <input type="checkbox"/> Electricity Bill (No.....) <input type="checkbox"/> Passport (No.....) <input type="checkbox"/> Lalpurja <input type="checkbox"/> License No. (No.....) <input type="checkbox"/> Others, please specify _____	
4. Level 3 Account:	If the account holder(s) or authorized signatories fall into any of the following categories, tick (✓) the appropriate box(es) and treat the account as High Risk-Level 3 account, obtain necessary approval. If not applicable, skip the section. <input type="checkbox"/> The customer is Politically Exposed Person (PEP) or closely associated or family members with a PEP and/or high official. Please specify detail of PEP position and/or relationship <input type="checkbox"/> An overseas customer residing or operating in high risk and/or corruption and/or tax evasion countries. Refer to the list of High Risk Corruption and Tax Evasion Countries (As per AML CDD Procedure) Please specify the country _____ <input type="checkbox"/> The customer whose source of funds is from High Risk Country/country where huge corruption appears. (As per AML CDD Procedure) Please specify country _____ <input type="checkbox"/> The customer's business involved in High Risk Business (As per AML CDD Procedure). Please specify business _____	
5. Branch/Operation (Please Specify):		
RM Code		Customer Segment
Scheme Type		Signature Update
Scheme Code		NRB 9.8 Code
Minimum Balance		Others
6. Completed by CSD/ARM/RM	Checked/Reviewed by	Signature Capture Confirmed
Name:	Name:	Name:
Designation:	Designation:	Designation:
Confirmation of Risk Level of Customer <input type="checkbox"/> Low (L1) <input type="checkbox"/> Medium (L2) <input type="checkbox"/> High (L3)		
Signature:	Signature:	Signature:
Date:	Date:	Date:

Level 3 Accounts must be approved by top management level prior to account opening.

Name:
Designation:
Signature:
Date: