

## Mobile Banking (Mero Saathi)

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Away from home, balance enquiries can be made and/or money sent to the loved ones or bills can be paid anytime 24x7!!! That is what Nepal SBI Bank's **Mero Saathi** offers -convenient, simple, secure, anytime and anywhere banking.

**The service is available to both NT(Nepal Telecom) and Ncell users.**

Presently, we are offering following services through this mobile channel:

### **Inquiry Services:**

- Account Balance
- Exchange Rates
- Banking Hours

### **Alert Services:**

Deposit/Withdraw Transactions

### **Transaction Services:**

- Balance Transfer (within NSBL Accounts)
- NT's PSTN Bill Payment
- NT's ADSL Bill Payment
- NT's GSM and CDMA Recharge PIN Purchase
- Ncell Pro Payment
- Broadlink & DishHome Recharge PIN Purchase

### **Nepal SBI Mobile Banking (Mero Saathi – Mobile Wallet)**

Nepal SBI Bank Limited has launched a premium service to its valued customer "Mero Saathi- Mobile Wallet" service, which uses mobile phones to provide access to financial services. The service runs on a mobile phone application for convenient operation. These services are available at your finger tips, beyond regular banking hours.

This service allows users to store cash balances in their mobile phones. Users can deposit and withdraw cash from their mobile phones and use the stored cash value to make payments to merchants, remit to anyone, anytime, anywhere, pay various utility bills right from their mobile. This service is available through all of Nepal SBI Bank's branches and extension counters located nationwide.

This system is also useful in remitting/transferring funds to non customer of the bank also providing financial services within the reach of every mobile user.

### **Features**

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- Mobile to mobile remittance service
  - Deposits/Withdrawals using mobile phones
  - Fund Transfer from Mero Saathi-Mobile Wallet to Mero Saathi- Mobile Wallet
  - Fund Transfer from Mero Saathi- Mobile Wallet to SBI account
  - Recharge of NT prepaid Mobile
  - Payment of NT Postpaid Mobile
  - Payment of NT Landline & ADSL bill payment
  - Payment for Ncell Pro
  - Recharge cards for DishHome & Broadlink
  - Merchant bill payment\* (\*Merchant having Nepal SBI Mero Saathi service subscription)

#### **Business Rules for Nepal SBI Mero Saathi service**

- Anyone with valid identity and residential proof as per NRB guidelines may apply for a Mero Saathi.
- Transaction limit per transaction is Rs.50,000/->(\* Effective from 02.07.2013)
- The daily limit for transactions is Rs. 50,000/- with a limit of Rs.15,00,000/- in a calendar month.

#### **Eligibility to subscribe the service**

- The product will be available to applicants having a valid Mobile number and identity proof document.
- The customer is expected to have either prepaid or postpaid mobile number registered with Nepal Telecom in his/her name. The bank is not liable to verify the mobile provider's records regarding ownership of such mobile phone number.
- Each customer application shall be subjected to the Bank's approval.

#### **Modus Operandi**

- Customers shall visit any branch of Nepal SBI Bank and fill the Nepal SBI Mero Saathi subscription form. After submission of duly filled subscription form along with applicable KYC documents, your mobile number is registered as Nepal SBI Mero Saathi Account. (Note: If you are not the accountholder of the Nepal SBI Bank, you should also fill a supplement form for KYC purpose).
- The service shall be provided with Security PIN by the Bank or through SMS at the time of registration. It is the Customer's responsibility to keep the Security PIN confidential.
- Subscribers of Nepal Telecom and NCell are eligible to apply.

#### **Service Charge**

- Effective from 27.03.2014, the bank has decided to charge Rs 100.00 as annual subscription fee for the service.
- Notwithstanding the service charges or transaction fees imposed by the Bank, the customer is further liable for any charges levied by Mobile Network Operator as a result of the use of mobile service by the customer.



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