



Date

I hereby apply for NMB Credit Card EMI Loan as below:

Name of the cardholder:

NMB Credit Card/Debit Card No.: Exp. Date:

Address:

Telephone No.: Mobile No.: Email:

Details of item purchased:

Name and address of the merchant:

Name of the item:

Manufactured by:

Model No. /name:

Serial No.:

EMI Loan amount: NPR

Amount in words:

EMI tenure (months):

Interest Rate: 0% Flat Rate

I hereby declare that I have read and understood terms and conditions applicable for availing Sulav Installment from NMB Bank Ltd. mentioned overleaf and agree to abide by it as applicable.

Signature of Cardholder _____

Date: _____

For Merchant's use only

Name of merchant: _____

Requested by: Name: _____ Signature: _____

Phone no.: _____ Stamp _____

For Bank's use only

Application received by: _____ Date: _____

Available credit limit: _____ Approved EMI Credit limit: _____ Tenure: _____

EMI: _____ From: _____ To: _____

Approved by: _____ Date: _____





Terms and conditions applicable for availing NMB Credit Card EMI loan:

1. The Credit Card EMI facility can be availed by the Credit Card holder of NMB Bank Ltd. (herein after called as the Bank)
2. The Bank shall not extend Credit Card EMI facility to the delinquent cardholders. Accordingly approval of Credit Card EMI facility is at the sole and absolute discretion of Bank.
3. Rate of interest applicable for the EMI scheme may differ for different products and services, which shall be determined by the Bank from time to time.
4. Processing charges as determined by the Bank from time to time shall be applicable for EMI schemes.
5. The EMI tenure, maximum limit etc may differ for different products and services as determined by the Bank from time to time.
6. The minimum amount for EMI loan shall be NPR 1,000.
7. The full/partial amount of purchase can be converted to EMI subject to available credit limit.
8. The EMI loan amount shall be approved up to the available credit limit only. Any additional limit other than approved credit limit is subject to the re-credit analysis of the cardholder and may attract additional limit enhancement charges.
9. The EMI loan can be applied by primary/supplementary cardholder subject to available credit limit. The EMI loan shall be booked only in primary card account.
10. All the EMI shall be posted to primary card account and has to be settled on or within stipulated due date as mentioned in the statement.
11. The delay in payment of EMI may attract interest & the late payment fee on entire remaining dues at the prevailing interest rate and charges as applicable for Bank's Credit Card.
12. The credit limit shall be available to the extent of the EMI paid each time for additional use.
13. The EMI under the scheme shall become due immediately on next billing /due date as per Bank's Credit Card scheme.
14. The applicable EMI processing charges shall be debited to the respective Credit Card account.
15. The minimum amount due shall be EMI amount plus minimum payment option requested by the cardholder at the time of availing the Credit Card.
16. Cardholder is allowed to settle EMI loan outstanding in advance for which no charges shall be refunded.
17. The Credit Card facility cannot be canceled till full settlement of EMI loan/s.
18. The EMI loan/Credit Card facility is non transferable.
19. The terms & conditions of Credit Card EMI facility booking may be altered, amended or changed by the Bank at any time as its sole discretion and such alteration, amendment or changes will be as part of this terms & conditions.
20. The Bank is not responsible for quality, acceptability, performance, warranty/guarantee of the products and services purchased under this scheme. The respective vendor/seller/manufacturer/service providers are responsible for the products/services offered. Cardholders are advised to confirm the quality, performance, warranty/guarantee etc. of the products/services with respective vendors before purchase/processing of EMI loan.
21. Any taxes if applicable under this scheme shall be paid by the respective cardholder and debited to the respective card account.
22. This scheme is subject to the Bank's internal policies and the prevalent laws of Nepal.
23. Following conditions shall be applicable if NMB Sulav Installment is availed by putting Lien Mark on your Fixed Deposit (FD) with NMB
 - Financing on Consumer Durable Goods shall be subject to Lien Mark on your FD with NMB Bank; lien mark on FD to be released only after settlement of NMB Sulav Installment.
 - If required EMI amount is not deposited in the Savings account within 30 days from the EMI due date then the total remaining EMI amount from your Fixed Deposit will be transferred to your savings account with NMB as "Loan against FD" for the settlement of the entire remaining loan amount

I have read and understood and agreed the above mentioned terms & conditions applicable to avail NMB Sulav Installment scheme along with the terms and conditions set forth for availing Bank's Credit Card. I agree that it is my responsibility to pay the EMI loan regularly along with any other applicable fees, charges, interest incurred in the mentioned Credit Card used by me.

Name of Cardholder:

Authorized signature:

Date: