



Date: ____ / ____ / 20__

I / We hereby apply for Laxmi Bank VISA Credit Card and I declare that the information given in this application and all documents submitted to you are complete, true and that I/We have not willfully withheld any material fact. In any of the information given herein changes of becomes inaccurate in any way. I/We shall immediately notify you of such changes or inaccuracy.

Please provide all relevant details solicited in this form. Incomplete disclosure may result in the application being disqualified.

My Personal Details

Name:

Date of Birth:

Citizenship/

Passport No:

Father's Name:

Grand Father's Name:

Marital Status: Single Married

No of Dependents:

Children: Parents Spouse Others

Residential Status: Self owned Family Owned Rented

My Current
Residential Address:

Mailing Address:

Permanent Address:

(if different from Residential Address):

Residential Phone No:

Mobile No:

Email:

My Employment Details

Status: Salaried Employee Self Employed

Professional:
(Please State)

Others :
(Please State)

Company Name:

Nature of Business:

Address:

Phone No:

Date Joined:

(if employed)/
Year established:

(Own business):

Post / Designation:

Name of previous
employer:
(If less than 1 year with current employer)

Please Provide Supplementary Card to :

Name:

Relationship to me :

Date of Birth:

Passport/ Citizenship No:

Occupation:

Spending Limit:

My Supporting Documents

In order for us to process your application, please provide a copy of your valid identity and income document, as stated below.

Identity Document:

- Copy of Citizenship
- Copy of valid passport
- Valid Driving License
- Pensioner ID

Income Document:

- Salary Certificate (for salaried individuals)
- Latest Profit and loss statement (for Self-employed)
- Rental Agreement and property ownership documents

My Mode of Payment

Please tick as appropriate:

- Auto Debit – please debit my account no _____ with the monthly minimum of 5% of the outstanding or minimum NPR 1,000.00 on the Statement Date.
- Auto Debit – Please debit my account no _____ with _____ % of the outstanding or minimum NPR 1,000.00 on the Statement Date.
- Direct Payment – I will arrange to repay the required amount within the Due Date on my own.

My Billing Address

Please tick as appropriate:

- Electronic Mode: I would like to receive my Monthly Statement by E-mail to the following address

- Print Mode: Please post my Monthly Statement to the following address:

Privacy Consent and Declaration

I/We authorize Laxmi Bank to obtain verification of my/our past and present employment, earning records, bank accounts, details of assets and liabilities and any other material information that may be required to assess my credit standing to process this application.

I/We accept that the issuance of a Laxmi Bank Credit Card is conditional upon the truthful completion of this Credit Card Application form by a person under the laws of Nepal with the capacity to enter into contracts. The application should be a citizen of Nepal or should be eligible under the Nepal Rastra Bank regulations as intimated to the Bank from time to time. Further I/we accept that Laxmi Bank reserves the right to reject my/our application without assigning any reason, notwithstanding that I/we the applicant may *prima facie* satisfy the eligibility criteria and in such cases this application and the supporting documents submitted to you shall become part of Laxmi Bank's record and may not be returned to me.

I/we acknowledge that the Card may only be used upon approval subject to the terms and conditions of the Membership Agreement that will be made available to me/us with the Card. I/we jointly and severally agreed to be bound by the same which shall include any amendments and additions made thereto from time to time.

I/we jointly and severally:

- confirm that I am/we are not an un-discharged bankrupt (s) and there has been no statutory demand served on me / us;
- irrevocably and unconditionally consent for Laxmi Bank and any officer to disclose any customer information whatsoever relating to me/us as Laxmi Bank considers appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever and it is hereby agreed that Laxmi Bank and any officer of Laxmi Bank may disclose the foregoing information to the fullest extent permitted by any act or statutory provision or law;

Without prejudice to the foregoing, I/we consent to such disclosure to any credit bureau or any other organization or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organization or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for other purpose whatsoever;

- agree that as the Principal Card Member I/we shall be responsible for all liabilities (including liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the principal card and all supplementary cards and each supplementary card Member shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the supplementary card issued to him/her. I/we also understand that the supplementary card fees and charges shall be billed to my statement and that the continuation of the membership of the supplementary card (s) shall be dependent on the continuation of my membership;
- agree that Laxmi Bank shall be entitled at its sole discretion to vary the rate or method of calculation of the annual fees, handling charges, additional charges, finance charges, the specified Minimum Amount Due, and / or late payment charges or any other charges;
- agree and consent for Laxmi Bank to communicate with me/us with regard to any promotion by electronic mail, SMS or any other means which Laxmi Bank may deem appropriate at my/our contact details set out in this application or which I/we may furnish to Laxmi Bank from time to time. I/we hereby authorize Laxmi Bank to accept and act upon all communications or instructions from me/us to Laxmi Bank via electronic mail or SMS with regard to such promotions and Laxmi Bank shall not be liable if it acts upon such communications or instructions in good faith.

I have acknowledged, read and understood the privacy consent and declaration above and that the details contained in this application are true and correct.

Primary Applicant's Name

Signature

Date

Supplementary Applicant's Name

Signature

Date

Please check your application form and list of required documents. Processing will be delayed if you do not complete all related sections