

## Account Opening/ KYC Form (Personal/Joint)

							Bran	ich															ı					, ,			
																		D	ate				S.	DI			MM			YY	
Bank's U	Jse Only	, <u> </u>																							_		1-11-1			''	
																					۸١.	II Do	f Na								
Code:																		1			Alv	iL Ke	I. INC	).:							-
ount No.:																															
ails with	NMB B	ank Lt	d.																												
you alread	dy have a	ın acco	unt v	with N	NMB E	Bank I	_td.?		Yes	□ No	)		If yes	existi	ing C	IF or	r A/C	No.													
request	you to o	pen ar	n ac	coun	t as p	er de	tails	speci	fied b	elow																					
of Account	t		Sav	ving		Curre	ent		Call		] Oth	ers	_																		
ncy of Acc	count:		NP	R		USD			uro		] Oth	ers	_																		
unt Operat	ion:		Sin	igle		Joint		No.	of Joi	nt A/C	Holc	lers	_					_													
				611							-									eu .											
													n case	of jo	oint	ope	ratio	n, p	lease	fill t	he	detai	ils o	of on	e o	t the	join	t acc	coun	t hold	ders
															<u> </u>	<u> </u>									_						
pplicant's	FULL I	NAME	•																												
वेदकको पुरा	नाम (नेपा	लीमा)ः																													
ddress Do	etails:																														
ess	House	No.	War	rd No				Street	:/Tole					Mun	iicipa	ality/	Rural	l Mu	nicipa	lity		Dist	trict			Sta	ite		Co	ountry	/
nanent																															
ent																															
case of A	Account	holder	r is ı	mino	r:																										
irth Certifi	cate/Mir	nor Ider	ntific	ation	Docu	ment	No.:														lss	uanc	e Of	fice:	Г						
ate of Rint	h. $\square$ A	D. [				7			7 N	ations	dity.							7		<b>」</b>		Г	1 A.E	D. [				7			
	□В	.s. L	DE	)	ММ		ΥN	/		ationic	itity.								ISSU	ance L	Jate				DD		ММ			YY	
lame of Gu	uardian:																														
elation wit	th Minor:	:														Date	e of A	ttain	ing M	ajorit	ty:				DD		ММ			YY	
ersonal D	etails o	f Cust	ome	er:																											
ate of Birt					A4A4		VV				Gei	nder	n: 🔲	Male	9		Fem	ale		] Oth	ners	_									
lationality:		J.	טט		IVIIVI		¬ ``		Statu	S:	N	/larr	ied		Unn	narri	ed		Othe	ers (P	leas	se Sp	ecify	/) <u> </u>							
eligion:																															
ducation:		asters	& Al	bove		Back	nelor		Inte	rmed	ate +	2		High	n Sch	nool			Prir	nary :	Sch	ool	[	_ L	iter	ate		] 111	iterat	e	
ontact De	tails:																														
ome Phor	ne:								Offi	ce Ph	one:										М	obile:									
mail:																															
	Code: count No.: tails with you alread request y of Account ency of Acc unt Operation rest of pplicant's databab पुरा ddress D ress manent ient late of Birt lationality: letigion:	Code:  count No.:  cails with NMB B.  you already have a  request you to o  of Account  coperation is sin or rest of the join  pplicant's FULL I  data कको पुरा नाम (नेपा  ddress Details: ress House manent  case of Account  circh Certificate/Mir  clate of Birth:  clate of Birth:  clation with Minor  clate of Birth:  clationality:  cleligion:  ducation:  ducation:  ducation:  ducation:  diducation:  diduca	tails with NMB Bank Lt you already have an acco request you to open ar of Account ency of Account: unt Operation: coperation is single, pl or rest of the joint acco pplicant's FULL NAME data को पुरा नाम (नेपालीमा): ddress Details: ress House No. manent ent case of Account holder inth Certificate/Minor Ider tate of Birth: A.D. lame of Guardian: relation with Minor: rersonal Details of Cust tate of Birth: A.D. lationality: religion: ducation: Masters ontact Details:	Code:  count No.:  cails with NMB Bank Ltd.  you already have an account of Account  cof Account  cof Account:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  pplicant's FULL NAME:  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  direction is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is single, please or rest of the joint account  coperation is si	Code:  count No.:  cails with NMB Bank Ltd.  you already have an account with I  request you to open an account  of Account	Code:	Code:    Count No.:	Code:	Code: ount No.: tails with NMB Bank Ltd. you already have an account with NMB Bank Ltd.? request you to open an account as per details speciency of Account Saving Current Oncy of Account: NPR USD Experiment Single UsD Oncerton: Single Joint No. Coperation: Single Joint No. Co	Code:	Code:	Code:	Code:	Code:	Eank's Use Only  Code:	Bank's Use Only Code:	Bank's Use Only  Code:	Bank's Use Only  Code:    Code:	Bank's Use Only  Code:    Code:	Bank's Use Only  Code:	Bank's Use Only  Code:	Bank's Use Only   Code:	Bank's Use Only   Code:	Bank's Use Only  Code:	Bank's Use Only    Bank's Use Only   Bank's Use	Bank's Use Only  Code:	Bank's Use Only   Code:	Bank's Use Only	Bank's Use Only	Date   Date	Bank's Use Only   Code:

٠.	identifica	ation Document Details:						
	Citizenshi	ip No.:			District/F	Place of Issue:		
	Date of Is	SSUE: A.D. AD. MM	YY		Country	of Issue:		
	Passport	No. (If issued):		Place of I	ssue:		Country of Issu	Je:
	Date of Is		YY	Date of E		☐ A.D. ☐ B.S. DD	MM YY	
	Incase of	Other IDs:						
	Type of IE	) Card				ID Card	No ·	
		Place of Issue:				Date of		DD MM YY
	For Non-	resident/Foreigners: ed Date:	YY	] ,	Visa Expii	ry Date:	MM YY	
	Occupati  Salarie		Agriculture	e Student 🗆	] Housew	vife Self-emplo	yed	)
	Incase oc	ccupation is Business:						
	Nature of	Business:   Trading Indus	try 🗌 S	ervice 🗌 Agricu	ılture [	Other (Specify)		
	Details of	organization where you work/which	you own:					
	S.No.	Organization Name		Address		Contact No.	Designation	Anticipated Annual Income/Salary
•	D	DANGATNA O DV						
		ease furnish PAN/VAT No.) PAN/	□ N	0		PAN/VAT No./Regi	stration Date. A.D.	
		of account: Saving	□ Inves			n Repayment	B.S.	DD MM YY
		Remittance	☐ Trans	sactional				
10	). Source	of funds: Saving	☐ Salar	у	☐ Inhe	ritence/Gift	Business	
		☐ Disposal of Assets	☐ Retu	rn on Investment	☐ Othe	rs, please specify: _		
- 11	I. Family	I						
	S.No. 1.	Relation Spouse's Name				Full N	ame	
	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						

Nominee's Name:			Relationship	with Nominee:		
Nominee's Age:	Nor	minee's Full Addre	PSS:			
Nominee's Father's Name:	:		Nom	nee's Mother's Name	:	
Contact No.:			Nominee's Ide	ntity type and Number	:	
In case the Nominee is Mi						
Relationship with Guardian:	:		Guardian's Na	ne:		
Guardian's Address: ———						
. Signature(s) of applicant(s)	) to be used as	s specimen signa	ature (Please sign withi	n the box in black ir	ık):	
						Recent
						Photograph
me:	Name	2:	Name	2:		_
r Joint Account:						
me of Account Holders:						
		2		3		
me of Account Holders:				3		
me of Account Holders:	oint account hol	der				
me of Account Holders: ease fill separate KYC form for jo	oint account hol	der  Any Two	As per special instructi	on	□ No	
ease fill separate KYC form for jo	oint account hol  Single  Clative/close as	der  Any Two  ssociate of politic	As per special instructi	on	□ No	
ease fill separate KYC form for jo count Operating Mode:	oint account hol  Single  Clative/close as e of party/office:	der  Any Two  ssociate of politic	As per special instructi	on Yes Positio	□ No	
me of Account Holders:  ease fill separate KYC form for jo count Operating Mode:  Are/were you politician, rel	oint account hole  Single  Clative/close as e of party/office:  details of your f	der  Any Two  ssociate of politic	As per special instructi	on Yes Positio	□ No on:al	
rase fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name  Please mention the following	oint account hole  Single  Clative/close as e of party/office:  details of your f	der  Any Two  ssociate of politice  amily members of	As per special instructician or high level official	on Yes Position	□ No on:al	
rase fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name	oint account hole  Single  Clative/close as e of party/office:  details of your f	der  Any Two  ssociate of politice  amily members of	As per special instructician or high level official	on Yes Position	□ No on:al	
rase fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name  Please mention the following	oint account hole  Single  Clative/close as e of party/office:  details of your f	der  Any Two  ssociate of politice  amily members of	As per special instructician or high level official	on Yes Position	□ No on:al	
rease fill separate KYC form for jocount Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following Name of High Profile	oint account hol  Single  Clative/close as e of party/office: details of your f Person	der  Any Two  Sociate of politice  amily members of  Position	As per special instructician or high level offician or high level official or high level of	on Yes Position cian or high level official Relationshi	□ No on:al	Additional Information
rase fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name  Please mention the following  Name of High Profile	Single Calative/close as e of party/office: details of your f	Any Two Sesociate of politics  amily members of Position  O/Top Manageme	As per special instruction or high level official relose associates of political dream of Involvement ent of any bank and final	Position Position Position Position Pelationship Position Relationship Position Pelationship Position Pelationship Position Pelationship Position Pelationship Penatura Penatu	No No n:  al p	Additional Information
ease fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name  Please mention the following  Name of High Profile  Are you currently a Board of	oint account hole Single Isingle Ising	der Any Two sociate of politice amily members of Position  O/Top Management	As per special instruction or high level official relose associates of political dream of Involvement ent of any bank and final	Position Position Position Position Pelationship Position Relationship Position Pelationship Position Pelationship Position Pelationship Position Pelationship Penatura Penatu	No No n:  al p	Additional Information
ease fill separate KYC form for jocount Operating Mode:  Are/were you politician, rel  If yes, please provide the name  Please mention the following  Name of High Profile  Are you currently a Board of the provide the Institute of the Institute	oint account hole Single Isingle Ising	Any Two sociate of political amily members of Position  O/Top Management	As per special instruction or high level official or close associates of political dream of involvement of any bank and find	on Position Position Position Position Relationship Position Positi	No  n: al  p	Additional Information
ease fill separate KYC form for journal of the count Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following of Name of High Profile  Are you currently a Board of If yes, please provide the Institute.  Do you have Beneficial Own If yes, please provide name of E	oint account hole Single Islative/close as e of party/office: details of your f Person  of Director/CE ution Name: ner	Any Two sociate of political amily members on Position  O/Top Management    By No rand relationship was seen sociate of political amily members on the sociate of political amily members of the sociate of the so	As per special instruction or high level official relates associates of political dependence of any bank and final with you. Please provide seems of the seems of	Position Pos	No on: al pYes	Additional Information  S No
ease fill separate KYC form for journal of the count Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following Name of High Profile  Are you currently a Board of the Institute of Institute of the Institute of Institut	oint account hole Single Clative/close as e of party/office: details of your f Person  of Director/CE ution Name: ner	Any Two sociate of political amily members of Position  O/Top Management    By No and relationship was seen sociate of political amily members of the polit	As per special instruction or high level official relates associates of political dependence of any bank and final with you. Please provide seems of the seems of	Position Position Relationship Position	No on: al p Yes on:	Additional Information  S
ease fill separate KYC form for journal of the count Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following of Name of High Profile  Are you currently a Board of If yes, please provide the Institute.  Do you have Beneficial Own If yes, please provide name of E	oint account hole Single Clative/close as e of party/office: details of your f Person  of Director/CE ution Name: ner	Any Two sociate of political amily members of Position  O/Top Management    By No and relationship was seen sociate of political amily members of the polit	As per special instruction or high level official relates associates of political dependence of any bank and final with you. Please provide seems of the seems of	Position Position Relationship Position	No on: al pYes	Additional Information  S
ease fill separate KYC form for journal of the count Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following Name of High Profile  Are you currently a Board of the Institute of Institute of the Institute of Institut	oint account hole Single Clative/close as e of party/office: details of your f Person  of Director/CE ution Name:  ner	Any Two sociate of political amily members on Position  O/Top Management    es	As per special instruction or high level official relose associates of political Area of Involvement ent of any bank and final with you. Please provide securished by any government and securished by any government entire the security of t	Position Position Relationship Position Position Position Relationship Position Posi	No on: al p Yes on: neficial Own elation: Yes	Additional Information  S No er:
ease fill separate KYC form for journal of the count Operating Mode:  Are/were you politician, relatives, please provide the name Please mention the following Name of High Profile  Are you currently a Board of If yes, please provide the Institution.  Do you have Beneficial Own If yes, please provide name of ENAME:  Have you been formally said	oint account hold Single Clative/close as e of party/office: details of your f Person  of Director/CE ution Name: — ner	Any Two sociate of political amily members on Position  O/Top Management    es	As per special instruction or high level official relose associates of political Area of Involvement ent of any bank and final with you. Please provide securished by any government and securished by any government entire the security of t	Position Position Relationship Position Position Position Relationship Position Posi	No on: al p Yes on: neficial Own elation: Yes	Additional Information  S

12. Nominee Details (Applicable for Sole Accounts Only):

Are you associated with foreig	jn country?	es No			
f yes, name of country					
Residential Status:  Citizen Green Card f you are associated with country		ent (Staying for 180 days o ease fill separate form of F			(Non-Resident Nepali)
Anticipated transactions amou	int per year (Please to 10 lacs	ick (✓) in appropriate I	box:	upto 10 crores	☐ above 10 crores
Anticipated no. of transaction upto 20 transactions	per year (Please tick		o 100 transactions	☐ above 100 tran	sactions
Oo you maintain account/s in (	other banks, if yes, p		-acilities/services being	availed	
Name of the Bank and Branch	Carrier A /C				Odlasass
	Saving A/C	Current A/C	Overdraft A/C	Term Loan	Others
ocation Map of Client's Resid	lence (to be filled by	client):			

## 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 Chaque leaves and ATM/debit card along with request for closure of accounts.
- 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:**

Thumb Print of Applicant

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 infromation that couldn't be provided is because I/we don't have the exact knowledge of the same.

			Fo	r Bank's Use Only								
1.	Status Verification (Na	ame Screening)	☐ Yes ☐ No									
2.	Name, Date of Birth a	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"  Citizenship Passport Birth Registration Embassy Registration  Refugee Identity Card Others, please specify									
3.	Customer's ID and hi residental Address Ve		Customer's ID and his/her permanent /residential address verified and supported by one of the following documents  Water Bill (No)  Lalpurja  License No. (No)									
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.  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  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  The customer whose source of funds is from High Risk Country/country where huge corruption appears. (As per AML CDD Procedure)  Please specify country  The customer's business involved in High Risk Business (As per AML CDD Procedure).  Please specify business									
5.	Branch/Operation (Pl	ease Specify):		1			1					
	RM Code			Customer Segment								
	Scheme Type			Signature Update								
	Scheme Code			NRB 9.8 Code								
	Minimum Balance			Others			j					
6.	Completed by CSD/A	RM/RM	Checke	d/Reviewed by		Signature Capture Confirmed						
	Name:		Name:			Name:						
	Designation:		Design	ation:		Designation:						
	Confirmation of Risk I	Level of Customer										
	□ Low (L1) □ Medium (L2) □ High (L3)											
	Signature:		Signatu	ıre:		Signature:						
	Date:		Date:			Date:						
Lev	vel 3 Accounts must be	approved by top management level p	prior to ac	count opening.								
	Name:											
	Designation:											
	Signature:											
	Date:											