

Branch
शाखा

PHOTO 1
फोटो १

PHOTO 2
फोटो २

Date:

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मिति

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Saving ☐ Specify the scheme _____
बचत ☐ योजना खलाउनुहोस् _____

PERSONAL ACCOUNT OPENING FORM

व्यक्तिगत खाता खोलने फारम

Mr. ☐ Mrs. ☐ Ms. ☐ Minor ☐ Other ☐
 श्रीमान् ☐ श्रीमती ☐ सश्री ☐ नाबालक ☐ अन्य ☐

Current ☐ Cust ID

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चलती ☐ खातावालाको परिचय

A/C # _____
खाता नं. _____

Name: _____

नाम

FOR PERSONAL JOINT ACCOUNT

व्यक्तिगत संयुक्त खाताको लागि

1. Mr. ☐ Mrs. ☐ Ms. ☐ Minor ☐ Other ☐
 श्रीमान ☐ श्रीमती ☐ सश्री ☐ नाबालक ☐ अन्य ☐

2. Mr. ☐ Mrs. ☐ Ms. ☐ Minor ☐ Other ☐
 श्रीमान ☐ श्रीमती ☐ सश्री ☐ नाबालक ☐ अन्य ☐

Saving ☐ Specify the scheme _____
बचत ☐ योजना खलाउनुहोस्

Current ☐ Cust ID

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चल्ला ☐ खातावालाको परिचय

A/C # _____
खाता नं. _____

Name: 1. | | | | | | | | | | | | | | | | | | | | | |

नाम

[illegible]

नाम

☐ Statement to be Emailed: खाताको विवरण इमेल गर्नपर्ने

Account Currency: ☐ NPR ☐ Other, Specify: _____
खाताको मुद्रा: ने.रु. अन्य, उल्लेख गर्नुहोस्

My/Our specimen signature/s is/are as given below and will be operated by
मेरो/हाम्रो नमूना दस्तखत/हरु तल दिइएको/का छ/छन्/खाता सञ्चालन निम्न अनुसारको दस्तखतबाट हुनेछ

Myself Singly ☐ Any One of us ☐ Jointly ☐ Other/Special _____
स्वयम् एकल ☐ हमीमध्ये कनै एक ☐ संयुक्त ☐ अन्य / विशेष _____

1. Name नाम:	2. Name नाम:
3. Name नाम:	4. Name नाम:

Card Request

कार्ड निवेदन

I/We hereby request you to issue Central Finance Ltd's Debit Card as follows:
 -सेन्ट्रल फाइनेन्स लि. को डेबिट कार्ड तल उल्लेख गरे बमोजिम जारी गर्न म/हामी निवेदन गर्दछु/छौं ।

Card Brand: ☐ VISA ☐ MASTER ☐ SCT Other: _____
 कार्डको नाम: ☐ भिसा ☐ मास्टर ☐ एससीटी ☐ अन्य

Types of Card: ☐ NPR
कार्डको प्रकार: ☐ ने.रु.

Relationship to Principal Applicant: ☐ Spouse ☐ Child ☐ Parent Others (Specify): _____
 प्रधान आवेदक संगको नाता: ☐ पति/पत्नि ☐ बच्चा ☐ अभिभावक अन्य (उल्लेख गर्नु)

The details & photocopy of legitimate identification document is enclosed herewith.
उल्लेखित व्यक्तिको पहिचान खुल्ने सम्पूर्ण सत्य विवरणको फोटोकपी यो निवेदन साथै उपलब्ध छ।

Signature of Principal Applicant
(प्रधान आवेदकको सही)

PLEASE SIGN INSIDE THE BOX
USING BLACK INK
कृपया बक्स भित्र कालो मसि
प्रयोग गरी सही गर्नहोस

Signature of Supplementary Applicant
(अतिरिक्त आवेदकको सही)

PHOTO
of
Supplementary
Card Holder
फोटो
अतिरिक्त कार्ड
धारकको

Mobile Banking/Alert/eBanking Service Request

मोबाइल बैंकिंग/जानकारी/ईबैंकिंग सेवा निवेदन

eBanking Services (Tick the required):

ईबैंकिंग सेवा (आवश्यकता चिन्ह लगाउनुहोस्)

User ID:

प्रयोगकर्ता परिचय:

☐ Inquiry Rights ☐ Transaction Rights ☐ Bill Payment ☐ Limit (NPR) for transaction No. of Transaction
सोधपछ्छ अधिकार रकमान्तर अधिकार बिल भुक्तानी रकमान्तरको सिमा (ने.रु.मा)/रकमान्तरको संख्या

Alert/Mobile Banking (Tick the required):

जानकारी/मोबाइल बैंकिंग (आवश्यक चिन्ह लगाउनुहोस्)

☐ Email Alert ☐ SMS Alert ☐ Mobile Banking Service
ईमेल जानकारी एसएमएस जानकारी मोबाइल बैंकिंग सेवा

Accounts to be linked (First Account Number will be set as Operative Account for Mobile Banking):

जोड्नु पर्ने खाता (मोबाइल बैंकिंगको लागि पहिलो खाता नं. सक्रिय हुनेछ।)

S.No. सि.नं.	Additional Account Number अतिरिक्त खाता नम्बर	Account Title खाताको नाम

I/We acknowledge the receipt of User Name and Passwords of

Central Finance Ltd. eBanking facility/PIN for mobile service.

म/हामी सेन्ट्रल फाइनेन्स लि. को ईबैंकिंग सुविधाको प्रयोगकर्ता नाम तथा पासवर्ड तथा

मोबाइल सेवाको पिन प्राप्त भएको स्वीकार गर्दछु/छौं।

Signature (सही)

(APPLICABLE TO ALL TYPES OF ACCOUNT)

NOMINEE (S):

इच्छाईएको व्यक्ति:

(सबै प्रकारका खातामा लागू हुने)

PHOTO
फोटो

I..... maintaining account No. with
your Finance, hereby give details of the nominee(s) to receive any sum of amount which may be due to me from
Central Finance Limited in the event on my death.

सेन्ट्रल फाइनेन्स लिमिटेड मेरो नाममा रहेको खाता नं. मा बाँकी रहेको सम्पूर्ण रकम मेरो शेष पछि प्राप्त गर्न
निम्न व्यहोरा भएका व्यक्तिलाई इच्छाएको अनुरोध गर्दछु।

Mr./Mrs./Miss/Other: Relation to me:
श्रीमान्/श्रीमती/सुश्री/अन्य म संगको नाता

Son/Wife/Daughter of:
को छोरा/श्रीमती/छोरी

Date of Birth: Age: Citizenship/PP No.: Place of issue: issue Date:
जन्म मिति उमेर नागरिकता/राहदानी नं. जारी गरेको ठाउँ जारी गरेको मिति

Permanent Address:
स्थायी ठेगाना

Temporary Address:
स्थायी ठेगाना

Correspondence Address:
पत्राचार ठेगाना

Tel No.: Mobile No.: Email: P.O.Box No.:
फोन नं.: मोबाइल नं. ईमेल पो.अ.बक्स नं.

and in the event of my death during the minority of the above nominee(s). I appoing
माथि उल्लेखित मैले इच्छाएको व्यक्ति नाबालकै छँदा मेरो मृत्यु भएमा म निम्न व्यक्तिलाई उल्लेखित इच्छाएको व्यक्तिको तर्फबाट मेरो खाता रहेको रकम कानून
बमोजिम प्राप्त।

Mr./Mrs./Miss/Other: Relation to me:
श्रीमान्/श्रीमती/सुश्री/अन्य म संगको नाता

Date of Birth: Age: Citizenship/PP No.: Place of issue:
जन्म मिति उमेर नागरिकता/राहदानी नं. जारी गरेको ठाउँ

Permanent Address:
स्थायी ठेगाना

Temporary Address:
अस्थायी ठेगाना

Correspondence Address:
पत्राचार ठेगाना

Tel No.: Mobile No.: Email: P.O.Box No.:
फोन नं.: मोबाइल नं. ईमेल पो.अ.बक्स नं.

to receive all monies due to me on behalf of nominee(s).
मेरो सम्पूर्ण रकम मेरो शेष पछि मैले इच्छाएको व्यक्तिको प्रतिनिधित्व गरी लिनको लागि।

PHOTO
फोटो

(Signature of Account holder)
(खातावालाको सही)

GENERAL CONDITIONS GOVERNING ACCOUNT:

खाता सञ्चालन सम्बन्धी नियमहरू:

- The law and regulations of Nepal and customs and procedures common to banks will apply to and govern the conduct of accounts opened with the bank.
यस बैंकमा खोलिएको खाताको सञ्चालन नेपालमा प्रचलित ऐन नियम तथा वैकिङ्ग क्षेत्रमा प्रचलित परम्परा र चलन अनुसार हुनेछ।
- The bank reserve the right to amend these rules at any time and in any manner which the bank deems necessary without notice to the applicants or the public.
बैंकले आफ्नो स्वविवेकमा कुनै पनि बेला पूर्व सूचना सहित वा बेगर पनि खाता सञ्चालन सम्बन्धी यी नियमहरू परिवर्तन गर्न सक्नेछ।
- The bank is entitled to close the account without notice if the conduct of the account is in the opinion of the bank unsatisfactory or for other reasons whatsoever.
बैंकलाई कुनै खाता सञ्चालन गर्न दिन अनुपयुक्त लागेमा आफ्नो स्वविवेकमा बिना सूचना नै उक्त खाता बन्द गर्न सक्नेछ।
- Commissions and/or service charge will be levied by the bank as applicable.
बैंक खाता सञ्चालन गर्न दिए वापत आफ्नो आन्तरिक निर्णय अनुसारको कमिशन र/वा सेवा शुल्क लगाउन सक्नेछ।
- The funds in an account would be considered by the bank to be security for all the obligations present or future of the account holder to the bank and in the event of the dishonour of such obligations the bank is entitled to utilize such funds against the obligations of the account holder to the bank without notice to the account holder.
खातामा रहेको सम्पूर्ण रकम खातावालाको बैंक उपर रहेको हरेक प्रकारको दायित्वको (वर्तमान वा भविष्यमा सिर्जना हुने) सुरक्षण सरह मानिने छ र खातावालाको उक्त रकमहरू बैंकले खातावालालाई कुनै सूचना नदिई त्यस्तो दायित्व वापत कटौती गरी मिलाउन गर्न सक्नेछ।
- The account holder must maintain the prescribed minimum balance as set by the bank from time to time and i/we agree for the bank to hold the aforesaid prescribed minimum balance.
खातामा बैंकले समय-समयमा तोके अनुसारको न्यूनतम मौज्जात रहेको हुनुपर्दछ। साथै उक्त आवश्यक न्यूनतम मौज्जात बैंकले रोक्का राखेमा मेरो/हाम्रो मञ्जुरी छ।
- Statement of account will be provided on demand.
खाताको विवरण माग गरे बमोजिम उपलब्ध गराइने छ।
If there is no transaction in the account for a period of 6 months or more, the account becomes inoperative the account holder has to be self present to make the account operative.
३ वर्ष वा सो भन्दा बढी अवधिसम्म खातामा कुनै कारोबार नभएमा उक्त खाता निष्कृय हुनेछ। त्यसपछि सो खाता सञ्चालन गर्न खातावाला स्वयं उपस्थित हुनुपर्नेछ।
In the case of Minor account when s/he becomes major s/he will be automatically authorised to operate such account.
नाबालक खाताको हकमा खातावाला बालिग भएपछि निजले सो खाता स्वतः सञ्चालन गर्न पाउने छन्।

I/We have read the above GENERAL CONDITIONS GOVERNING ACCOUNT and hereby agree to be abiding by and be bound by them, be it in line with prevailing rules & regulations.

मैले/हामीले माथिका खाता सञ्चालन सम्बन्धी सम्पूर्ण नियमहरू अध्ययन गरे/गयौं र उक्त नियमहरूका साथै प्रचलित नियम कानून मुताविक पालन गर्न मञ्जुर गर्दछु/गर्दछौं।

I/We here by declare that the information furnished above and in the attached Customer Information Form are true & correct to the best of my knowledge and I/we take the responsibility in the case of any false information:

माथि उल्लेखित जानकारीहरू साथै यसै साथ संलग्न रहेको ग्राहक पहिचान विवरण फारममा उल्लेखित व्यहोरा सबै सत्य हो भुठो ठहर भएमा म/हामी स्वयम् जिम्मेवार हुनेछु/छौं।

Date: _____

मिति: _____

Place: _____

स्थान: _____

Signature of Account holder
(खातावालाको सही)

INTRODUCER'S DECLARATION

परिचय गराउनेको घोषणा

I/We of

declare that/We know the applicant(s) and he/she/they is/are fit and proper person(s) to open an account with you.

निवेदक/हरु लाई म/हामी राम्ररी चिन्दछु। उ/उनीहरु त्यस बैंकमा खाता खोल्नका लागि उपयुक्त व्यक्ति/हरु हुन् भनी
..... बस्ने म/हामी प्रमाणित गर्दछु/गर्दछौं।

Name: _____

नाम: _____

(Introducer's Signature/s)
(परिचय गराउनेको सही)

Date: _____
मिति: _____

A/C No.: _____
खाता नं. _____

Cust ID: _____
खातावालाको परिचय: _____

ONLY FOR BANK USE

बैंक प्रयोजनको लागि मात्र

A/C No.: _____ A/C Title: _____

Scheme Code: _____ CCY Code: _____ Cust. Type: _____

Customer ID: _____ Depositor Type: _____

Category of Account ☐ High Risk ☐ Medium Risk ☐ Low Risk

Detail of Category: _____

Created by: _____ Date: _____ Approved by: _____ Date: _____

Terms and Conditions relating to Mobile Banking/Alert/eBanking Services

Definition: For the purpose of these terms and condition, the following expressions shall, except where the context otherwise requires, have the following meanings;

The Bank: Central Finance Limited with Head Office at Kuponhole.

Customer" Bank's customer having an account in any branch of the Bank

1. The Finance reserves the right to determine and change from time to time the scope and type of the services to be made available including, without limitation, Expanding, modifying or reducing the Service at any time.
2. The Customer shall not use or knowingly allow any other person to use the service, with any illegal purpose or activity. The Customer shall notify the Finance immediately if he/she becomes aware of such use, Finance will not be liable for any of the transactions allegedly performed by any third party.
3. The Customer acknowledges that there may be a time lag in transmission of instructions, information or communication via the internet for which the Finance shall not be held liable.
4. The Customer shall act in good faith; exercise utmost care and diligence in keeping the User Name and Password secret. At no time and under no circumstances shall the Customer disclose the User Name and/or the Password to any other person. Should the customer do so, the Finance shall not be liable for any transaction and/or financial loss that may occur to the Customer.
5. The Customer shall be fully responsible for any accidental/negligent and/or unauthorized disclosure of the User Name and/or the Password to any other person and shall bear the risks of the User Name and/or the password being used by unauthorized persons or for unauthorized purpose or transactions.
6. Any instruction given in connection with the Services by quoting the user name and the password of the Customer, once given, may not be rescinded or withdrawn without the consent of the Finance. All such instructions given, as understood and acted on by the Finance in good faith, shall be irrevocable and binding on the Customer whether given by the Customer or by any other person purporting to be the Customer.
7. The Finance will only act on an instruction in so far as it is in the Finance's opinion practicable and reasonable to do so and in accordance with its regular business practices and procedures.
8. The Finance will provide online advice or confirmation that an instruction has been received and/or a transaction has been effected through the services. Such advice or confirmation. It is also the duty of the Customer to enquire with the Finance, if the customer does not receive an advice or confirmation within the time usually required for a similar advice or confirmation to be received.
9. Information relating to any account or transaction made available on the Internet Site(s) is for reference only. The Finance's records of such account and transaction shall be conclusive unless and until the contrary is established.
10. The Finance shall not be liable for any computer/cyber crimes such as hacking etc. and shall not be liable for any unauthorized transactions and/or any transactions carried out by using illegal and fraudulent methods.
11. The Finance reserves the right to charge fees in relation to the use and/or termination of the Services and to revise such fees at any time with or without giving prior notice to the Customer
12. The Finance shall authorize to share the information with any other person/entity, including its third party agents, as and when necessary according to the existing laws, NRB directive, etc.
13. The Finance may, at any time, without giving notice or reasons suspend or terminate all or any of the Services or their use by the Customer
14. The Customer may terminate the use of the Services at any time by giving 1 day prior notice to the Finance.
15. The Services shall be deemed to cease and the Finance shall be entitled to the immediate restriction of the user in the event of
 - i. Closure of Designated Account(s);
 - ii. Death of a user;
 - iii. The user(s) authority to operate the Designated Account is terminated;
 - iv. The user(s) ceases to be a customer of the Finance;
 - v. The Finance requests to stop the use of Internet Banking Facilities;
 - vi. Customer user is blacklisted and/or defaults on a loan or other similar obligation.
 - vii. Customer user fails to maintain the minimum balance as stipulated from time to time.
16. The Finance may revise these Terms and Conditions and/or introduce additional terms and conditions at any time and from time to time with or without notice to the customer and shall be binding on the Customer if the Customer continues to maintain or use the Services on or after the effective date of variation.
17. Communications delivered personally, sent by post, facsimile transmission, telex or email by the Finance at the last known address of the Customer shall constitute actual delivery of such communication to the Customer. Communications sent by the Customer to the Finance shall be treated as delivered to the Finance on the day of actual receipt.
18. Each of the provisions of these Terms and Conditions is several and distinct from the others and, if at any time one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity, enforceability of the remaining provisions shall not be affected in any way.
19. Where the account in question is a joint account the reference in these Terms and Conditions to 'Customer' shall be deemed to mean all and each of the joint account holders.
20. Unless the context otherwise requires. Person includes an individual, firm, company, corporation and an unincorporated body of persons. These Terms and Conditions will stand amended if law, government regulations or instructions issued by the Nepal Rastra Bank, necessitate such amendments.
21. The Services and these Terms and Conditions shall be governed by and construed in accordance with the laws of Nepal and The Finance and the Customer submit to the nonexclusive jurisdiction of the Courts of Nepal.

Terms and Conditions for Card

Terms and conditions stated hereunder relate to the usage of the Visa Electron Debit Card by the Cardholder on his/her designated account number(s).

1. The abbreviations used in these terms and conditions shall be construed as:
 - i. "Card" means Central Visa Debit Card.
 - ii. "Bank" means Central Finance Limited.
 - iii. "cardholder" means who is availing Debit Card Facility
 - iv. "ATM" means Automated teller Machine.
 - v. "Supplementary Card" means Card issued to your family member or any other person nominated by you
 - vi. "Merchant" means shops/outlets that are authorized to accept Cards as mode of payment.
 - vii. "POS" means Point of Sale Terminals at Merchant outlets, where the Cardholder swipes the Cards, which are authorized to accept Cards as payment mode.
 - viii. "Card Statement" means statement-containing details of your Cardholder.
 - ix. "PIN" means Personal Identification Number, specific to each Cardholder.
 - x. "Account Number" means the account(s) nominated by the Cardholder that is to be debited for use of Card
2. The Card is a property of the Finance at all times.
3. The Card is non-transferable.
4. The Finance reserves the rights to seize/cancel the Card so issued to any Cardholder, if found at any date, the information submitted by such Cardholder is false and or the Card has been misused.
5. The Finance shall debit the Account(s) designated by the Cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the cardholder irrevocably authorized the Finance to debit his/her Nominated Account(s) with the amount of transactions(s) effected through the use of the Card.
6. The Finance shall debit the Nominated Account(s) for all fees and charges as determined by the Finance relating to the Card and services thereby provided.
7. In case of Joint Nominated Account(s), all the members shall be jointly and severally responsible for all transactions performed on such Card.
8. The Finance reserves the right to terminate membership, withdraw the privileges attached to the Card or not renew the expired Card at any time and to call upon the Cardholder to surrender the card.
9. Use of the Card after notice of withdrawal of the privilege of the termination of the membership is fraudulent and may be subject to legal action by the Finance in accordance with the prevailing law.
10. Upon termination of membership or withdrawal of privileges of the card for any reason whatsoever, the Card shall be returned to the Card Centre within 7 days from the date of receipt of notice. The Cardholder shall be liable for payment of the bills arising out of use of the Card till card is not surrendered to the Finance.
11. The Cardholder shall provide written instructions to the Finance for the cancellation or non-renewal of the Card one month prior to the expiry date specified in the Card.
12. The Card and PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The Cardholder shall not disclose the PIN or permit possession of the Card to any other person. The Cardholder undertakes full responsibility for any and all transactions made by the use of the Card whether or not made with his/her knowledge or authority.
13. The Cardholder agrees to inform the Bank in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Cardholder will be held liable for all the transactions received prior to this notification.
14. The Finance reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispensed from Finance's own ATM.
15. The Finance shall not be responsible in any way for non-availability of ATM services or POS terminals at Merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or ATM or POS, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
16. The Cardholder accepts that any cash or cheque deposit slip duly filled in. Two officials of the Bank will verify the cash/cheque deposited and if any dispute arises, the Cardholder will be promptly notified. However, count by Bank officials will be accepted as the correct amount deposited by the Cardholder.
17. The Cardholder undertakes to indemnify the Bank and to keep the Finance indemnified against all losses, damage, cost or expenses incurred and sustained by the Finance arising out of Cardholder's failure to observe any of the terms and conditions herein mentioned.
18. The Cardholder 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.

Customer's Signature
(ग्राहकको दस्तखत)