T BANK

ཊི་ཐེབས་ཀ། T Bank Limited

Your Personal Bank

Photograph

RUPAY DEBIT CARD APPLICATION FORM

The Branch Manager
..... Branch
T Bank Limited

Sir/Madam,

I hereby request T Bank Ltd. to kindly issue me a RuPay DEBIT CARD based on the following details:

CARD TYPE: ☐ New ☐ Add-on Card

A. PERSONAL INFORMATION

Salutation*	☐ HRH ☐ Lyonpo ☐ Dasho ☐ Mr. ☐ Mrs. ☐ Dr. ☐ Lam ☐ Others
Name*	
CID No.*	
Date of Birth*	Day Month Year
Mobile No.*	
Account No.*	
Email ID*	
Mailing Address*	
Permanent Address*	
Collection Branch*	

B. DECLARATION

I hereby authorize the bank to deduct any applicable charges related to the issuance of this card. The Bank reserves the right to accept or reject the application without assigning any reason whatsoever. I acknowledge that I have received, read, and understood the terms and conditions of T Bank's RuPay Debit Card and its applications and agree to abide by them unconditionally. I undertake to use my RuPay Debit Card compliance with the rules and regulations set according to the Foreign Exchange Rules and Regulations of Bhutan and in the event that I fail to abide by them, I undertake to fully bear all applicable consequences.

Affix Legal Stamp

Date:

Signature of the Applicant

NOTE: PLEASE KINDLY ATTACH THE COPY OF CITIZENSHIP IDENTITY CARD ALONG WITH THE APPLICATION FORM.

C. TERMS AND CONDITIONS ON THE USAGE OF THE CARD BY THE CARDHOLDER

The Terms and Conditions under which the Card is issued are mentioned below:

1. Card

a. The Card is non-transferable and is a property of the Bank at all times.
b. The Card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder.
c. The Cardholder undertakes not to carry Card and PIN written in his/her Wallet/Purse and leave Card unattended in any place.

2. PIN

a. The Card and the PIN issued are the responsibility of the Cardholder. The Cardholder shall not disclose the PIN or transfer possession of the Card to any other person.
b. The Cardholder is advised in his own interest to change his/her PIN code at regular intervals. For this purpose, he/she may use the PIN change option available on the Bank's ATM or the Bank's mobile application, TPay.
c. Entering a wrong PIN three times would automatically invalidate your Card and will need to be activated by the Bank after proper verification.

3. Loss of Card and PIN / Skimming of Card data

a. In case of loss of Card, the applicant is required to inform the Bank in writing regarding lost/stolen/damaged Card. The Cardholder will be liable for the transactions received prior to the receipt and record of such notification by the Bank.
b. In the event that the Card is lost or stolen or Card data is compromised, the Cardholder shall immediately notify the Bank via phone or email (Contact center 7070 (toll free)/PABX no.00975-77199199/Email ID: customercare@tbank.bt) or the Cardholder can block the Card through the Bank's mobile application, TPay.
c. For the Card lost or stolen, the Bank may in its absolute discretion issue a replacement for any lost or stolen Card, however, the Bank may charge certain applicable fee for each Card replaced, or a new PIN generated.

4. Debits to Cardholder's Account

a. The Bank shall debit the account designated by the Cardholder for all transactions initiated including cash withdrawals by using the Card. For this purpose, the Cardholder irrevocably authorizes the Bank to debit his/her designated account(s) for all transactions made plus any fees or charges applicable.

5. Limit

a. For Domestic (India and Nepal) : Transaction equivalent to INR 50,000/- via Point of Sale (POS) and INR 15,000/- through ATM per month.
b. For in country: As per the ATM limit prescribed by the RMA equivalent to NU. 40,000/- per ATM per day.

6. Transactions

a. The transaction record produced by the ATM/POS is considered final and binding unless it is identified as incorrect by the Bank and subsequently verified and corrected. Once the amount has been verified and corrected by the Bank, it becomes binding on the Cardholder.
b. The sales slip signed by the Cardholder serves as conclusive evidence of the charges recorded on it, confirming that the Cardholder incurred those charges. Consequently, the charges will be applied to the Cardholder's account. Furthermore, the verification of the Personal Identification Number (PIN) verifies the authenticity of the Cardholder and confirms the validity of the transaction.
c. The Card shall not be used to pay for importing goods and services for merchandise requiring import license and capital transactions.

7. Dispute

a. The Cardholder is required to promptly report any dispute related to Card transactions to the VAS Division or the Bank's Contact Center on the day the incident or discrepancy is discovered. It is the sole responsibility of the Cardholder to regularly reconcile the transactions with the monthly account statement and remain vigilant for any unauthorized transaction alerts.
b. In case of any dispute, prevailing rules and regulations of T Bank's RuPay Debit Card shall prevail.

8. Miscellaneous

a. In the event of the ATM being unavailable due to technical issues, transactions conducted on that ATM will be reconciled within 2 business days, excluding weekends and public holidays.
b. Delays in Card delivery may take place due to force majeure circumstances.
c. The Cardholder agrees to always indemnify the Bank and protect the Bank against any losses, damages, costs, or expenses that the Bank incurs due to the Cardholder's failure to comply with any of the terms and conditions mentioned herein.
d. The Bank reserves the right to discontinue certain facilities as and when warranted without assigning any reason for the same.

9. Return of Excess Fund

a. If the Cardholder receives an amount of fund that exceeds what they are entitled to, the Cardholder acknowledges the obligation to return the excess fund to the Bank. The Bank reserves the right to recover this fund by debiting the Cardholder's account directly or by requiring the Cardholder to provide the excess funds in cash.
b. The Bank retains the authority to recover any excess fund mistakenly or inadvertently credited to the customer's Card account with prior intimation by the Bank to the Cardholder.

10. Amendments

a. The Bank reserves the right to amend these Terms and Conditions at any times with prior notice to the Cardholder and such amended Terms and Conditions shall be binding on the Cardholder.

I _____ have read, understood and agree to comply with the above Terms and Conditions and the rules of the Bank mentioned above.

Affix Legal Stamp

Name:.....

CID No:.....

Witness:

Signature:.....

Name:.....

CID No:.....

A/C No:.....