



Global IME Bank

ग्लोबल आइएमई बैंक लि. (नेपाल राष्ट्र बैंकबाट "क" वर्गको इजाजत पत्र प्राप्त संस्था)

Personal Account Opening Form

Customer ID

Account Number

Branch Code

Branch

Date

Please open an account in your Bank with following details.

<input type="checkbox"/> Single Account	<input type="checkbox"/> Joint Account	<input type="checkbox"/> Minor Account	Currency	<input type="checkbox"/> NPR
<input type="checkbox"/> Current	<input type="checkbox"/> Saving	<input type="checkbox"/> Others <input type="text"/>		<input type="checkbox"/> Others <input type="text"/>

Purpose of Account Saving Salary Loan Others

ACCOUNT NAME

Full Name (in BLOCK letter)

MINOR/LEGAL GUARDIAN INFORMATION

Name of Guardian Relationship

PERSONAL INFORMATION

(Please attach separate KYC form for joint account and/or guardian of account)

Full Name (in BLOCK letter)

Date of Birth (B.S.) Date of Birth (A.D.) Nationality

Gender: Male Female Others | Marital Status: Married Unmarried Other

Educational Qualification: Literate SLC/SEE Graduate Post Graduate Other

Contact Details: Landline Mobile Email:

PERMANENT ADDRESS INFORMATION

District: Metro P./Sub Metro P./Muni./R. Municipality

Ward No: Tole/Street House No Province Country

CURRENT ADDRESS INFORMATION

District: Metro P./Sub Metro P./Muni./R. Municipality

Ward No: Tole/Street House No Province Country

In case of Tenant, Name of House Owner Contact No.

IDENTIFICATION DETAILS

Citizenship Driving License Voter ID Passport Embassy Regd. Card Birth Certificate Minor ID

ID Number Issue Date Expiry Date

Issuing Authority Place of Issue

Visa Details (For Foreign Nationals Only)

Visa Issue Date Visa Validity

PAN PAN not available

FAMILY DETAILS

SN	Relation	Full Name
1	Spouse	
2	Father	
3	Mother	
4	Grandfather	
5	Grandmother	
6	Son	1
		2
7	Daughter	1
		2
8	Daughter-in-law	
9	Father-in-Law <small>(in case of married woman)</small>	
10	Mother-in-Law <small>(in case of married woman)</small>	

OCCUPATION/PROFESSION/BUSINESS DETAILS

Salaried Employed with: Nepal Government Public Ltd. Pvt. Ltd. Others

Self Employed with: CA Doctor Engineer Businessman Retired Others

Name of Organization	Full Address	Contact No.	Nature of Business	Designation	Estimated Annual Income
Annual Estimated Turnover:			Estimated No. of Annual Transaction:		

** Please attach separate list in case of more details*

If other source of income, please specify:

OTHER DECLARATION

Account with other bank or financial institutions (BFIs) No Yes, if yes name of BFI

Are you a Politically Exposed Person (PEP) or are you associated with any PEP? Yes No

If yes, please specify the name of PEP and relationship with you

Do you have any Beneficial Owner? Yes No

If yes, please specify the name of Beneficial Owner and relationship with you

Declaration of Convicted for any crime in past: No Yes, if yes please specify

Do you hold Residential Permit of foreign country? No Yes, if yes please specify following details

Residential Status: Citizen Permanent Resident Resident (Staying 180 days or more in year)

FATCA DECLERATIONS

Please tick the appropriate box for each of the following question

1. Are you U.S. Resident? Yes No
2. Are you a U.S. Citizen? Yes No
3. Are you U.S. Permanent Resident Card (Green Card) holder? Yes No

NOMINEE

In the event of my death, the following named nominee shall be entitled to the balance.

Nominee's Name

Date of Birth of the Nominee -- Relation to me

Father's Name of Nominee Grandfather's Name

Type of Identification Document ID Number

Issuing Authority and Place

Address Contact no.



INTRODUCTION

I know the applicant(s) very well and confirm on the identity and address(es) of the applicant(s)

Name

A/C No. Date --

Introducer's Signature

ANCILLARY SERVICES (Please tick on required services)

- Statement Instruction: Collect Email Please Specify email address
- Cheque Book _____ Leaves Mobile Banking Debit Card
- Internet Banking Locker → Small Medium Large

LOCATION MAP OF RESIDENCE



The nearest landmark: _____ from my residence is _____ meter away.

SIGNATURE SPECIMEN

Account Operation Single Anyone Joint Others

Special Instruction

Full Name	Thumb Print		Photo
	Right	Left	
Signature			

Full Name	Thumb Print		Photo
	Right	Left	
Signature			

Signature Scanned by: Name _____ Signature _____ Date --

Approved by: Name _____ Signature _____ Date --

GENERAL CONDITIONS GOVERNING THE ACCOUNT (TERMS AND CONDITIONS)

1. The laws and regulations of Nepal and customs and procedures common to Banks in Nepal will apply to and govern the conduct of accounts opened with the bank.
2. The distinctive account number shall be allotted to each account, and that shall be quoted in all correspondence and transaction relating to the account.
3. The account holders can withdraw sums from his/her/their account only by means of cheques and other means acceptable to the bank for the particular account.
4. The accountholder must maintain the prescribed minimum balance as set by the Bank from time to time.
5. Cheques should be fully signed as per the specimen signatures supplied to the bank and any alteration in the cheque must be authenticated by the drawer's full signature.
6. Post dated, stale and mutilated cheques shall not be paid. Cheques bearing a date 6 months before the date of presentation are considered as stale cheques and future dated cheques are considered post dated cheques.
7. Cheques/Debit/Credit cards, issued by the bank is the responsibility of the account holder to keep them in safe custody at all times. The account holders should immediately notify the bank if such instruments are stolen or lost. The bank shall register a written instruction from the account holder to stop payment on account of by means of such stole or lost instrument. If the cheques/Debit/Credit card is lost/stolen, the Bank shall be informed immediately followed by written application duly signed by the account holder and any expenses incurred to that shall be borne by the account holder. The bank shall not be liable for any loss due to payment on account of any lost or stolen instrument if the payment is made prior to receipt of such instruction.
8. The bank shall take due care to see that credit and debit entries are correctly recorded in accounts. In case of any error, the bank shall be within its rights to make the correct adjusting entries without notice and recover any amount due from the account holders. The bank shall not be held liable for any damage or loss due to such errors.

9. Any change in information provided to the Bank including correspondence address, contact number, email address shall be immediately communicated to the Bank by the account holder. Similarly, he/she shall require to update the Know Your Customer (KYC) information on periodic basis as required by the bank. The Bank reserves the right to restrict transaction the account whose KYC is not updated.
10. In the absence of a contract to the contrary which may have been brought to the notice of the bank by all operators of the joint account, on death of one or more of them, the credit balance in any account in the name of two or more persons shall be payable equally to the survivors and lawfully appointed nominees or successors of the deceased. If there is a debit balance, the surviving operators and the successors of deceased account holder shall be jointly liable for repayment.
11. The bank reserves the rights to refuse to open or to close without prior notice any account which, in its opinion, is not being satisfactorily operated or for any other reasons whatsoever which shall not be incumbent on the bank to disclose to the account holders.
12. 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 dishonor 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.
13. It shall be the duty of the accountholder to collect the statement of account on periodic basis and verify the same. Statement of the account shall be given only to the accountholder or the person authorized by the accountholder in writing. Any information relating to the account will not be provided through telephone. Bank shall levy charges in case of demand of duplicate statement. It is the sole responsibility of the accountholder to verify the transaction with the account statement on regular basis. Any dispute on the transactions should be lodged in writing within 15 days of receipt of transaction notification. The Bank shall not be responsible for any claim, if the information received thereafter.
14. If there is no transaction in the account for specified period as per regulatory requirement, the account shall become dormant. The account operators shall be required to be present in person or make a written request to the bank to activate the account.
15. Closing requests along with the unused cheque book/ATM/Debit/Credit card provided by the bank in relation to the account has to be submitted to close the account.
16. Accounts of illiterate person shall be opened at the discretion of Bank. Such account holder(s) shall be required to be present in person to make withdrawals and shall have to apply his/her thumb impression on the cheques in the presence of bank officials.
17. If conflicting instructions are issued by any of the signatories, the bank may stop the operation of the account until the dispute is resolved to the satisfaction of the bank. The customer shall be both jointly and severally liable for the payment of any charges together with interest thereon.
18. In respect of accounts opened in the name of minors, the bank shall be entitled to act on the instruction received from the guardian (named on the account opening form) until such time that the bank receives written information from the guardian or the minor himself/herself after attaining 18 years of age. Bank shall be entitled to convert the minor account to normal savings/ current or any designated account if the minor turned into major based on the documents related to minor provided to the bank while opening minor account. In such event, the bank shall restrict all the debit transactions in recently converted account and the prevailing interest rate of designated account will be applied to the account until the bank receives a written request along with other supporting document from the minor turned major.
19. The bank shall have no liability or responsibility for loss or damage incurred to the account holder(s) in the event of any failure, interruption or delay in performance of any instruction resulting from breakdown, failure or malfunction of any telecommunications or computer system or from any circumstances resulting from Acts of God whatsoever not reasonably under the banks control.
20. The bank shall make endeavors to preserve the secrecy of the account. Nevertheless the bank shall disclose any information as required by investigating or government authority, provided the bank believes it is obliged to release such information according to the law.
21. In case of demise of accountholder/account operators, the bank shall not be liable for any transaction done prior to the receipt of the notice along with required documents regarding demise of the accountholder/account operators.
22. Interest shall be calculated to the depositor's savings account as per the bank's policy as per Nepali calendar and credited on a quarterly basis or as directed by NRB from time to time. Interest payment is subject to Government tax.
23. The Bank can change the interest rate of accounts publishing it on bank's official website and/or daily national newspapers.
24. The bank reserves the right to alter any or all the terms and conditions specified above without prior notice and such altered or additional rules shall thereafter be immediately deemed to be binding on all account holders.

TERMS AND CONDITIONS FOR INTERNET BANKING/MOBILE BANKING SERVICE

1. Global IME Internet Banking/ Mobile Banking service is exclusively for the use by the customer authorized to do so by the bank. It is not transferable. It should not be used for any purposes other than the transactions designated by the bank. The customer must maintain an account at a branch of the bank to use the service.
2. The customers should keep the user id /Password /PIN provided by the bank strictly confidential and undertake not to reveal the code/ID numbers to any person at any time under any circumstances. He/she will be fully aware that bank sends such credentials through registered mobile numbers and email address and bank shall not be held liable for any unauthorized transactions in case of loss/theft of mobile or email address.

3. The customer should keep the bank informed immediately upon becoming aware that the user ID or password or PIN is lost or has fallen into the hands or notice of any unauthorized person and the customer should request the bank to block/cancel the PIN/password and change it.
4. The customer should accept full responsibility for all transactions processed from the use of internet banking/mobile banking service provided by the bank.
5. The bank has the authority to debit the account with the amount of any withdrawal/transfer/payment made by the use of internet banking /mobile banking service with the use of the user ID or password or personal identification number (PIN), with or without the knowledge of the customer.
6. The bank is not bound to carry out the instructions given through internet banking/mobile banking service, if the bank at its sole discretion believes that such instruction is not emanated from the customer.
7. Commissions and/or service charge shall be levied by the bank as applicable. The account(s) shall be subject to the applicable charges as per the bank's schedule of charges as revised from time to time. The bank shall always be entitled to recover any charges, expenses, fees, commission, and mark up, penalties withholding taxes levied by government department or authorities with or without notice to the customer. The Bank is also entitled to reverse entries made in error.
8. The bank shall not be liable, responsible or accountable in any way whatsoever arising by any malfunction or failure of the electronic devices/system, internet or on the failure or delay on the bank to act on the instructions given via this medium. The bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non-acceptance of instructions given on internet banking/mobile banking service.
9. At no time should the customer use or attempt to use the internet banking/mobile banking service to execute transfer of funds, unless sufficient funds are available in the account. The bank is under no obligation to honor any payment instructions unless there are sufficient funds in designated account(s) at the time of receiving such payment instructions.
10. The customer shall accept the bank's record of transactions as conclusive and binding for all purposes.
11. The use of internet banking/mobile banking service shall be subject to bank's prevailing rules and regulations.
12. The bank shall at any time be entitled to amend, supplement or vary any of these terms and these conditions and fees and charges applicable at its absolute discretion with or without notice to the customer and such amendment, supplement or variation shall be binding to the customer.
13. Unless required or requested by law or any government body, information pertaining to service provided to the customer or customer's account will be kept confidential.
14. The request or application of the customer for the internet banking/mobile banking service shall be subject to the approval of the bank. The bank shall be entitled at its sole discretion to reject this application or any part thereof, without furnishing any reasons.
15. The bank shall have the full discretion to cancel, withdraw or renew the internet banking/mobile banking service provided to the customer with or without prior notice or any reasons given to the customer.
16. The bank shall not be liable for any unauthorized transactions carried out by means of any cybercrimes such as hacking, phishing, and/or by means of illegal and fraudulent methods.
17. According to the existing laws, banks has authorized to share information with any other person/entity, including its third parties agents as when necessary.
18. The customer may terminate the use of services at any time by giving prior written notice within a reasonable period to the bank.

TERMS AND CONDITIONS FOR DEBIT CARD SERVICE

1. The Global IME debit Card (Card) is the property of the Global IME Bank Ltd. (Bank) at all times.
2. The Card is non-transferable.
3. If the information submitted by Cardholder is found to be false and/or the Card has been misused, the Bank reserves the right to seize/cancel the Card issued to any Cardholder.
4. The Bank 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 authorize the Bank to debit his/her Nominated Account(s) with the amount of transaction(s) effected through the use of the Card
5. The Bank shall debit the Nominated Account(s) for all fees and charges as determined by the Bank relating to the Card and the services thereby provided.
6. The case of Joint Nominated Account(s), all the members shall be jointly and severally be responsible for all transactions performed on Card.
7. The Bank 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.
8. Upon termination of membership or withdrawal of privileges of the Card for any reason whatsoever, the card shall be returned to the concerned branch 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 Bank.
9. The Cardholder shall provide written instructions to the Bank for the cancellation/ non-renewal of the Card one month prior to the expiry date specified in the Card.

10. The Card and Personal Identification Number (PIN) issued to the Cardholder are entirely at the cardholder's risk and responsibility. The Card holder 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.
11. The Cardholder agrees to inform Bank in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Cardholder will be held liable for the all the transactions received prior to this notification.
12. The Bank reserves the rights to limit daily transaction including cash withdrawal and purchase by the Cardholder and decide on denomination that would be dispensed from Bank's own Automated Teller Machine (ATM).
13. The Bank shall not be responsible in any way for non-availability of services from ATM or Point of Sale terminals (POS) 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 machine, mechanical or power supply failure or otherwise.
14. Any dispute related with transaction performed through card must be notified to Bank within 30 days of transaction for processing chargeback.
15. It is cardholder's responsibility to check the statement from time to time to confirm correctness of transactions.
16. The Cardholder undertakes to indemnify the Bank against all losses, cost or expenses incurred and sustained by the Bank arising out of Cardholder's failure to observe and obey any of the terms and conditions herein mentioned.
17. The Cardholder will be liable for any kind of violation of foreign currency rules and regulations.
18. The Cardholder is allowed to withdraw in Indian Currency within the limit as prescribed by Nepal Rastra Bank.
19. The Cardholder is restricted to use card for payment of Capital Expenditure.
20. On demand by the bank, the Cardholder should submit necessary details, bills or invoice in relation to the payment made through POS for the purchase of goods and services.
21. The bank reserves the right to restrict the card transaction or provide details of the cardholder to Nepal Rastra Bank for necessary action in case the cardholder fails to comply with the terms and conditions in relation to transaction in foreign currency.
22. The Bank reserves the right to amend these Terms and conditions along with fees and charge without prior notice to the Cardholder and such amendments shall be binding to the Cardholder.
23. All disputes are subject to the jurisdiction of courts in Nepal.

DECLARATION

1. I/We hereby confirm that the information given in the application form is true and correct.
2. The Banks conditions for conduct of account have been read and I/We agree to abide by the rules.
3. I/We agree to comply with the rules of the bank in force from time to time regarding conduct of account and agree to abide by them.
4. All transaction in this account are from legitimate source. If found otherwise, I/We shall bear the consequences thereof.
5. All required documents are enclosed herewith.

Applicant's Signature

Date

D	D	-	M	M	-	Y	Y	Y	Y
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BANK'S USE ONLY

Multiple account check Yes No Match found Yes No

PEP check Yes No Match found Yes No if yes, PEP Associate PEP

Name check in sanction list Yes No Match found Yes No

Black list record check Yes No Match found Yes No

Introducer's Signature, Name and A/c number verified Yes No Reason for non-verification: _____

Risk Category of account Low Risk Medium Risk High Risk

Remarks:

KYC next review date - -

Account Scheme _____

AML Screening ID

Temporary Account Number

Black list record check reference no.

Approved in case of high risk	Checked and Verified by	Verified by
Approving Authority Name _____ Date: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Signature Name _____ AML/CFT Branch Compliance Officer Date : <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Signature Name _____ Branch Manager Date : <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Account Opened by: Name _____ Signature _____ Date: - -

Checked/Approved by: Name _____ Signature _____ Date: - -

Documents Scanned by: Name _____ Signature _____ Date: - -

Documents Approved by: Name _____ Signature _____ Date: - -