

**ແບບຟອມລົງທະບຽນຂໍນໍາໃຊ້ບໍລິການ ATM
ATM CARD APPLICATION FORM**

ຮຽນ: ທະນາຄານ ບີໄອຊີ ລາວ ຈຳກັດ.

Dear: BIC BANK LAO.

ປະເພດທຸລະກຳ

Type of application:

<input type="checkbox"/> ເປີດບັນໃໝ່ ATM Card	<input type="checkbox"/> ບັດເສຍ Replacement Card	<input type="checkbox"/> ລືມລະຫັດບັດ Reset PIN
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1. ຂໍ້ມູນສ່ວນຕົວ/PERSONAL DETAILS:

ຊື່ເປັນພາສາລາວ/Name(Lao):.....

ຊື່ເປັນພາສາອັງກິດ/Name(English):.....

ວັນເດືອນປີເກີດ/Date of Birth:..... ສັນຊາດ/Nationality:.....

ທີ່ຢູ່/Home address:

ບ້ານ/Village:.....ເມືອງ/City:.....ແຂວງ/Region:.....

ປະເພດໜັງສືຢັ້ງຢືນຕົວຕົນ/ID Type:

ສະຖານະ/Marital Status: ແຕ່ງງານ/Married ໂສດ/Single

ບັດປະຈຳຕົວ/National ID ບົ້ມສຳມະໂນຄົວ/Family Book ພາດສະປອດ/Passport

ອື່ນໆ/Others:.....

ເລກທີ/ID Number:.....ອອກວັນທີ/Issue Date:.....

ວັນໝົດອາຍຸ/Expiry Date:.....ອອກໂດຍ/Place of Issue:.....

ເບີໂທບ້ານ/Home Number:.....ເບີໂທ/Mobile Phone:.....

ເບີໂທຫ້ອງການ/Office Number:..... ອີເມວ/Email:.....

ເລກບັດ ATMເກົ່າ/Old ATM Card No:.....

ເລກບັດ ATMໃໝ່/New ATM Card

No:.....

(ສໍາລັບການທົດແທນບັດ/For Replacement)

ສາເຫດການອອກບັດໃໝ່/Purpose of replacement: ບັດເສຍ/Lost ຖືກລັກ/Spoiled ອື່ນໆ/Other.....

2. ຂໍ້ມູນເລກບັນຊີ/Account Detail:

ລຳດັບ No.	ເລກບັນຊີ Account No.	ສະກຸນເງິນ Currency	ປະເພດບັນຊີ Account Type
1			
2			
3			
4			
5			
6			

ໝາຍດຫດ/Remark:

ບັດ ATM ໜຶ່ງບັດແມ່ນສາມາດເພີ່ມບັນຊີໄດ້ 6 ບັນຊີ. ເຈົ້າຂອງບັດຕ້ອງໄດ້ຈ່າຍຄ່າທຳນຽມໂດຍອີງຕາມການປະກາດນຳໃຊ້ຄ່າທຳນຽມທີ່ທະນາຄານວາງອອກແຕ່ລະໄລຍະ

One ATM Card can add up to a maximum of 6 accounts, all fee is to be borne by customer as stipulated by the bank.

ຂ້າພະເຈົ້າຂໍຮັບຮອງວ່າ ລາຍລະອຽດຂອງຂໍ້ມູນສ່ວນບຸກຄົນທັງໝົດທີ່ຂ້າພະເຈົ້າໄດ້ປະກອບໃນໃບຄຳຮ້ອງສະບັບນີ້ ເປັນຂໍ້ມູນທີ່ຖືກຕ້ອງ ແລະ ເປັນຄວາມຈິງທຸກປະການ. ຂ້າພະເຈົ້າຍິນຍອມປະຕິບັດຕາມເງື່ອນໄຂ, ຄ່າທຳນຽມ ແລະ ລະບຽບຕ່າງໆໃນການອອກບັດທີ່ທະນາຄານວາງອອກທຸກປະການ ແລະ ຈະນຳໃຊ້ໃຫ້ຖືກຕ້ອງຕາມລະບຽບກົດໝາຍຂອງ ສປປ ລາວ. I declare that the above information is correct, I will accept terms and conditions, fees and other regulations of ATM Card usage and comply to Laws of LAO P.D.R

ທີ່/Location..... ວັນທີ/DD.....ເດືອນ/MM.....ປີ/YY.....

ຫົວໜ້າຮັບຜິດຊອບ

ພະນັກງານຮັບຟອມ

ລາຍເຊັນເຈົ້າຂອງບັນຊີ

Approved By

Checked By

A/C Holder's Signature

.....

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TERMS & CONDITIONS GOVERNING USD OF ATM CARD

The use of the ATM Card is subject to the following terms and conditions:

1. Definitions

Term and Conditions:

- a) “Bank” means BANK OF INVESTMENT AND COMMERCE (Lao)Co., LTD including its successor in title and assignees.
- b) “ATM” means an Automated Teller Machine installed by the Bank for the use of the Cardholder.
- c) “Cardholder” means a customer of the Bank to whom the card has been issued.
- d) “Card” means the ATM card and any replacement thereof issued by the Bank to the Cardholder to enable him/her to use the Services.
- e) “Services” means services offered to the Cardholder involving the use of the ATM and any other electronic banking services as the Bank introduces from time to time.
- f) “PIN” means a Personal Identification Number issued by the Bank to enable the Cardholder to use the Services provided.

2. Ownership of Card

The Card shall at all times remain the property of the Bank and shall be surrendered to the Bank immediately upon request by the Bank.

3. Non-Transferability of Card

The Card shall be kept for the exclusive use of the Cardholder and the Cardholder shall not transfer pledge or otherwise use it as security for any credit transaction.

4. Confidentiality of “PIN”

The Cardholder shall comply with all security measures provided by the Bank relating to the Card and PIN or the Services provided and at on time and under no circumstances shall the Cardholder reveal the PIN to anyone including the Bank’s staff. If the PIN is exposed or suspected to be exposed to any person(s), the Cardholder shall immediately change the PIN. In the interest of the Cardholder the PIN should be changed by the Cardholder at periodic intervals.

5. Loss, Destruction or Theft

The Bank must be notified in writing immediately for any misplaced, stolen or destroyed Card and the Cardholder shall be responsible for any transaction effected through the use of the Card prior to the notice being acknowledged by the Bank subject to the Cardholder’s liability being limited to the maximum amount permitted to be withdrawn or transferred. The Bank is not obliged to pay, refund or transfer any remaining available balance in the misplaced, stolen or destroyed Card.

6. Responsibility for Transactions and the Card

The Cardholder accepts full responsibility for all transactions effected through the Card and shall accept the Bank’s record of transactions as binding for all purposes and hereby authorizes the Bank to debit the Cardholder’s account with the amount of any withdrawal, payment or transfer made by the use of the Card whether with or without the Cardholder’s knowledge or authority. The Bank shall not be liable in the absence of willful misconduct or gross negligence on the part of the Bank, its servants or agents for any loss or damage suffered by the Cardholder arising from the use of the Service or arising from any interruption or loss of power supply to the ATM from the breakdown, damage or destruction of the ATM.

7. Maintaining Sufficient Funds

At no time and under no circumstances shall the Cardholder use or attempt to use the Card for a withdrawal/payment or transfer of funds unless there are sufficient funds in the Cardholder’s account. The balance in the Cardholder’s account reflected on the ATM shall not include the Cardholder’s deposit(s) which has/have not been verified by the Bank. It will also not account for cheque(s) which the Cardholder has issued and yet to be processed by the Bank. The amount reflected on the ATM terminal shall not for any purpose whatsoever be taken as conclusive evidence of the statement of the Cardholder’s Account with the Bank.

8. Validity and Termination

The Card shall be used only during its validity period and shall not be used after its cancellation or withdrawal or upon the Cardholder ceasing to be the Bank’s customer. The Bank may at any time after giving written notice to the Cardholder, cancel a Card or decline to renew a Card and the



Cardholder may at any time terminate the use of the Services by giving the Bank written notice of termination and thereupon shall return the Card to the Bank.

9. ATM Card Replacement

The Bank shall levy a service charge for the replacement of any Card that lost or stolen or if the PIN is forgotten. The terms and conditions, in force at the date of replacement of the Card shall govern the replacement Card.

10. Charges

All charged related in respect to the use of ATM facility shall be debited to the Cardholder's first primary account, for this purpose, the Cardholder shall ensure that there are sufficient funds in his/her account for payment of the charges. In case of insufficient funds in the aforesaid account, any of the Secondary Account or other account of the Cardholder having sufficient funds shall be debited. The Bank shall be entitled to review the charges imposed from time to time and will be not notified to the Cardholders.

11. Joint and Several Liability

All transactions arising from the use of the Card to operate a designated joint account shall be binding on the joint account holders, jointly and severally.

12. General

The Term and Conditions governing the account of the Cardholder with the Bank shall be deemed to be incorporated in these Terms and Conditions and in the event of any inconsistency, the Terms and Conditions herein shall prevail and the Terms and Conditions governing the account which are consistent with these Terms and Conditions shall continue to apply. The Banks reserves the absolute right to add, delete or amend these Terms and Conditions at any time and prior written notice of the same shall be given to the Cardholder in the form and manner as determined by the Bank. All communication with the Cardholder sent by ordinary post to or left at the address last known to the Bank shall be deemed to have been delivered by the Bank to the Cardholders after seventy-two (72) hours of posting or if delivered by hand to the address last known to the Bank at the time of delivery. Notwithstanding and without prejudice to the clause in these Terms and Conditions, the Cardholder expressly agree that the Cardholder assumes all risks incidental to or arising out of the use of the Card

I/We have read the above conditions and agree to abide by the same.

Primary A/C Holder's Signature
Date:

Joint A/C Holder's Signature