









## TERMS AND CONDITIONS खाता सम्बन्धी सामान्य नियमहरू

- खातावाला(हरू)ले सम्यन्धित खाता संचालन प्रयोजनका लागि बैंकले उपलब्ध गराएको चेकबाट मात्र आफ्नो खाताबाट रकम फिक्स गर्न सक्नेछन् ।
- चेकमा गरिने दस्तखत वैकलाई दिएको दस्तखत नभूना अनुसार हुनु पर्नेछ, र चेकमा केही हेरफेर गरिएमा पूरा दस्तखतद्वारा त्यसलाई प्रमाणित गर्नु पर्नेछ ।
- पछिल्लो मिति र म्याद भएका चेकहरूको मुक्तानी गरिने छैन ।
- बैंकद्वारा प्रदान गरिएको चेकहरूको खातावालाको सम्पत्ति भएकाले ती चेकहरूको लाई खातावाला(हरू)ले सुरक्षित राख्नुपर्नेछ । खातावाला(हरू)ले ती चेकहरूको हराएमा, चोरिएमा वा अन्य कुनै पनि तरिकाबाट भ्रष्टा दस्तखत भई मुक्तानी भएमा बैंकलाई जवाफदेही बनाउनुन पाइने छैन ।
- चेकको मुक्तानी रोक्का गर्ने खातावाला(हरू)को निर्देशनलाई बैंकले पत्रिकृत गर्नेछ, तर कर्षकदाचित्त मुक्तानी हुन गएमा बैंक त्यसको जवाफदेही हुने छैन ।
- खातावाला(हरू) स्वयम्को जिम्मेवारीमा मात्र कलेक्शनका लागि चेक स्विकार गरिनेछ । त्यस्तो चेकहरूको यथासम्भव सावधानी तथा शीघ्रताका साथ मुक्तानी लिने प्रयास बैंकले गर्नेछ, तर कुनै हिसाबमा हानी-नोक्सानी भएको खण्डमा त्यसको जिम्मेवारी बैंकले लिने छैन । तर चेकको मुक्तानी नभै फिर्ता आएको खण्डमा खातावाला(हरू)को खाताबाट त्यस्तो रकम खर्च त्छने अधिकार बैंकसंग सुरक्षित रहनेछ ।
- खातावाला(हरू)को खातामा जम्मा तथा खर्च भएको रकमलाई शुद्धताकासाथ अभिलेख गर्ने कुरामा बैंकले पुरापूर् ध्यान दिनेछ, तर कारणबश कुनै गल्ति भएको खण्डमा बिना सूचना खाता समायोजन गरी सच्याउने र खातावाला(हरू) संग लिन बाकी रकम असुल गर्ने अधिकार बैंकसंग सुरक्षित रहनेछ ।
- खातावाला(हरू) को ठेगानामा कुनै परिवर्तन भएमा त्यसको जानकारी तत्काल बैंकलाई दिनु पर्नेछ । चिठ्ठीपत्र, रेमिटान्स आदि हस्तान्तरणकासागि हुलाक तथा यस्तो कार्यमा सलन एजेन्टहरूलाई खातावाला(हरू) को एजेन्ट मानिनेछ र हिसाब, अपहुँच आदि कुराकासागि बैंकले कुनै पनि दायित्व स्विकारने छैन ।
- अन्यथा सम्मतीता नभएको अवस्थामा दुई वा दुई भन्दा बढी व्यक्तिको नाममा रहेको कुनै खातामा रहेको रकममध्ये एक वा एकभन्दा बढी व्यक्तिको मृत्यु भएमा जीवित व्यक्तिलाई मृतक(हरू)द्वारा कानूननु इच्छावाइएको व्यक्तिलाई(हरू)को रूपमा सो रकम मुक्तानी गरिनेछ, र खातामा बैंकलाई तिरुपुने रकम छ भने जीवित व्यक्तिलाई(हरू) तथा मृतक खातावाला(हरू)को सम्पत्तिबाट सयुक्त तथा पृथक रूपबाट मुक्तान गर्नु पर्नेछ ।
- बैंकको तर्फबाट दिइने नगद रसिद, चेक, सुरक्षणपत्र आदि बैंकको मान्यता प्राप्त अधिकृतहरूको दस्तखत भएमा मात्र प्रमाणित मानिनेछ ।
- सूचना जारी गरी वा नगरीकुनै कुनै वा सबै नियमहरूमा थप गर्ने वा परिवर्तन गर्ने सर्वाधिकार बैंकसंग सुरक्षित रहनेछ, र त्यस्ता परिवर्तन वा थप नियमहरू सबै खातावाला(हरू)का लागि तत्काल लागू हुनेछ ।
- खाता संतोषजनक ढंगबाट संचालन भइरहेको छैन भन्ने बैंकलाई लागेमा वा अन्य जुनसुकै कारणबाट पूर्व सूचनाबिना कुनै पनि खाता बन्द गर्ने अधिकार बैंकसंग सुरक्षित रहनेछ, र यसो गर्नुको कारणबारे खातावाला(हरू)लाई बताई रहन बैंक बाध्य हुने छैन ।
- समय-समयमा बैंकबाट दिइने खाताको विवरणमा अन्यथा भएको जानकारी विवरण पठाएको पन्ध्र(१५) दिनभित्र बैंकलाई प्राप्त नभएमा सो विवरण दुरुस्त भएको मानिनेछ ।
- साधारण बचत खाताको हकमा मासिक न्यूनतम रकममा व्याजदर गणना गर्ने तथा रोयल बचत खाताको हकमा दैनिक मौज्जातामा व्याजदर गणना गरी अर्धमासिक रूपमा निक्षेपकर्ताको सम्यन्धित बचत खातामा जम्मा गरिनेछ । तर चल्ती खाताको हकमा भने व्याज प्रदान गरिने छैन ।
- बचत तथा चल्ती खाता खोल्नको लागि बैंकले समय-समयमा तोकें बमोजिमको न्यूनतम रकम अनिवार्य रूपमा खातामा जम्मा गर्नु पर्नेछ । यदि न्यूनतम रकम भन्दा पनि कम रकम खातामा रहेको छ भने बैंकले उक्त रकममा व्याज प्रदान गर्ने छैन र मासिक रूपमा समय-समयमा तोकिएको नेजर शुल्क लगाउनेछ ।
- खाता खोल्न अनुरोध गर्दा तल उल्लेखित कागजातहरू संलग्न गर्नुपर्नेछः
  - व्यक्तिगत खाताको लागि:
    - परिचय-पत्र (नागरिकताको प्रमाण-पत्र, पासपोर्ट, सवारी चालक अनुमति-पत्र, मतदाता परिचय-पत्र, कर्मचारी परिचय-पत्र, आदि)
- Account holder(s) can only withdraw sums from his/her/their account by means of cheque supplied to him/her/them by the Bank for that particular account.
- Cheques should be signed as per specimen signature supplied to the Bank and any alteration in the cheque must be authenticated by the account holder's full signature.
- Post dated and stale cheques will not be paid.
- Cheques issued by the bank are the property of Account holder(s) and they should take utmost care and keep in safe place under lock. The account holder shall not hold the bank liable if such cheques are misplaced, stolen or encashed in any way of fraudulent signature.
- The Bank will register instructions from the account holder of a cheque for its payment, but it can not accept any responsibility in case such instructions are overlooked.
- Collections are undertaken at the risk of the account holder(s) only. The Bank should endeavor to collect the cheques and the items as promptly and carefully as possible, but it can accept no responsibility in case of any delay or loss. The Bank shall have right to debit the customer's accounts, if they are not realized.
- The bank will take care to see that credit and debit entries are correctly recorded in the accounts of the Account holder(s), 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 holder(s). The Bank shall not be liable for any damage, loss, etc., to the account holder(s) on such errors.
- Any change in the address of the account holder(s) should be immediately communicated to the Bank. The post office and other agents for delivery shall be considered agents of the account holder for all delivery of letters, remittances, etc. and no responsibility can be accepted by the Bank for delay, non-delivery etc.
- In the absence of contract to the contrary the credit balance in any account in the names of two or more persons, on the death of one or more of them shall be payable to survivor as lawfully appointed nominee(s) of the deceased and if there is a debit balance, the survivors and the estates of deceased account holder(s) shall be jointly and severally liable for the repayment thereof.
- A receipt of moneys, cheques, securities, etc., on behalf of the Bank is valid only if signed by duly authorized offices.
- The Bank reserves the right to itself to add or to amend rules at any time and in any manner which the Bank deems necessary with or without notice to the applicants and such amended or additional rules shall immediately thereafter be deemed to be binding to all applicants.
- The Bank reserves the right to itself to close any account without prior notice if the conduct of the account is in the opinion of the Bank unsatisfactory or for any other reasons whatsoever.
- Periodic statement of the account shall be considered correct unless the Bank receive from you in writing to the contrary within fifteen (15) days after dispatch there of by us.
- In case of normal saving account interest will be calculated on month's minimum balance while in case of Royale saving account interest will be calculated on daily balance and credited to related account on half yearly basis. No interest will be provided to current account holder(s).
- The account holder must maintain the prescribed minimum balance as set by the bank from time to time and if the balance falls below the prescribed minimum balance, no interest will be provided and a monthly ledger fee will be charged as per rules of the Bank.
- The following certified document has to be submitted while requesting for opening of account:
  - Personal Account:
    - Identification (Citizenship/Passport/Driving Licence/Voters Card/Employee card etc.

#### MBL DEBIT CARD

1. MBL Debit Card (hereinafter referred to as the card) means the card issued by Machhapuchhri Bank Ltd. (hereinafter referred to as the Bank), to the applicant (hereinafter referred to as the cardholder) for cash withdrawal, balance enquiry and other permitted transactions through all networked Automated Teller Machines (hereinafter referred to as the ATM) and other Point of Sales (hereinafter referred to as the POS).
2. The transaction is permitted through all networked-ATM/POS terminals installed by the Bank and ATM/POS terminals installed by other banks and SCT.
3. For Joint Account, which is, operated on the signature(s) of either anyone or all of the account holders, one or more cards will be issued against the joint account at the request of all the account holders. All the joint account holders will be jointly and severally liable for all transactions processed by the use of the card or cards and the terms and conditions herein shall be jointly and severally binding on all account holders.
4. The Personal Identification Number (PIN) and Card shall be provided to the cardholder at his/her own risk and responsibility. The cardholder should not disclose the PIN or pass of the card to any other person. The bank shall not be responsible for any loss or damage or expenses whatsoever caused by any unauthorized use of card or PIN unless the bank has received notice in writing about the loss or theft of the card or disclosure of the PIN prior to any unauthorized use of the card or PIN.
5. If the card is lost/stolen or mislaid, card division of the bank must be informed through a written application signed by the cardholder. The cardholder shall be liable for all transactions that take place through the lost/stolen card, until bank makes the lost or stolen card invalid, and shall be estimated in writing by the bank.
6. Three times continuous wrong entry of PIN in ATM while attempting to withdraw cash will automatically make the card invalid. In such case the cardholder will have to request the Card Division in writing to make the card reactivated for operation.
7. The bank can create an overdraft in the event of amount drawn in excess of the credit balance in the account. And the cardholder agrees to repay the same on demand at an interest rate, which shall be determined by the bank.
8. The bank reserves the right to recover all the overdrawn amount (including charges, fees and taxes if any) from the account which is payable to the bank as a result of use of the card through ATM/POS terminals. In case the balance in the account of the cardholder(s) is not sufficient to recover all such dues, the bank shall be entitled to recover such dues from the cardholder by legal means.
9. Any fees or charges including transaction fee as applicable shall be charged to cardholder for transactions done through ATM/POS network of the bank. The bank shall decide the fees from time to time, which shall be binding to the cardholder.
10. While withdrawing the cash from the ATM, the cardholder should take in his/her possession all the money for which he has used the card as soon as the money is dispensed by the machine. If the cardholder does not take the money within the stipulated time of the money dispensed, the cardholder's account will be debited but the machine will withhold the money.
11. The bank shall not be liable for any consequential or indirect loss or damage caused due to failure of the ATM or if the ATM is not functioning due to technical or any other reasons including power failure, temporary insufficiency of cash in the ATM.
12. The cardholder further undertakes to accept full responsibility for all transactions made by the use of the card whether or not made with his/her knowledge or authority and he/she shall accept the bank's record of transaction as binding for all purposes. The cardholder irrevocably authorizes the bank to debit his/her account(s) with the amount of withdrawals effected through the use of his/her card.
13. Cardholder can check in his/her statement of Account that shows among other transactions, all debts made by the use of the card and all disputes (regarding card debts) need to be communicated in writing to the bank. Communications shall include the cardholder's name, the amount of any dispute or suspected error and description of the dispute in error. Any communication regarding a dispute or suspected error must be received by bank within forty-five (45) days of the date of dispute or incorrect debit transaction, otherwise the transactions will be presumed to be in order.
14. The bank reserves the rights to cancel the card and stop its operations any time without assigning any reasons/giving any notice whatsoever.
15. The card shall remain the property of the bank and shall be surrendered to the bank on demand.
16. For issuance of the replacement card, the fees, as fixed by the bank from time to time, shall be charged and the card will be issued upon request in writing by the cardholder.
17. As the context required, term herein denoting the singular shall include the plural and vice-versa.
18. The bank reserves the right to add and/or amend these Terms and Conditions including cash withdrawal limit or timing of the service without giving prior notice from time to time which shall be binding to the cardholder.
19. The terms and conditions mentioned above shall become effective immediately after receipt of the card by the applicant.

#### MOBILE BANKING

1. Definitions:
  - \*Account shall mean the bank account and/or credit card account and/or any other type of account so maintained by the Customer with Machhapuchhri Bank Limited for which the Facility is offered.
  - \*Application shall mean the form signed and submitted by the Customer requesting to provide the Facility.
  - \*Bank shall mean Machhapuchhri Bank Limited.
  - \*Customer shall mean the account holder of the bank availing the Facility from the Bank.
  - \*Facility shall mean the MBL Mobile Banking Service provided by the Bank to the Customer with such features as specified by the Bank from time to time.
  - \*Mobile Phone Number shall mean the number specified by the Customer for availing the Facility.
2. The Customer agrees to restrict the use of MBL Mobile Banking services exclusively to the person(s) named in the application.
3. The Customer shall act in good faith, exercise utmost care and diligence in keeping the password/PIN number safe and in secrecy provided by the bank. At no time and under no circumstances shall the customer disclose the Password/PIN number to any other person. The Customer shall report to the Bank immediately upon becoming aware or ought to have known that the Password/PIN number has been disclosed to any un-authorized persons and/or Mobile Phone Number is/have allotted to another person.
4. All instructions for services under the Facility shall be provided through the Mobile Phone Number in the manner indicated by the bank. The Customer shall be responsible in relation to accuracy and authenticity of the instruction provided to the Bank and takes full responsibility for all transactions processed from the use of Facility. The Customer agrees that the access to the Facility shall be through the Mobile Phone Number and any transaction, which originates from the same, whether or not initiated by the Customer, shall be deemed to have originated from the Customer.
5. The Bank reserves the right to suspend or revoke or terminate or cancel or amend the access to the services and/or any of the right given to the Customer to give instructions to the Bank using MBL Mobile Banking services, at any time, without prior notice and assigning any reason.
6. The Bank is not bound to carry out the instructions given by the account holder, if the Bank at its sole discretion believes that such instructions do not originate from the Customer.
7. The Customer desires of using the Facility should both either a sole Account holder or authorized to act independently. In case of joint account, consent of all the joint account holders nominating a single person to give instruction to use the Facility should be obtained. All or any transactions arising from the use of the Facility in the joint account shall be binding on all the joint account holders, jointly and severally. An account in the name of the minor, in which a minor is a joint account holder or any account where the mode of operation is joint, is not eligible for the Facility.
8. The Bank reserves the right to change or add or repeal any or all of the Terms & Conditions at any time, without prior notice to the Customer which shall be binding on the Customer if the Customer continues to maintain or use the services after the effective date of the changes.
9. The Bank reserves the right to prescribe and change the normal service hours during which the services are available and any daily cut-off time for any services or transactions.
10. The Customer may change the password/PIN number at any time but any change shall be effective only if accepted by the bank server.

11. The Bank reserves the right to charge fees in relation to the use and/or termination of the services and to revise such fees at any time without prior notice to the Customer.
12. Bank does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Facility. The Bank makes no warranty or representation of any kind in relation to the system and the network or their function or performance or any loss or damage wherever and howsoever suffered or incurred by the Customer or any other person resulting from or in connection with the Facility.
13. Bank shall under no circumstance be held liable to the customer if the Facility is not available for reasons including but not limited to natural calamities, legal restraints, fault in the telecommunication network or network failure, or any other reason beyond the control of Machhapuchhri Bank Limited.
14. The client may change the PIN number at any time but any change shall be effective only if accepted by the bank server. The bank as a rule does not ask for a customer PIN number.
15. The bank reserves the right to charge fees in relation to the use and/or termination of the services and to revise such fees at any time without prior notice to the client. However, the bank shall determine and notify the client when there are any charges in fees and the charges shall be binding to the client. Fees shall be collected from the client in such manner and at such intervals as the bank may specify.
16. The bank will take reasonably practicable steps to ensure that its systems in connection with the service are installed with adequate security designs and to control and manage the risks in operating the systems. In no event shall the bank or any information provider be liable to the client or any other person for any incidental, indirect, special, consequential or exemplary damages including, without limitation, any loss of use, revenue, profits or savings.
17. The client may terminate the use of the services at any time by giving to the bank prior written notice. The Facility shall cease to be valid and effective immediately in the event of:
  - (a) Closure of designated account(s);
  - (b) Death of a user;
  - (c) The authority of Customer(s) to operate designated account is terminated;
  - (d) The Customer(s) ceases to be an account holder of the bank;
  - (e) The USER requests to the bank to terminate the Services;
  - (f) The Client/USER is blacklisted and/or defaults on a loan or other similar obligation;
  - (g) The Client/USER fails to maintain the minimum balance as stipulated from time to time;
  - (h) The services and these terms and conditions shall be governed by and construed in accordance with the laws of Nepal.

#### INTERNET BANKING

1. The Client agrees to restrict the use of MACH Online services exclusively to the person(s) named overleaf.
2. The client shall act in good faith, exercise utmost care and diligence in keeping the USER ID and the password securely. At no time and under no circumstances shall the customer disclose the user name and/or the password to any other person. The Client shall report to the Bank immediately upon becoming aware that the USER ID/Password has fallen into hands of any un-authorized party.
3. The Client agrees to accept full responsibility for all transactions processed from the use of the MACH Online services.
4. The Client agrees to accept the Bank's record of transactions as conclusive and binding for all purposes.
5. The Bank reserves the right to suspend or revoke or terminate or cancel or amend the access to the services and/or any of the right given to the account holders to give instructions to the Bank using MACH Online services, at any time, without prior notice, and assigning any reason.
6. The Bank is not bound to carry out the instructions given by the account holder, if the Bank at its sole discretion believes that such instructions do not emanate from the account holder.
7. Not to hold the Bank liable, responsible or accountable in anyway whatsoever arising by any malfunction or failure of the MACH Online Services.
8. Notwithstanding to and without prejudice to the generality of provision of (7) above the use of MACH Online services shall be at your sole risk and we also accept any and all risks, incidental to or arising out of the use of the MACH Online services.
9. Joint account holders are inter-alia jointly and severally bound by these terms and conditions and are jointly and severally liable for all transactions processed by the use of the MACH Online Services irrespective of whether the transactions have been given by one or more of the Joint Account Holders.
10. All rules and regulations governing the operations on Current, Savings, or any other type of account shall be applicable to MACH Online transactions relating to such accounts.
11. The Bank reserves the right to change or add or repeal any or all of the terms & conditions at any time without prior notice to the client which shall be binding on the client if the customer continues to maintain or use the services after the effective date of the changes.
12. The bank reserves the right to prescribe and change the normal service hours during which the services are available and any daily cut-off time for any type of services or transactions. Any instruction of the client received by the bank after any applicable daily cut-off time shall be deemed to be received on the next business day. The bank may specify business day and daily cut-off time by reference to the time of various markets operating in different time zones.
13. The USER must be a customer of the bank. To access the services for the first time, the customer is required to authenticate a prescribed Application form manually indicating his/her acceptance of all the terms and conditions governing the use of the services and to provide such information as the bank may reasonably specify for identifying him/her and designate accounts approved by the bank to be accessed by the customer to avail the services.
14. The customer acknowledges that there may be a time lag in transmission of instructions, information, or communication via the Internet for which the bank shall not be held liable.
15. The client may change the password at any time but any change shall be effective only if accepted by the bank. The client cannot change the USER ID. However, the bank may change the user ID at the client's request or at its own discretion.
16. The bank as a rule does not ask for a customer password.
17. The bank reserves the right to charge fees in relation to the use and/or termination of the services and to revise such fees at any time without prior notice to the client. However, the bank shall determine and notify the client when there are any charges in fees and the charges shall be binding to the client. Fees shall be collected from the client in such manner and at such intervals as the bank may specify. In addition to the fees, the bank may prescribe minimum balances to be maintained in accounts for availing the Internet banking services.
18. The bank will take reasonably practicable steps to ensure that its systems in connection with the service are installed with adequate security designs and to control and manage the risks in operating the systems. None of the bank or any information provider warrants or represents that the services and the information are free from virus or other destructive features, which may adversely affect the client's hardware, software or equipments. In no event shall the bank or any information provider be liable to the client or any other person for any incidental, indirect, special, consequential or exemplary damages including, without limitation, any loss of use, revenue, profits or savings.
19. The client may terminate the use of the services at any time by giving to the bank prior written notice. The services shall cease to be valid and the bank shall be entitled to the immediate restriction of the user in the event of:
  - (a) Closure of designated account(s);
  - (b) Death of a user;
  - (c) The USER (s) authority to operate designated account is terminated;
  - (d) The USER(s) ceases to be a customer of the bank;
  - (e) The USER requests to the bank to terminate the Services;
  - (f) The Client/USER is blacklisted and/or defaults on a loan or other similar obligation;
  - (g) Client/USER fails to maintain the minimum balance as stipulated from time to time.
21. The services and these terms and conditions shall be governed by and construed in accordance with the laws of Nepal and the client submits to the non-exclusive jurisdiction of the courts of Nepal. These terms and conditions will stand amended if law, government regulations or directives issued by Nepal if law, government regulations or directives issued by Nepal Rastra Bank, necessitate such amendments or changes.
22. Right now following features are available in MACH Online Services:
  - (a) General Activity Log, Change Password, Change profile, Contact us, Download statement, Change of address;
  - (b) Account Enquiries: Account balances, Account statement, Loans and Deposits.



**Machhapuchchhre Bank Limited**

माछापुच्छ्रे बैंक लिमिटेड

## DEPOSITOR'S NOMINATION FORM

(TO BE FILLED BY INDIVIDUAL DEPOSITORS ONLY)

Dear Sirs,

I, ..... maintaining Current/Savings/Term Deposit Account No. .... with your Bank hereby give details of the nominee(s) to receive any sums of amount which may be due to from Bank in the event of my death.

Mr./Mrs./Miss .....  
Sons/Wife/Daughter of .....  
Date of Birth ..... Age.....  
Relationship .....  
Permanent Address .....  
Contact Address .....  
..... Tel No. ....

and in the event of the death of above nominee(s).

I appoint the following alternate nominees (s).

Mr./Mrs./Miss .....  
Son/Wife/Daughter of .....  
Date of Birth ..... Age .....  
Relationship .....  
Permanent Address .....  
Contact Address .....  
Tel No. ....

.....  
*Signature*

A/c No. ....

Witness:

1. Signature .....  
Name .....  
Address .....

2. Signature .....  
Name .....  
Address .....

MB/008

# KNOW YOUR CUSTOMER

Name :-

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Father's Name/Husband Name:-

Permanent address:

Copy of Citizenship/Copy of Passport/Water Bills/Electricity Bills etc. to certify the same

Map of permanent address:

Local Contact address ( If different from permanent address)

Map of the Local address:



..... Branch

Date : .....

**MANDATE FOR OPERATING SAVING/ROYALE SAVING ACCOUNT**

(Saving/Royale Saving Account No.....)

I, the undersigned.....(Mandator) request you to treat and consider until you receive written directions from me to the contrary, Mr/Miss/Mrs..... (Mandatee) as fully empowered in respect of above account(s) for me, and on my behalf and account, and in my name

- To draw, sign and endorse cheques, receive account statement and other orders, and receipts for money owing by you to me, notwithstanding that debiting or any such cheques, order or receipts to the account may cause the said account to be overdrawn or any overdraft to be increased thereby,
- To withdraw anything received or held by you by way of security or for safe custody or collection or any purpose whatsoever.

And generally, in all dealings and transactions between me and you, to act as fully and effectually or intents and purpose as I could if personally present and acting in the matters and transactions aforesaid and also in all other matters and transactions as may arise in the course of draw & deposit money, receive account statement and other orders for all of which this shall be a sufficient authority to you. In case of my death, as to all matters and things will be governed by the Nomination Form filled by me or by the law of the kingdom of Nepal.

..... will sign .....  
(Name of Mandatee)

Mandator's Relationship with Mandatee.....

Dated .....

.....  
Signature of Account Holder (Mandator)  
Saving /Royale Saving A/c No.....