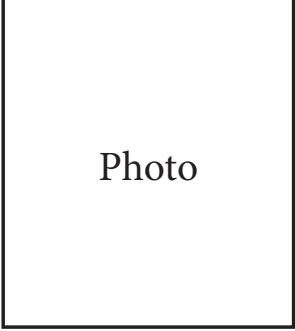


मार्गदर्शन बचत तथा ऋण सहकारी संस्था लि.

Margadarshan Saving & Credit Co-operative Ltd.

Head Office/Member Service Centre:.....

DEBIT CARD APPLICATION FORM



Photo

I the applicant hereby request Margadarshan Saving and Credit Co-operative Ltd. to issue Debit Card to be operated through my below mentioned account:

Type of Card **NPR**

Member ID.

Account Number

Name (In Block Letter)

Name (In Devnagari)

Father's Name

Grand Father's Name

Spouse's Name

Address

Mobile No.

Email

Marital Status Married Unmarried

I the undersigned hereby irrevocable authorize you to debit my mentioned Account towards the settlement of charges incurred through the use of the Card issued to me mentioned above including any reissued Card and agree to undertake full liabilities for all charge incurred due to use of the card and together with any further sum to which you may be entitled of the transactions. I also, declare that information provided in this application is correct and true to the best of my knowledge. I hereby agree that Margadarshan SACCOS Ltd. is entitled to accept or reject my application without assigning any reason whatsoever. If accepted, I hereby declare that I have read, understood and will abide by the terms and conditions set forth for use of Debit Card (as outlined overleaf) and rules and regulations of Nepal Rastra Bank. I also authorize MSCC to verify any of the above information.



(Signature of Applicant)

Date:

FOR OFFICIAL USE ONLY

Signature Checked by :..... Signature Verified by :.....

Name :..... Name :.....

Principle Card No. :

Card Issued Date : Card Expiry Date :

Request forward to Card Department

TERMS AND CONDITIONS

Terms and conditions stated hereunder related to the Debit Card by the cardholder on his/her designated account number.

1. The abbreviations used in these terms and conditions shall be constructed as :
 - a. **"Card"** means MSCC Debit card.
 - b. **"MSCC"** means Margadarshan Saving and Credit Co-operative Ltd.
 - c. **"POS"** means point of sale terminals at merchant outlets where the card-holder swipes the card which are authorized to accept cards as payment mode.
 - d. **"ATM"** means Automated Teller Machine.
 - e. **"Merchant"** means shops/outlets that are authorized to accept card as mods of payment.
 - f. **"Card-holder"** means who is available Debit Card facility
 - g. **"Card Statement"** means statement-containing details of your card usages.
 - h. **"PIN"** means personal identification number specific to each card-holder.
 - i. **"ACCOUNT NUMBER"** means the account nominated by the cardholder that is to be debited for use card.
2. The card is a property of the MSCC at all time.
3. The card is non-transferable.
4. The MSCC reserves the right to seize/cancel the card so issued to a Card-holder if found at any date. The information submitted by such card-holder is false and or the card has been misused.
5. The MSCC shall debit the account designated by the card-holder for all transactions initiated including cash withdrawals by using the card for this purpose the card-holder irrevocably authorizes the MSCC to debit his/her nominated account with the amount of transaction effected through the use of the card.
6. The MSCC shall debit the nominated account all the fees and charges as determined by the MSCC relating to the card and the services thereby provide.
7. The MSCC reserves the right to terminate membership, withdraw the privilege attached to the card or not renew the expired card at any time and to call upon the card-holder to surrender the card.
8. Use of the Card after notice of withdrawal of the privileges or the termination of the membership is fraudulent and may be subject to legal action by the MSCC in accordance with the prevailing law.
9. Upon termination of membership or withdrawal of the 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 Card-holder shall be liable for payment of the bills arising out or use of the Card till card is not surrendered to the MSCC.
10. The card-holder shall provide written instruction to the MSCC for the cancellation or non-renewal of the card one month prior to the expiry date specified in the card.
11. The Card and PIN issued to the Card-holder are entirely at the Card-holder's risk and responsibility. The Card-holder shall not disclose the PIN of Permit possession of the Card to any other person. The Card-holder undertakes full responsibility for any and all transaction made by the use of the Card whether or not made with his/her knowledge of authority.
12. The Card holder agree to inform the MSCC in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Card-holder will be held liable for all the transactions received prior to this notification.
13. The MSCC shall not be responsible in any way for non-availability of ATM services of POS terminals at Merchant outlets for any reason whatsoever arising as a result of malfunctioning of the Card or ATM of POS, insufficiency of such machines, mechanical or power supply failure or otherwise.
14. The Card-holder undertakes to indemnify the MSCC and keep the MSCC indemnified against all losses, damage, cost or expenses incurred and sustained by the MSCC arising out of Card-holder's failure to observe any of the terms and conditions herein mentioned.
15. The MSCC reserves the right to amend these terms and conditions at any time with prior notice to the Card-holder and such amended terms and conditions shall be binding on the Card-holder.

(Signature of Applicant)

Date :

Margadarshan Saving & Credit Co-operative Ltd.

Bharatpur, Chitwan

Tel.: 977-56-502030, 532130, 400031

E-mail: margadarshancooperative@gmail.com