

# **Application for Issuance of Maestro Debit Card**

Date: \_\_\_\_\_

The Branch Head  
Druk PNB Bank Ltd.,  
BO: \_\_\_\_\_

**My/Our Saving Fund/Current A/c No \_\_\_\_\_ with you.  
Issue of Maestro Card**

I surrender herewith my existing proprietary card No \_\_\_\_\_ which may please be hot listed and replaced with new Maestro Card.

OR

I have not been issued any card for my above a/c. Please arrange to issue Personalized/Non-Personalized Maestro Card for my a/c & oblige.

**I undertake to abide by all the terms & conditions related to issuance of Maestro Card and have read & agree on the charges applicable for use of the same as detailed here under:**

## **Fee Structure on use of Maestro Card**

- Our fee for Cross Border Maestro Card Issuer Transactions in countries other than India/Bhutan : Nu.150/- per financial & Nu.15/- per Non-financial transaction.
- Our fee for Maestro Card Issuer transactions happening on ATMs of banks other than PNB in India: Nu.75/- per financial & Nu.15/- per Non-financial transaction.
- In a month 5 financial transactions happening on ATMs of other Banks in Bhutan are free, thereafter Nu. 12/- will be charged per transaction.
- For non-financial transaction happening on ATMs of other banks in Bhutan: Nu.8/- per transaction.
- Our fee for transactions happening on Druk PNB Bank's ATMs in Bhutan: Free of charge
- Our fee for transactions on ATMs of PNB:India will continue to be recovered as Nu.50/- per financial & Nu.5/- per Non-financial transaction.
- Maestro Card issuance/replacement/Annual charges @Nu.500/-
- Maestro Card replacement charge @ Nu.250/-
- Maestro Card re-pin charge @Nu.25/-

### **Important:**

**In addition to above, International Banks in some of the countries also levy separate ATM Access Fee at the time of ATM transaction, which may vary from country to country. For example in case of Thailand, acquiring banks recover BHT180.00 as ATM Access Fee for each transaction.**

**Signature of a/c holder**

**DRUK PNB BANK LTD.**  
**BO:** \_\_\_\_\_

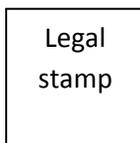
Date: \_\_\_\_\_

**Undertaking on use of Maestro ATM/Debit Card by Bhutanese Nationals in countries other than India/Bhutan**

Ref: My/Our SB/CA a/c No. \_\_\_\_\_ with you.

With reference to my request for issuance of Maestro ATM/Debit Card, I unconditionally/irrevocably undertake as under:-

1. Use of card shall be restricted for general travel related expenses or towards misc. purchases during self travel to third country/ies (Other than Bhutan/India).
2. The card holder travelling to third country/ies can travel without producing necessary documents. The amount on the card shall not exceed USD 1000.00 or equivalent per calendar year and the facility of Annual Travel Quota is not entitled to card holder.
3. The ATM/Debit card will not be used for making import payments requiring import license/capital transaction.
4. If I violate any of the above conditions, Bank will be free to disclose my details to RMA for taking an appropriate action against me. In such an eventuality, Bank will also be free to deactivate my card with immediate effect without any prior information to me.



Signature: \_\_\_\_\_  
(Pls sign across Legal stamp)

Name of Account Holders (s): \_\_\_\_\_

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## ATM Facility Rules

1. Only literate and normal persons are eligible for ATM Card.
2. A literate person shall mean a person who can read and write in English (at least able to read and understand this ATM Facility Rules).
3. For ATM Card obtained without being a literate and normal person, the issuer shall not be responsible for loss of money through ATM withdrawals.
4. Pin code of the ATM Card is known only to the ATM Card owner and should keep it to herself/himself. It should not be disclosed to anyone (implied that ATM Card shall never be allowed to be used by others).
5. Pin code can be changed at the ATM any times. For security, the pin code may be changed now and then. However, the received pin code with the ATM Card should be changed.
6. Any indicia of having disclosed the pin code to others or allowed others to use the atm card shall waive the rights to claim his/her money lost through ATM withdrawals.
7. ATM Card owner shall provide the mobile numbers to the issuer for receiving the text message of his/her ATM card withdrawal.
8. Upon receipt of any text message which are not withdrawn by him/her shall be immediately reported to the issuer.
9. Loss of ATM Card shall be reported to the issuer immediately.
10. Case of not receiving the money withdrawn but debited the account or others should be reported to the issuer within 45 days of the happening.
11. For complaints with regard to ATM Card, contact the respective ATM Card issuer Branch at telephone no:
  - a. Thimphu Branch : +975-2-324497/325936
  - b. Phuntsholing Branch : +975-5-253660/661/662/670
  - c. Wangdue Branch : +975-2-481932/481933
  - d. Gelephu Branch : +975-6-252246
  - e. Paro Branch : +975-8-271036
  - f. Trongsa Branch : +975-3-528012
12. Not Providing mobile number to the issuer, or keeping the mobile number in disuse or defunct, or not timely reporting to the issuer when text message of doubtful withdrawal is received; or not reporting immediately when ATM Card is lost shall waive his/her rights to claim the lost money.
13. ATM user should visit the bank's official website [www.drukpnbbank.bt](http://www.drukpnbbank.bt) and read through the Guidelines on prevention of fraud relative to ATM cards called **skimming**

Customer Signature.....