

**Buy Now, Pay Later**

**With**

**Siddhartha Bank Credit Card**

From: To:

Siddhartha Bank Limited. Dry Ice Solutions.

Hattisar, Kathmandu. Kupondole, Lalitpur

Siddhartha Bank offers VISA Credit Card facility for its customers. The Card can be used as an alternative payment medium to cash and it is acceptable at all the ATMs and POS terminal of VISA within Nepal and India.

**Types of Credit Card we offer:**

**Siddhartha Visa Credit Card:**

**Features:**

* Easy credit lines to meet short term fund requirements.
* Valid in Nepal and India.
* Useful while travelling.
* Bank account not required.
* Can be used for purchase of goods and services.
* Cash withdrawal facility (Up to 25% of Credit Limit).
* Revolving (15-45) days interest free credit facility.
* Convenient and safe.
* Joining fee waiver for group applicants.
* O% EMI scheme for purchasing Apple/ Samsung/ Sony/ Whirlpool/S.B Furniture/Lenovo/Sulux watch, etc. products.

Please visit <https://www.siddharthabank.com:444/userfiles/EMI_Merchant_FY_7374.pdf> for more details regarding EMI authorized merchant list.

**Siddhartha UNO Credit Card**

**Features:**

* Siddhartha bank is the only partner with UNO Internet Ventures in Nepal.
* It is a cobranded card with combined features of Siddhartha Visa Credit Card and Uno Discount Card.
* Special Privileges & discounts at different merchant outlets ranging from **10% to 40%** while making payment using the Card to Uno Partner Merchants which comprises a diverse base of more than **400 retail outlets** including dining, clothing, hospitality, medical, etc to name a few.

Please visit <http://www.uno.com.np/unocard> for more details regarding discounts at various given outlets.

**Required Documentation:**

- Completed Credit Card application form.

- Certified copy of Citizenship.

- 1 Passport size photo.

- Proof of Income source (mandatory)/Vehicle ownership (if you have)

- Debit authority in case of auto A/c Debit.

**Applicable Fees & Charges:**

- Joining Fee                            Rs.750 **(Waived under group corporate offer)**

- Annual Fee                            Rs.750 (Rs. 1,000 for UNO Credit Card)

- Payment options                    10%, 25%, 50%, 100%

- Interest free credit period       15-45 days depending on transaction & payment date.

- Annual Percentage Rate (APR) 24% on remaining dues

- Late Payment Fee                 Rs. 300 or 1% whichever is higher

- Over limit Fee                      Rs. 500

Customers can apply for either visa credit card or Uno credit card. The existing visa credit card users can also replace their card with Uno credit card with minimal charges. If you are interested to have Siddhartha credit card please feel free to contact us. Also for your convenience, we will come and provide you with forms, collect the forms and after 1 week your card will be at your desk.

The subscription fee for Siddhartha Uno Credit Card, which is Rs. 1,750 (Joining Fee Rs.750 + Annual Fee is Rs, 1,000), will be waived under this scheme for the first year to new customers who open any of the Savings Account which are **Siddhartha Platinum Savings (SVPS) and Siddhartha Super Salary (SVSS).**

*Thank You!!!*