

MBL MOBILE MONEY (M3) APPLICATION FORM

Dear Sir/ Madam,

I request you to kindly provide me the MBL Mobile Money service as details given below:

Mobile Money Subscription Modification on existent Subscription of MBL Mobile Money

Account Name:

Source Account Number 1: Alias (Short Code)

Source Account Number 2: Alias (Short Code)

Address:

Email Address:

Mobile No.: Tele No.:

Father's Name:

Grand Father's Name:

MBL Mobile Money Facilities:

Inquiry
Balance
Forex
Banking Hour
Last five transaction

Utility Bill Payment
Nepal Telecom Postpaid Mobile Bill payment
Nepal Telecom Prepaid Re-charge PIN purchase
CDMA Re-Charge PIN purchase
NTC land Line Bill Payment
Other Merchant Payment

Transaction Alert

Fund Transfer to Destination Account

Details of Destination accounts, if the services is intended for other accounts as well to transfer the fund form source account:

Destination Account No.:	Account Holder Name:	Alias (Short Code)
1) _____	1) _____	_____
2) _____	2) _____	_____
3) _____	3) _____	_____
4) _____	4) _____	_____
5) _____	5) _____	_____

Signature of Account holder

Date _____

Note: The Alias can be 1 to 5 digit alfa-numeric character that customers wish to set
Different account should have different alias.

FOR OFFICIAL USE ONLY

Application received on : Application forwarded to Card Dept on

Signature verified by: _____

Name : _____ Approved By : _____

Date : _____ Date : _____

TERMS & CONDITIONS

1. THE AGREEMENT

MBL MOBILE MONEY (M3) account is subject to following terms and conditions. Application made to subscribe the service and consequent use of it in any merchant establishment for any transaction will constitute the acceptance of the following terms and conditions.

2. Definition of terms and conditions

Unless the subject or context otherwise requires;

"Bank" means Machhapuchchhre Bank Limited.

"Account" means the account maintained at Machhapuchchhre Bank Limited to record the transactions and the entries.

"Debit" means the movement of funds out of an account.

"Credit" means the movement of funds into an account.

"Merchant" means any corporate, entity, person, and other types of establishment who is authorized to accept the payment made through Mobile for goods and/or services purchased.

"Agent" means all the branches of bank/or any corporate entity, person, and other types of establishment who is authorized to receive deposits [Cash-In] and facilitate withdrawal [Cash-out] on behalf of the bank.

"PIN" means personal identification number attached to subscribe for use in transaction to identify genuine account.

"SMS" means short message service consisting of a text message exchanged between mobile phone devices.

"User Manual" means a booklet supplied that describes the use and functionality of MBL MOBILE MONEY (M3)

"Mobile users" Mobile users of Nepal telecom and/or mobile network operator or other service provider that may be added in future.

3. APPLICATION

Mobile users can avail M3 services by duly submitting documents required in application. User must provide personal details and certain other information required in the application. User must provide complete and accurate information. Bank reserves the right to accept or reject the application in its sole discretion.

4. Fees and other charges

User will be liable to pay specified fees for using the services. Details of prices and charges for using M3 services has been provided in the User Manual. The Bank shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the services with or without prior notice to the Customer.

5. Operation

SMS will be used as a mode of communications for the Services. The SMS will be sent to and from the Customer's nominated mobile phone number and the Bank's designated number (4545). However, the Bank shall not be liable for any loss or damage the Customer may suffer as a result of any person other than the Customer accessing the SMS with respect to the Services.

For security purpose, transaction limit will be placed in the account to ensure the safety of fund.

User must authorize the transaction by entering the PIN number or by such other method bank may prescribe from time to time.

User should make sure of the success of transaction and receive a valid proof [SMS confirmation] of transaction.

User will not be able to transfer or make payment more than specified limit even if s/he has balances in his/her account. Any attempt for transaction exceeding such limit will not be allowed.

6. Security and prevention of un-authorized use:

User/Subscriber is fully responsible to keep the PIN confidential.

User/Subscriber is solely responsible for all transactions done through mobile phone using the PIN number and entries made in the account. User shall indemnify the bank for any claim made against it in respect of such transaction.

The user undertakes to immediately contact the bank in the event of loss of mobile phone. The bank will disable the use of such mobile phone to transfer, withdraw and/or make payment as soon as the bank reasonably can. User/Subscriber shall continue to be liable for all transactions, transfer, withdrawal and payments until the bank is informed and the mobile phone is disabled for any use.

Disability placed on the User M3 will be removed when requested by the User submitting such request along with valid Id documents.

7. STATEMENT

User/Subscriber can request for statement of his/her account that shows among other things, all transactions and debit of the account. User must check such statement and communicate to the bank within 60 days for the receipt of such statement for all disputes regarding statement and/or transactions.

User/Subscriber may request for balance or mini statement for his/her account through mobile

8. DISCLAIMER:

Bank will not be liable for any loss arising from any failure, malfunction, or delay and disruption in mobile network, mobile or any of its supporting or shared networks, resulting from any other circumstances beyond its control. The bank will not be liable for any consequential or indirect loss or damages.

Bank shall not be responsible for any defective merchandise or services procured through M3.

Bank will not be liable for merchant's failure to accept payment made by the M3 in any event.

Bank can stop the facility of User/Subscriber upon breach of these terms and condition.

9. GENERAL:

User/Subscriber must notify the bank immediately the change of details provided in an application.

Bank may from time to time add, amend, or change the above mentioned terms and conditions along with fees and charges and User will be unconditionally liable to accept and adhere to all such additions, amendments and changes. The notification of such additions, amendments and changes will be communicated.

If any provision of these terms and conditions become unlawful or unenforceable for any reason, the remainder of it will remain valid and enforceable.

I/We confirm/accept all the above mentioned terms and conditions.

Signature

Date
