



The Manager
 Himalayan Bank Limited
 _____ Branch

Date: _____

Dear Sir,

I/We tender herewith a Fixed/Short/Call Deposit with yourself as per the following details at current rate of interest. The certificate be issued in the under mentioned name (s) and should be payable to me/either of us or survivors singly/jointly.

Currency: Amount: Period:

Name:

Address:

Name:

Address:

Name:

Address:

Interest to be paid to: Account Number:

On maturity, the original FD Receipt has to be presented for renewal or liquidation.

In payment receive cash/cheque/debit my/our following account :

Name:

Account Number:

I/we authorise the Bank to invest the deposit in any manner it likes. I/We agree to abide by the Bank's rules governing Term Deposit Accounts.

 Applicant's Signature

For Bank's use only

Certificate No : _____ Name(s) of Payee : _____

Issue Date : _____ Amount : _____

Due Date : _____ Payment Date : _____

Interest Paid : _____ Initials : _____

Deal Opened by _____

Authorised Signature _____

Authorised Signature _____

Himalayan Bank Cashlink Card
 Terms and Conditions

Persons having personal account with Himalayan Bank Limited ATM designated Branches (herein after referred to as the "bank") may avail cash withdrawal and deposit facilities from the Automatic Teller Machine (herein after referred to as the "ATM") in branches and/or other Centers where ATM are installed subject to the following terms and conditions.

- Cash withdrawal and deposit transactions through ATM are to be operated by using a CASHLINK CARD (herein after referred to as a "CARD") issued by the bank and personal identification number (herein after referred as "PIN")
- The ATM will provide following facilities through the help of card
 - Obtain cash up to an arranged limit decided by bank from time to time
 - Deposit cheque or cash
 - Request statement of account
 - Give instruction letters through ATM
- The card member agrees to following terms and conditions in respect of deposit of cheque and cash:
 - In receiving items for deposit, the bank acts only as the depositor's collecting agent and assumes no responsibility for the realisation of such items. If payment of the amount of any items is not received by the bank for any reason whatsoever, such amount will be charged back to the depositor's account including the applicable charges thereon.
 - All items for deposit are accepted by the bank on the understanding that the depositor assumes full responsibility for the genuineness, validity, signature and endorsements appearing thereon.
 - The bank accepts for transmission only and at the depositor's risk, for items not payable at the branch. The bank will not be responsible for any losses or delays which may be caused by strike or other causes beyond its control, or for any acts, omission, neglect, default, failure or insolvency of any correspondent, agents or subagents or of its or their employees.
 - Cash can also be deposited in ATM. While depositing cash, it should be sealed in the envelope provided with the deposit slip clearly filled and put in the machine. The next working day, the envelope will be opened and deposited. If any dispute arises, the cash will not be deposited and the account holder will be promptly notified. The deposit of cash in ATM is limited to up to 30 notes.
- The card is not transferable and shall be used exclusively by the card member.
- The card and the personal identification number (PIN) slips shall be issued to the card member at his /her sole risk and responsibility. The card member undertakes not to pass the card or disclose the PIN to any other person. The card member further undertakes to destroy the PIN slip after memorising the number.
- The card member further undertakes to immediately inform the bank in writing in the event of loss or theft of the card. It is understood that the card member shall continue to be liable for all the transactions until receipt of intimation in writing by the bank. The bank will replace the card after issuance of the new card.
- In the event of the card member at any time drawing amount in excess of the credit balance in his account, the bank will be entitled to create an overdraft in his account and the card member agrees to repay the same on demand.
- Cash withdrawal from ATM will be dispensed only in Rs 100, Rs 500 and Rs 1000 denominations or in such other denominations as decided by the bank management in view of economic circumstances.
- Wrong entry of PIN three continuous times while making cash withdrawal or deposit will automatically make the card inoperative. In such case the card member will have to contact the concerned authority of the Bank for making the card revalidated for operation.
- Any mistake in the transaction slip has to be reported to bank by the card member immediately.
- The card member further undertakes to accept full responsibility for all transactions made by the use of the card whether or not made with his/her knowledge or authority and he/she shall accept the bank's record of transactions as binding for all purposes.
- The card member irrevocably authorise the bank to debit his/her account(s) with the amount of withdrawal(s) effected through the use of his/her card.
- For joint account which are operated on the signature of any one of the account members, only one card will be issued against the account. The joint account members will be jointly and severally liable for all transactions possessed by use of the card and the terms and conditions herein shall be jointly and severally binding on all account members and as the context requires, terms herein denoting the singular shall include the plural and vice-versa.
- The card issued to the card members shall remain, at all times, the property of the bank and shall be surrendered to the bank on demand. The bank at its sole discretion reserves the right, at any time to cancel or withdraw the card or refuse to re-issue, renew or replace the card without assigning any reason.
- The bank shall not in anyway be liable to the card member for non-availability of ATM service for any reason whatsoever including mechanical failure or failure of power supply. The bank further reserves the right to withdraw ATM service all together at anytime without notice to the card member.
- The bank, at its sole discretion reserves the right to impose charges for services provided through the use of card, Such charges to be determined by the bank and notify the card member from time to time and debited to the account of the card member.
- The bank reserves the right to add to or alter these terms and conditions at any time at its absolute discretion and such amended terms and conditions shall be binding on the card members.

Please confirm your acceptance of our terms and conditions by signing on the space below and affixing your address and date.

Name _____

Signature _____

Date _____

Original