

Nabil Gold Savings प्रस्ताव:

Particulars	Details
Account type	Savings Deposit
<u>Account Operations</u>	
Minimum Deposit Amount	NIL
Type of depositors	Nepalese Citizen 18 years and above
Interest Rate* (* Interest rate is subject to change as per market movement, NRB regulations etc.)	7.05%* p.a. (Payable quarterly)
Currency	NPR
Interest Payment Frequency	Quarterly and upon closure of account
Account Statement	Free
Cheque Book	Free
Balance Certificate	Free
Good For Payment (GFP)	Free
Stop Payment	Free
Locker Facility	50% Discount (Subject to Availability)
<u>Remittance Features</u>	
SWIFT Transfer/ Demand Draft	50% discount on bank fee
Communication Charge/ Other Bank Charges	On actual basis
ABBS	Free
<u>Card/ e-Channels</u>	
Mobile banking	Free
Internet banking	Free Issuance
	Re-issuance Pin Charge: Free
Viber Banking	Free
Visa Electron Debit Card (Domestic)	Free
Master Card & Visa Credit Card (Domestic)	Free
	Joining Fee- Free
Nabil iCard	25% Discount
Visa Intl Pre Paid Card (USD)	Free
Nabil Installment	Facility Available
Connect IPS	Available



6. NABIL M-BANK /NABIL SMARTBANK (MOBILE BANKING) FOR PERSONAL ACCOUNT

Nabil M-Bank is our latest technology (Internet and SMS based) based mobile banking service. You can not only have access and control on your account through the use of Nabil M-Bank but also perform various banking transactions from your own mobile phone set. We offer following services through Nabil M-Bank:

- Balance inquiry, statement Requests, Cheque Book request
- Fund Transfer
- Utility Payment
- Recharge Cards
- Transaction Alerts

7. VIBER BANKING

Accounts Related Features:

Balance Enquiry, Mini Statement, Account Details, Exchange Rate Query, Interest Rate Query, News Feeds & Notices, Branch and ATM Location; Product Information, Social Network, Promotion & Offers, Social Activities, Comments and Feedback.

8. REMITTANCE

- a) **Foreign Inward Remittances:** through wire transfer, Western Union and cheque collection.
- b) **Outward Remittance:** through Swift Transfer, Demand Draft, FCY cash sales, Prepaid Cards, Manager's Cheque etc.
- c) **Foreign Currency Cash Sales:** Nabil Bank also provides buying and selling services of Foreign Currency Cash.

9. CONSUMER LENDING (RETAIL LENDING)

Nabil is committed to provide its customers the highest standards of services when it comes to their personal financial needs. We offer Auto Loans, Housing Loans, Education Loans, Personal mortgaged Loans etc. at very competitive interest rates, payable in easy Equal Monthly Installments (EMIs).



- Can be used to purchase merchandise/services at any mastercard accepting outlet
- Accepted in both electronic (EDC Terminal) and manual environment
- Can withdraw cash from ATMs of Banks accepting mastercard /Visa Card
- Easy & secure access to ecommerce online transaction
- Chip based card with CHIP+SIGNATURE verification method for POS transactions
- Interest free credit period of minimum 15 days to maximum 45 days
- Free transaction alert service for card transactions and billing information in both registered mobile number & email address

Prepaid

- No bank account required
- No interest and late payment fees
- Can be topped up any time during the validity of card (within NRB criteria)
- Availability of balance enquiry option as well as issuance of balance certificate

4. NABIL INSTALMENT (SUPPLEMENTARY SERVICE OF NPR CARD)

We make purchase affordable, easy & hassle free with EMI - Buy now pay later scheme. This product is especially designed for NPR credit card holders.

Key Features:

- Buy Now Pay Later.
- Own your desired product/services on easy EMI payment.
- 0% interest scheme.
- Financing from NPR 20,000 upto NPR. 200,000/-
- Additional exposure on your credit card.
- Varieties of products: Home Appliances, Electronic Gadgets, Furniture & Furnishings, Gold & Diamond Ornaments, Travel & Tour Packages and many more.

5. NABILNET (INTERNET BANKING)

We offer state of art and fully secured online banking popularly known as NabilNet having following features:

a) Supported transactions

- Balance Inquiry, Statement.
- Fund transfer (within Nabil Bank accounts only)
- Utility Payments
- Credit Card bill payments

b) Other features

- No subscription or annual fees
- Account with Nabil bank mandatory



Eligibility:

- NPR Individual Savings Accounts (except joint a/c) under all deposit schemes
- Age range-16 completed to 64 years running.
- Maintenance of balance for getting coverage (Deposit month): Daily minimum balance of NPR 35,000/- & above throughout a Nepali month.
- Insurance Coverage month: Next Nepali month of the Deposit Month.

3. CARDS

A. Domestic Cards (Nabil Visa Domestic Debit Card/ Nabil Visa Domestic Pre-Paid Card/ Nabil Visa/ MasterCard Domestic Credit Card)

Nabil Visa Domestic Debit Card and Nabil Visa/ mastercard Domestic Credit Card are accepted at over 500,000 merchant outlets and 100,000 ATMs in Nepal and India. Nabil Visa Domestic Debit Card can be availed and used without any hassle of limits, interests, late payment fees and other penalties. Nabil Visa Domestic Pre-Paid Card (Non-personalized) is widely accepted at par with Nabil Visa Domestic Debit Card and can be availed instantly at any of our branch without having to open an account in the Bank.

Features

- Valid in Nepal, India & Bhutan
- 4 years validity
- Can be used to purchase merchandise/services at any Visa/master card accepting outlet
- Can withdraw cash from ATMs of Banks accepting Visa
- Accepted in both electronic (EDC Terminal) and manual environment
- Free transaction alert service in both registered mobile number & email address
- Easy & secure access to ecommerce online transaction
- Chip based card with CHIP+PIN verification method for both POS & ATM transactions
- 365 days support service

Pre-Paid Card

- Can be topped up any time during the validity of card.
- Statement of prepaid card account provided from all branches on demand

Credit Card

- Convenient payment option between 10% to 100%
- Interest free credit period of minimum 15 days to maximum 45 days
- Can avail goods & services under **Nabil Installment** Scheme (with easy EMIs) at 0% or interest rate offer from our selected merchants

B. Int'l Cards USD Denominated (Mastercard Credit Card/ Visa Pre-Paid Card)

Features

- Valid worldwide except in India
- 4 years validity

Signature



PRODUCTS & SERVICES

1. NABIL GOLD SAVINGS ACCOUNT

Our "Nabil Gold Savings Account" scheme is made to suit individual requirements.

Required documents to open accounts:

- Citizenship Copy
- A set of account opening application form
- A recent Photograph
- Letter from employer (for payroll account)

2. NABIL CARE (INCLUSION OF CRITICAL ILLNESS & TERM LIFE INSURANCE COVERAGE FEATURE)

Saving our life should not cost our life savings! -

We are pleased to announce inclusion of hassle free insurance protection features to NPR individual customers saving accounts with Insurance Coverage against 13 Critical Illness (CI) and Term Life (TL) through our insurance partner, Metlife (American Life Insurance Company Limited) without any cost to account holder.

To obtain such facility, the employee needs to maintain minimum balance of NPR 35,000/- in savings account.

With this feature, our eligible savings account holder will get:

- Lump sum of NPR 300,000/- upon diagnosis of below mentioned 13 Critical Illness (CI)
- NPR 75,000/- Term Life (TL) coverage on death due to any cause except suicide.

Key Features:

- Risk Coverage for below 13 Critical Illness

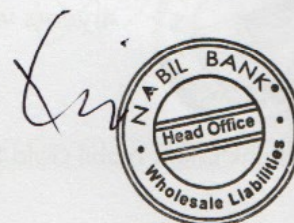
SN Diseases

- 1 Major Cancers
- 2 Strokes
- 3 First Heart Attack
- 4 Serious Coronary Artery Disease
- 5 Heart Valve Surgery
- 6 Primary Pulmonary Hypertension
- 7 Major Organ/Bone Marrow Transplantation Only

SN Diseases

- 8 End-Stage Lung Disease
- 9 End-Stage Liver Failure
- 10 Fulminant Hepatitis
- 11 Kidney Failure
- 12 Coma
- 13 Aplastic Anaemia

- NO COST to be borne by the customer, all cost will be borne by the Bank itself
- Easy and hassle free claim process and settlement
- No hassles of Medical bill submission



Critical Illness & Term Life Insurance*	Coverage of: Rs. 300,000/- for 13 Critical illness Rs. 75,000/- for Term Life Insurance
	Rs.375,000/- Total coverage in case of death caused by CI.
<u>Consumer Lending</u>	
Retail Loan 1. Auto 2. Housing 3. Education 4. Mortgage	Base Rate plus Prime premium rate
	Loan Administration Fee (LAF): Discount of 25 basis point.

*Age limit for insurance coverage: 16 to 64 years.

* Subject to maintenance of minimum balance of NPR 35k in CIC&TL

* CIC & TL is applicable for NPR Account Holder

Note:

- Interest rates and fees quoted are subject to change, due to market movements, NRB regulations.
- Base Rate is published quarterly as per Nepali calendar.
- Credit facility including credit cards is subject to successful compliance of the bank's credit norms.
- Services shall be provided as per the general rules of the bank.
- Retail Loan Facility is only applicable to Nepalese Citizen.

