

## ATM FAQs

Feb 29, 2012

### Why NSBL Visa Debit Card?

- Easy Payment
- Convenient
- Emergency use
- Easy for travelers
- Cheapest and the Best for use in India where you can get unmatched access in more than 32000 ATMs.
- Moving together with technology
- Competitive issuance fee and cash withdrawal charges

### What type of cards does Nepal SBI Bank issue?

We issue domestic Visa Debit Card ,Prepaid domestic cards and USD visa international debit card.

### How to avail NSBL DEBIT Card?

To subscribe for NSBL DEBIT CARDS, our account holders can visit any of our branches and submit the duly filled card application form, along with one passport size photo. The bank reserves the right to accept or reject any application. Card application forms are available at all our branches.

### How long will it take to avail the card facility once the application has been submitted to the respective branch?

If it is normal Visa Debit Card, it will be ready within 25 days.

If it is Prepaid card, you can avail the facility instantly.

### How long is the card valid for usage?

The card is valid for 5 years

### Shall I get a renewed card against the expired one?

Upon the expiry of your card, you can get a renewed card. However, in case of Bharat Yatra card, there is no option for card renewal. New card needs to be purchased once the existing card is expired.

### Can I close the card on my wish?

Card can be closed anytime as per the wish of the customer.

### Is there any difference between normal Visa Debit Card and Prepaid Card?

The difference between normal Visa Debit Card and Prepaid card is that the former has customer name printed in the face of card and the latter has BHARAT YATRA printed in it in the place of customer name. Similarly, for normal debit card, the applicant must maintain account with Nepal SBI Bank , where as for pre-paid card maintaining account is not necessary. Other facilities are same as normal card.

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### **Where can the cards be used?**

**NSBL Visa Debit Card** and **Prepaid Card** can be used in Nepal & India for cash withdrawal as well as purchase.

### **How much charge I have to pay for new card?**

For the first time, you have to pay just Rs. 600\*/- for normal Card which will be valid for 5 years. (\* subject to change as per account scheme)

### **What if the card gets lost or stolen?**

Please inform NSBL to block the usage immediately. However, you must send a written application also at the earliest. Please note that you are fully liable for the transactions processed up to the time NSBL is notified of the lost/stolen card. The Bank will issue the replacement of the lost/stolen card upon your written request with applicable charges. However, you cannot get replacement card for Bharat Yatra Card.

Customers can contact directly our call centre at Kathmandu at the following numbers to block the card:

TELEPHONE NUMBER: +977 1 4423375 ( From Mobile or abroad)

Customers can contact directly our call centre at Bangalore at the following numbers to block the card:

TOLL NUMBER : 1800112211 ( From MTNL/BSNL lines in India)

TELEPHONE NUMBER: + 91 80 26599990 ( From Mobile or abroad)

### **Is there any charges on lost card?**

The customer should pay NPR 100.00 for lost card.

### **If PIN forgotten, can I get new PIN immediately?**

A new PIN will be generated and it takes around 25 days to get new PIN. But you have to submit written application to the branch where you have applied for card.

### **Is there any charges for Re-pin generation?**

NPR 100 should be paid to re-generate the pin.

### **If card trapped in ATM, how can I get my card?**

You have to contact to the ATM linked branch on the same day with valid identity card. Bank has right to reject the request if the document got suspected or user could not provided the ID.

### **What is the withdrawal limit?**

There is daily and monthly cash withdrawal limit stated as under

### **Domestic debit and prepaid card.**

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#### Daily Cash Withdrawal Limit

- NSBL ATMs in Nepal : NPR 40,000|-
- Other ATMs in Nepal : NPR 24,000|-
- ATMs in India :
- Per transaction: INR 10,000|-
- Per day: INR 15,000|-

#### Monthly Cash Withdrawal Limit

- NSBL ATMs in Nepal : Limit not applied
- Other ATMs in Nepal : NPR 160,000|-
- ATMs in India : INR 100,000|-

#### USD Pre-Paid Debit Card

Daily Cash Withdrawal Limit from ATM: \$1000 Or Equivalent

Per transaction Cash Withdrawal Limit: \$250 or Equivalent

POS transaction daily: \$500 or Equivalent

#### **How much charge to be paid in each withdrawal?**

Charges differs in each case. If you use **NSBL Visa Debit Card** in our own ATMs, there will not be any charge in any of the transaction:

- Cash Withdrawal
- Fast Withdrawal
- Balance Inquiry
- Mini Statement
- PIN Change.

-If you use **NSBL Visa Debit Card** in Visa Networked ATMs in Nepal you will be charged NPR 50 only for any transactions.

-If you use **NSBL Visa Debit Card** in State Bank Networked ATMs in India, there will be a charge of Rs. 200/- # per Cash Withdrawal and NPR 20\* will be charged for Balance Inquiry and no charge on POS transaction \*\*.

-If you use **NSBL Visa Debit Card** in Visa networked ATMs in India(other than State Bank ATM), there will be a charge of Rs. 250/- # per Cash Withdrawal and NPR 20\* will be charged for Balance Inquiry and no charge on POS transaction \*\*.

**(\* Effective from 3<sup>rd</sup> Sep 2013)**

**(# Effective from 11<sup>th</sup> Sep 2017)**

**(\*\* If the card will be used on petrol station at India, The acquirer can levy 2.5% extra)**

- If you use NSBL International VISA Debit Card (VYC), there will be a charge of USD \$5 per transaction for cash withdrawal and \$1 for balance inquiry.

-If you are doing transaction and balance enquiry on VISA and SBI Group network(other than Nepal SBI Bank) ATMs, the balancing figure will be shown in INR currency

#### **Should I apply for new card if I want to link for a new account?**

Multiple accounts can be linked in the same card. You need not to apply for a new one for this purpose. Submit your application to the branch mentioning Your Card No, Name, Account Number (primary) and the new account number (also mention the type of account to be linked with the card eg. Saving, Current). But bank reserves the right to accept or reject

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the request.

#### **Can a customer get a card linked with his/her Overdraft Account?**

There is no such provision.

#### **Can a joint account holder get NSBL Visa Card?**

Joint account which can be operated by any of the account holder can apply for NSBL Visa Debit Card. It can be issued to one or both of the account holders upon their written consent. Whereas, bank reserves the right to accept or reject the request for issuing the card for both account holder.

#### **I missed to collect cash from the ATM or I tried to withdraw cash from the ATM but machine did not dispense cash where as my account has been debited. In such case what should I do to get my money back?**

We require your written complaint. On the basis of your complaint, we will process for it and your account will be credited after we receive chargeback/reimbursement from the concerned bank (ATM). For this we require following details along with your complaint letter:

- Your card No.
- 2. Your account No.
- 3. Your Name
- 4. Transaction amount
- 5. Transaction date
- 6. Transaction no. (Retrieval Reference No.)
- 7. Bank Name
- 8. ATM ID
- 9. Transaction slips receipt from the ATM

#### **Can I use International Cards in Nepal SBI ATM?**

Yes, you may use any international card issued by VISA or MasterCard in Nepal SBI ATMs. The transaction limits and charges for International cards are as follows:

Access fee per withdrawal\*: NPR 395.00

Limit per transaction: NPR25,000.00

(\*Access fee is applicable in all international cards except VISA International cards issued by VISA EuroZone members.)

#### **What do the response codes in the ATM transaction slip mean?**

Those are the codes that denote the nature of your transaction. The codes specify whether you were able to successfully complete your transaction or any other error occurred. For a complete list of resp codes and their meaning, [read more](#).

**(If you have any queries regarding our Card services, please do write to us.)**

**Email ID: [atm@nsbl.com.np](mailto:atm@nsbl.com.np)**

**Ph. No.: +977 1 4423375**

**Website : [www.nepalsbi.com.np](http://www.nepalsbi.com.np)**



**NEPAL SBI BANK LIMITED**

Hattisar, Kathmandu, Nepal

TEL: 00-977-1-4435516 00-977-1-4435516

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