



**ATM CARD APPLICATION / REPLACEMENT FORM (TO BE FILLED IN BOLD LETTERS ONLY)**

- NEW CARD  
 REPLACEMENT CARD

NAME: \_\_\_\_\_

ACCOUNT NUMBER:

ACCOUNT TYPE:  SAVING ACCOUNT  CURRENT ACCOUNT

ADDRESS (only for new card application):

Permanent Address	Present Address
Village:	Office / Care Of:
Gewog:	Address:
Dzongkhag:	
Contact No.:	Contact No.:

Note: Contact number should match the number provided while opening account. To update a new number, CIF update form should be filled.

I hereby declare that the information provided above is true and correct.

I authorize BDB to debit my account mentioned above for the settlement of fees and charges related to ATM card and services.

I acknowledge that I have read and understood the Terms & Conditions governing the use of BDB ATM Card and its securities printed on the back of this form and agree to abide by these unconditionally.

(Signature of Applicant

Date:

**For Official Use Only**

\_\_\_\_\_ Branch

Received by: \_\_\_\_\_

Signature: \_\_\_\_\_

User ID: \_\_\_\_\_

## TERMS & CONDITIONS

### 1. Card

- a. ATM card is issued only to Current & Saving Accounts (CASA) operating SINGLY.
- b. ATM card won't be issued to a minor.
- c. The ATM card shall be issued only to the account holder or through an authorization letter.
- d. Non-functioning ATM card due to the carelessness of cardholder will be replaced with replacement fee.
- e. If the card holder wishes to discontinue the ATM facility, the card holder shall submit the ATM Card Block Form to the nearest Branch Office.
- f. The CARD can be used in all BDB ATMs and other Banks' ATM terminal within Bhutan.
- g. The card is a property of the Bank at all times.
- h. The card is non-transferable and shall be used exclusively by the cardholder only.
- i. 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.
- j. The cardholder shall use all reasonable precautions to prevent the loss, damage or theft of the card.
- k. The Bank reserves the complete rights to seize/cancel/ not renew the card issued to the cardholder, if found at later date, the information submitted by the cardholder is false and/or the card has been misused.
- l. The charge for New ATM Card is Nu. 300/-.
- m. The charge for Replaced/Renewed ATM Card is Nu. 200/-.

### 2. Validity of Card

- a. The card is valid for 5 years and remains till the end of the month mentioned in the card in MM/YY format.
- b. The card holder should submit the ATM Card Application / Replacement Form if he/she wishes to avail the card upon the expiry/damage/loss of present card.

### 3. PIN

- a. Green PIN can be generated from any of BDB ATMs.
- b. The cardholder shall not disclose the PIN to any other person. The cardholder undertakes full responsibility for any or all transactions made by the use of the card.
- c. The cardholder is advised to change his/her PIN regularly. He/ She is also advised the same if it is exposed/known by others.
- d. Usage of a wrong PIN three times would invalidate your card for 24 hours.

### 4. Loss of Card and PIN / Skimming of Card data

- a. The cardholder is liable and responsible for any financial loss arising out of unauthorized use of the lost /skimmed card, not reported to the Bank.
- b. The cardholder undertakes to inform the Bank against all losses, damages due to cardholder's failure.
- c. The cardholder shall be fully liable for all card transactions affected via the corresponding PIN by or on behalf of the cardholder.
- d. In the event that the card is lost or stolen or card data is compromised, the cardholder shall immediately notify the Bank. Any transactions incurred prior to proper report of the loss, theft or disclosure shall not be failure from Bank's part.

- e. The cardholder shall remain fully liable to the Bank for any and all debits to the card account arising from any card transactions or ATM transactions effected through the use of the card by any person without the knowledge of or authority from the cardholder.
- f. The Bank may in its absolute discretion issue a replacement for any lost, damaged or stolen card, subject to an applicable card replacement fee for each card replaced all on such terms and conditions as the Bank may deem fit.

### 5. Debits to Cardholder's Account

- a. The Bank has the authority to debit the designated account of the cardholder for all transactions effected and charges for the services used using the card as evidenced by Bank's records which shall be conclusive and binding on the cardholder. The cardholder expressly authorizes the Bank to debit the designated account.

### 6. Daily Transaction Limit

- a. The withdrawal amount per day is Nu.60, 000/-.
- b. The withdrawal limit per transaction is Nu.15, 000/- in BDB ATM machines but the transaction limit changes with the change of ATM machines belonging to other banks. The total withdrawal amount will remain the same irrespective of the machines used.

### 7. Transactions Reports

- a. The transaction log of ATM transactions shall be the conclusive proof of the charges recorded therein as incurred by the cardholder himself/herself.
- b. It shall be the sole responsibility of the cardholder to reconcile the transactions with the account statement every month. Any complaint of the card transactions shall be lodged within 90 days of statement date to the Bank.
- c. The bank shall address the complaint within 7 working days from the date of receiving the complaint.

### 8. Others

- a. Delays in card delivery may take place due to circumstances beyond the Bank's control.

### 9. Amendments

- a. The Bank reserves the right to amend these terms and conditions at any time if deemed necessary.

I, Mr./Mrs./Ms \_\_\_\_\_  
have read, understood and agree to comply with the above Terms & Conditions and the rules of BDB in force from time to time governing the conduct of the Card/Account.

Signature over  
legal stamp