

T Bank Services and Information

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- Cards
- Loans

Product Selection

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- Priority Sector Lending (PSL)

Services

Cards

Avail Debit and Fuel cards for your banking convenience.

Deposits

Secure your future - open an account with us.

Loans

Turn your dreams into reality. We provide various loan facilities for your financial needs.

TPay

Transfer money electronically and many more.

TPayRemit

Remit money to your loved ones exclusively from Australia to Bhutan.

TRemit

Send money with ease with Prabhu Money Transfer.

ATM Locators

Locate your desired ATM terminal without any hassle.

Contact Information

- **Toll Free:** 7070
- **Visit our offices:** Branch Listing
- **Email:** contactcenter@tbank.bt
- **Hours:** Mon-Fri: 9 AM to 5 PM, Sat: 9 AM to 1 PM

Savings Account

Overview

To inculcate saving habits amongst customers, T Bank offers an easy-to-operate Saving Deposit Scheme with an attractive prevailing rate of return as high as 5.00% at monthly rests (Annualized rate of 5.90% p.a), which is one of the highest offered amongst the Banks.

Eligibility

- Individuals
- Associations/Clubs/Social Welfare Trusts/Community Based Organizations
- Religious Bodies/Organizations
- Non-Government Organizations (NGO)
- On behalf of minors
- Non-Bhutanese individuals are eligible to open a Savings Deposit Account either with Single/Joint or Either of Survivor (EOS) operations. The account can even be opened in the name of minor child/children under the care of a Natural Guardian/legally appointed regent.

Required Documents

- CIF Form
- Account Opening Form

Utilities and Maintenance

- Easy to operate
- High rate of return

Accounts/Deposits

Account Type	Details
Savings Account	High interest rate, easy to operate
Current Account	Ideal for businesses and daily transactions
Recurring Deposit Account	Regular savings plan
Fixed Deposit Account	Higher interest rates for long-term deposits
Foreign Currency Account	For those dealing with international transactions
Pensioners Saving Account	Special accounts for pensioners with benefits

Contact Info

- **Phone:** +975 77199199 / +975 77103077 / 631 / 02 336236
- **Email:** contactcenter@tbank.bt

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Current Account

Overview

The Current Accounts are opened by customers who desire substantial volumes of transactions to meet their day-to-day business operational requirements. The current account and the fund balances in it are meant for operational purposes of the customers. The current account is not for saving purposes and therefore does not earn interest on deposit or balance. The account is also known as a Demand Deposit Account.

Eligibility

- Business Entities
- Corporations
- NGOs
- Associations

Documents Required

- Current Deposit Opening Form
- Trade/Business License copy
- CID copy and Passport size photographs of the Proprietors/Authorized Signatories
- To be operated by the Proprietors/Authorized Signatories

Utility

- Unrestricted amount of deposits and withdrawals
- Can be linked for Internet and SMS Banking Services
- Fund transfers through different mediums and loan installments can be processed through this account with standing instructions

Maintenance

- The account can be operated in the following modes:
 - Singly
 - Jointly by all
 - Either or Survivor (EorS)
 - Any Two or Survivor
 - The payments to creditors can be settled by issuing cheques and the payments received from the debtors can be deposited in the account for collection.
 - The account can be opened with a minimum balance of Nu. 1,000.00 and a nominal penalty is levied for violation of this clause. There is no restriction on the number and amount of deposits and withdrawals.
 - As the account is designed for business entrepreneurs and business entities for transacting unrestricted volume of transactions, no interest is paid thereon.
 - The account holder can apply for the certificate of Creditworthiness based on the conduct of this account.
 - The business accounts can be reconciled by use of their bank statements over a specific period of time.
-

Recurring Deposit Account

Overview

The scheme is designed to encourage salaried and small-time savers groups of customers with regular income to save through this account. The scheme is otherwise referred to as the Recurring Deposit Saving Scheme (RDSS). It is opened for a purpose to be served at a future date. It is aimed at financing pre-planned future purposes like acquiring landed properties, construction of homes/buildings, investing in business ventures, preparing for educational expenses of the children, or spending on luxury cars. It is for those who want to save regularly for a certain period and earn a higher interest rate.

Eligibility

- Individuals
- On behalf of minors

Documents Required

- Saving Account
- Recurring Deposit Opening Form

- 2 copies of passport-sized photographs

Utility

- The overdraft facility can be availed by pledging this account.
- It can be opened in the name of a minor under the natural guardianship of parents or a legally appointed regent.

Maintenance

- Monthly installment will be auto-linked with a Savings Account and on maturity, the amount will be directly credited to the Savings Account.
 - RD can be prematurely closed and the interest rate will be 1% less than the maturity rate as on the date for the completed deposit period.
-

Fixed Deposit Account

Overview

The Fixed Deposit Account is also known as a Term Deposit Account, which offers investment avenues for all strata of society under the fixed deposit scheme. The return on investment on this scheme is the highest but varies based on the investment period beginning from 45 days to 120 months. The scheme is suited for those wishing to invest for tomorrow. Under this scheme, a fixed amount of money is deposited for a fixed period and paid the principal amount with accrued interest to the account holder as the maturity value. The money deposited in this account cannot be withdrawn before the maturity. However, in case of exigency of funds, the bank allows closing the account before the maturity date. In such cases, the bank applies 1% less than the maturity rate as on that date for the completed deposit period.

Eligibility

- Business Entities
- Corporations
- NGOs
- Associations
- On behalf of minors

Documents Required

- Fixed Deposit Opening Form
- Should maintain a Saving Account/ CD Account
- CID copy and a passport-sized photograph
- Letter from the concerned authority if it is a Corporate FD

Utility

1. **Flexible Investment Options:**
 - The account holders can choose the investment amount in multiples of Nu. 500 and can invest for a period ranging from 45 days to 240 months.
2. **Enhanced Facilities:**
 - **Top-up:** Provides the flexibility to add more funds to the existing FD.
 - **Partial Redemption:** Allows partial withdrawal from the FD before maturity, providing liquidity while keeping the rest of the investment intact.
3. **Liquidity through Overdraft:**
 - The account holder can access up to 90% of their FD amount through an overdraft, offering financial flexibility without breaking the fixed deposit.

Maintenance

- The amount can be deposited only once. For further such deposits, a separate account needs to be opened.
- The fixed deposit receipts are non-transferable.
- It cannot be linked with ATM cards.
- It cannot be linked with Internet and SMS Banking Services.
- No funds can be transferred through this account.
- The account can be operated either singly/jointly or either or survivor (EorS).
- No hidden fees or maintenance charges attached.

Foreign Currency Account

Overview

T Bank Limited now offers Foreign Currency Saving Accounts in USD, AUD, JPY, GBP, and EURO. Citizens of Bhutan, both inside and outside the country, can open FC accounts without approval from the Royal Monetary Authority. Bhutanese firms and companies with specific approval from the Royal Monetary Authority, as well as foreign nationals (including Indian nationals) staying in Bhutan for an extended period and receiving compensation in convertible foreign exchange, are permitted to open Foreign Currency Accounts at authorized branches.

FC I for Individual-Bhutanese

Eligibility

- All Bhutanese individuals residing in Bhutan are eligible to open a Foreign Currency Account in any convertible currencies.

Permissible Credits

- Foreign Currency Cash Deposit
- Inward Remittances or income by way of remuneration earned in FC
- Interest earned on deposits

- Any inflows approved by RMA

Permissible Debits

- Cash withdrawal of USD 3000 or equivalent in foreign exchange per travel to third countries/India
- Current transactions (excluding payment for import of goods) as per the Foreign Exchange Rules & Regulations (FERR) upon production of supporting invoice, and validation of repeat debit transactions may be facilitated without supporting documents
- Conversion to Ngultrum by transfer to any BTN CASA accounts
- Monthly Student Living Allowances to family members pursuing studies abroad: USD 4800 per month (Third Countries) INR 100,000 per month (India)

Documents Required

- CID copy
 - Recent passport-size photo
 - Duly filled application form
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Pensioners Saving Account

Overview

The Pensioners account is opened by the Pensioners of the National Provident and Pension Fund (NPPF). All Bhutanese Pension account holders can operate Pensioners Savings Accounts at an annualized interest rate of 5.75% p.a.

Documents Required

- Two passport size photographs
- Citizenship Identity card copy
- Letter from the National Pension and Provident Fund (NPPF) office

Utility

- Standing Instruction (SI) is linked with a Saving Account and the account holder can facilitate withdrawals by ATM cards.

Maintenance

- Should maintain a Saving Account
-

About Us

Overview

T Bank Ltd is one of the commercial banks in the Kingdom, licensed by the Royal Monetary Authority of Bhutan under the Financial Institutions Act of Bhutan, 1992. It is also incorporated under the Companies Act of the Kingdom of Bhutan 2000. It commenced its banking operation with the establishment of its Corporate Office and Thimphu branch office on 12th March 2010. The objective was to meet the growing demand for banking services of the general public and to provide cohesive competition in the financial sector in Bhutan. Over the years, the bank expanded its branch networks to ten pivotal locations.

Branch Locations

SI No.	Branch Name	Address/Location
1	Thimphu Branch	TCC Complex Building, Samten Lam
2	Phuentsholing Branch	TCC Complex Building, Main Town, Phuentsholing
3	Wangdue Branch	Jamphel Building, Samten Lam, New Bajo Town, Wangdue Town
4	Gelephu Branch	Opposite Tashi Infocomm Ltd Office, Main Town, Gaden Lam
5	Paro Branch	Opposite to Children Park, Tshongdue, Paro Town
6	Monggar Branch	1st Floor, Tshering Yangzom Building, Below Tashigang-Monggar Highway
7	S/Jongkhar Branch	1st floor, Namgyal Ling House, Near BOBL, Under Throm, Samdrup Jongkhar

8	Trongsa Branch	Sangay Tenzin Building
9	Trashigang Branch	Samdrup Building Main town
10	Samtse Branch	Phuntshok Building, core Town Samtse

Company Structure

T Bank Ltd is a public limited company with prominent promoters holding 60% of its share and 40% floated for public subscription. The total paid-up capital is Nu. 600 million against the authorized capital of Nu.1,000 million. The Bank provides all domestic as well as international banking products and services to its customers.

Promoters

Name and Address of the Promoters	% of Total Share Holdings
Ashi S. Dorji, Tashi Commercial Corporation, Phuenthsoling	20%
Dasho Topgyal Dorji, Tashi Commercial Corporation, Phuentsholing	20%
Dasho Wangchuk Dorji, Tashi Commercial Corporation, Phuentsholing	20%
General Public	40%

Vision

The most preferred bank driven by passion for service excellence.

Mission

Pursue growth through innovative banking products and services with the adoption of smart technologies.

Board of Directors and Management Staff

Board of Directors

Mr. Tshenchok Thinlay is the Chairman of Tbank.

Mrs. Rinzin Lhamu and Mr. Nawang Gyetse are the Independent Directors.

Mr. Tashi Tshering and Mr. Pema Tshering (Director/Member Secretary) are the Directors.

Mr. Gyam Agay Dorjee Namgyal serves as the Company Secretary.

Management Staff

Mr. Pema Tshering is the Chief Executive Officer.

Mr. Gyam Agay Dorjee Namgyal also holds the position of Company Secretary.

Mr. Probin Pradhan is the Chief of the IT Department.

Ms. Kuenzang Choden is the Chief Financial Officer of the F&A Department.

Mr. Chencho Dorji is the Chief Compliance Officer of the Compliance Division.

Mrs. Kencho Pemo is the Chief of the Credit Department.

Mrs. Kritika Pradhan is the Chief of the Banking Department.

Data Privacy Policy

Introduction

T Bank is dedicated to safeguarding customer data and information privacy and utilizes personal information responsibly. The Bank adheres to relevant regulations and best practices in data protection and privacy. Submission of personal information by a customer implies consent for its use solely for the intended purpose and in accordance with the Bank's approved Data Protection Privacy Policy.

Definitions

- **The Bank:** Refers to T Bank.

- **Website:** Denotes the Bank's website accessible via <https://www.tbankltd.com/> and any directly reachable sites owned by the Bank.
- **Application:** Encompasses any digital applications provided by the Bank.
- **User:** Individuals accessing the Bank's Website and/or Digital Applications.
- **Customer:** Individuals engaging in transactions directly or indirectly with the Bank.
- **Sensitive Personal Information:** Includes but is not limited to financial details, personal identification, contact information, and photographs. However, information freely available in the public domain or as per applicable laws is excluded from this definition.
- **Privacy Policy:** Refers to the Bank's approved Data Privacy Policy.

Scope and Coverage

This Policy applies to all users interacting with the Bank's Website/Digital Applications and whose personal information is handled by the Bank. It specifically addresses the handling of sensitive personal data or information of customers in any form.

Information Collection

The Bank collects and utilizes financial and personal information from customers as required by regulations and guidelines, primarily for lawful business purposes and compliance.

Consent

Customers are considered to have consented to the Bank's use of their personal information for specific purposes, including product/service requests, verification, transaction processing, and other lawful activities.

Use of Information

The Bank may utilize Personal Identifiable Information (PII) for various lawful purposes, including product/service applications, identity verification, fraud prevention, customer communication, data analysis, and service enhancement.

Information Protection

To ensure customer information security, the Bank employs physical, managerial, and electronic safeguards. Access to customer data is restricted to authorized personnel, and breaches of privacy policy are subject to disciplinary action.

Information Sharing

The Bank refrains from providing personal identifiable information to third parties unless required by law or under legal processes. Disclosure may occur to enforce product/service terms, protect rights/interests, or with customer consent for support services.

Retention and Disposal

Customer information is retained as necessary for business operations or legal/regulatory requirements. Disposal methods are determined in compliance with legal obligations when information is no longer needed.

Notice of Change

The Bank may periodically update this Policy, with the effective date indicating the last revision.

Terms and Conditions Governing the Use of TPay Mobile Banking

The following Terms and Conditions govern the use of the TPay Mobile Banking service offered by T Bank for your account(s) held at T Bank. By using this service, you agree to these Terms and Conditions. These terms and conditions specify the rights and duties of the Customer (you) and the T Bank (Bank) in connection with your use of the service.

1. Authentication and Security

- You agree to conform to the authentication procedure and security measures required for transactions and shall undertake all reasonable measures to ensure that the login/transaction password is not revealed to any other person (third party).

2. Authorized Use

- You agree to use TPay only with the account(s) which you are authorized to operate.

3. Sufficient Funds

- You shall not use or attempt to use TPay for funds transfer without sufficient funds in your account or without a pre-existing arrangement with the Bank by way of Cash Credit/overdraft. The Bank will endeavor to effect such funds transfer transactions received through this platform provided there are sufficient funds available in your account. The Bank shall not be liable for any omission to make funds transfer(s) due to circumstances beyond the reasonable control of the Bank.

4. Responsibility

- You are responsible for all transactions carried out with your credentials, login ID, and associated Pin numbers. Therefore, you agree not to reveal your login/ transaction Pin number to any other person, including other joint account holders and/or the beneficiaries, or entity through any medium.

5. Legal Use

- You agree that you will not use TPay for any illegal/unauthorized purposes or in any manner which is not in line with the terms and conditions set by the bank.

6. Minor Accounts

- In case of accounts opened for and on behalf of minors, the guardian shall undertake to give all instructions relating to the operation of the account. In such an event, the transaction will be deemed to have been undertaken by the guardian.

7. Information Accuracy

- You are responsible for the correctness of information provided to the Bank through the use of TPay. The Bank accepts no liability for the consequence arising out of erroneous information provided by the User.

8. Service Charges

- Bank reserves the right to charge and recover from the user, service charge for providing TPay service (including but not limited to the right of charging the user for the use of funds transfer).

9. Indemnity

- You shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges, and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing TPay facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.

10. Terms and Conditions Changes

- Bank reserves the right to add, change, and/or alter these Terms and Conditions governing the use of TPay whenever deemed necessary.

For any queries or concerns, please visit our nearest branch or contact us at info@tbank.bt

TPay

TPay is a mobile application from T Bank that allows our customers to carry out financial and non-financial transactions using mobile phones and tablets.

Features

- View account balances, statements, and transaction details for all your savings and current accounts.
- View term deposits and deposit details.
- View loan details.
- Instant fund transfer.
- Pay utility bills.
- Mobile top-up.
- Load wallet.
- Initiate payment via QR scan and Pay.

Charges

- No charges for registration and banking transactions using TPay.

Transactions Limit

- For Internal Transfer: Nu. 1,000,000 (One Million Only) per day.
- For Domestic Transfer: Nu. 1,000,000 (One Million Only) per day.

You can download TPay App via [Google Play Store](#) or [App Store](#).

Terms and Conditions Governing the Use of TPay Mobile Banking App

Dear Customer,

The following Terms and Conditions govern the use of the TPay Mobile Banking service offered by T Bank for your account(s) held at T Bank. By using this service, you agree to these Terms and Conditions. These terms and conditions specify the rights and duties of the Customer (you) and the T Bank (Bank) in connection with your use of the service.

1. You agree to conform to the authentication procedure and security measures required for transactions and shall undertake all reasonable measures to ensure that the login/transaction password is not revealed to any other person (third party).
2. You agree to use TPay only with the account(s) which you are authorized to operate.
3. You shall not use or attempt to use TPay for funds transfer without sufficient funds in your account or without a pre-existing arrangement with the Bank by way of Cash Credit/overdraft. The Bank will endeavor to effect such funds transfer transactions received through this platform provided there are sufficient funds available in your account. The Bank shall not be liable for any omission to

make funds transfer(s) due to circumstances beyond the reasonable control of the Bank.

4. You are responsible for all transactions carried out with your credentials, login ID, and associated PIN numbers. Therefore, you agree not to reveal your login/transaction PIN number to any other person, including other joint account holders and/or the beneficiaries, or entity through any medium.
5. You agree that you will not use TPay for any illegal/unauthorized purposes or in any manner which is not in line with the terms and conditions set by the bank.
6. In case of accounts opened for and on behalf of minors, the guardian shall undertake to give all instructions relating to the operation of the account. In such an event, the transaction will be deemed to have been undertaken by the guardian.
7. You are responsible for the correctness of information provided to the Bank through the use of TPay. The Bank accepts no liability for the consequence arising out of erroneous information provided by the User.
8. The Bank reserves the right to charge and recover from the user, service charge for providing TPay service (including but not limited to the right of charging the user for the use of funds transfer).
9. You shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges, and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing TPay facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.
10. The Bank reserves the right to add, change and/or alter these Terms and Conditions governing the use of TPay whenever deemed necessary.

Please contact your nearest Branch or Customer Service (Toll-Free Number 7070 during office hours) for any inquiries.

Internet Banking

Internet Banking is a way to manage your time and money by just sitting at home and banking or in any other place where you have internet access at your own leisure. These services allow you to view your account balance, view and print statements, transfer funds between accounts, all just a click ahead. Before you can access this service, you need to register with us by filling in the application form. Fill the form and bring it to any of our Branches to get registered.

Features

- View account balances, statements, and transaction details for all your current accounts.

- View loan details.
- Instant fund transfer.
- Cheque status enquiry.
- Stop/Unblock cheque.
- Bill payments.
- Standing instruction creation.
- Mobile top-up.

Transaction Limit

- For Internal Transfer: Nu. 500,000 (Ngultrum Five Hundred Thousand Only) per day.
- For Domestic Transfer: Nu. 200,000 (Ngultrum Two Hundred Thousand Only) per day.

Please contact your nearest Branch or Customer Service (Toll-Free Number 7070 during office hours) for any inquiries.

BIRT

It's an easy and convenient way to transfer money within a domestic bank without any hassle.

- No hassle of counting bulk cash and carrying it to other banks.
- No risk of losing money.

The System Will Enable the Following:

- **BITS:** The transfer of amounts up to Nu. 1 million are initiated and settled batch-wise at half-hour intervals.
- **RTGS:** The high-value fund transfer with Real-Time Gross Settlement. The transfer of amounts above Nu. 1 million are initiated through this service and are settled immediately on receipt.
- **Bulk Payments:** The transfer of amounts initiated through this service can be in large volume where a single remitter can send to multiple beneficiaries or vice versa.

T Bank BFSC Codes

Bank Name

BFSC Codes

T Bank, Thimphu Branch TBBT910050
1

T Bank, Phuentsholing Branch TBBT910050
9

T Bank, Gelephu Branch TBBT910051
3

T Bank, Paro Branch TBBT910050
4

T Bank, Mongar Branch TBBT910052
1

T Bank, Samdrupjongkhar
Branch TBBT910051
9

T Bank, Tashigang Branch TBBT910052
4

T Bank, Samtse Branch TBBT910051
1

T Bank, Trongsa Branch TBBT910051
7

T Bank, Wangdue Branch TBBT910050
6

Point of Sale Terminal

In line with the RGOB/RMA initiatives towards digitalization of all payments in Bhutan, T Bank has embarked on providing digital payment services to all its clients through the use of POS Terminal in various sectors such as fuel stations, departmental stores, supermarkets, hotels, and other merchant outlets. With the use of POS machines, the cash-related risk can be reduced. If you operate a retail establishment or other business that handles cash or credit transactions, then the POS machine should definitely be your go-to solution.

Facilities and Benefits

- Simplifies your accounting process.
- Gives you balance enquiry.
- Provides mini statement.
- Supports cash withdrawal.
- Merchant sale.
- Offers void sale – in case of return.
- Helps in settlement of accounts.
- T Bank POS terminal accepts cards from all other banks (BOB, BNB, BDBL & Druk PNB) debit cards.

For more information and inquiries, please contact your nearest Branch or Customer Service (Toll-Free Number 7070 during office hours) or email to customercare@tbank.bt.

Cards

Visa Debit Card

A Visa Debit Card is linked to the cardholder's bank account, allowing direct access to funds for purchases without carrying cash.

Eligibility

- Bhutanese citizens above 18 years with Savings or Current Deposit Accounts at T Bank.
- Mode of operation: Individual, Either or Survivor (E or S), or Sole Proprietorship.
- Students with a maximum limit of USD 10,000.

- Thumb impression/joint signatories account holders are not eligible.

Annual Travel Scheme (ATS) Top-up

- Available Annual Travel Scheme (ATS) can be topped up on the Visa Debit Card. Requests should be emailed to sonamgyeltshen@tbank.bt.

Card Validity

- 3 years

Fees

Type	Amount (Nu.)
Issuance Fee (New Card)	300
Replacement Fee	250
Renewal Fee	250
Annual Fee	Free
PIN Generation Fee	Free

Charges

Type	T Bank Terminals	BFS Network Terminals	Visa Network Terminals
	Is		

	ATM (Nu.)	POS (Nu.)	ATM (Nu.)
Balance Enquiry	Free	Free	5
Cash Withdrawal/Purchase	Free	Free	9
Mini Statement	Free	Free	5
Fund Transfer	Free	Free	-
PIN Change	Free	Free	5

*ATM Issuer Fee @ Nu 9/- for cash withdrawal on BFS Network applies only after 5th transaction during the respective calendar month.

Limits

Type	T Bank Terminal s	BFS Network Terminals	Visa Network Terminals
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)
Daily Limit	40,000	Unlimited	40,000
Monthly Limit	Unlimited	Unlimited	Unlimited
Yearly Limit	-	-	-

No. of Transaction Count	20	Unlimited	20
Limit per Transaction	15,000	Unlimited	As set by Acquirer bank

Documents Required

- Copy of Citizenship Identity Card
- Recent passport-size photo

PIN Generation ATM

1. Insert Card
2. Press Button – GREEN PIN
3. Press Button – GENERATE OTP
4. Collect your Card
5. Insert Card
6. Press Button – GREEN PIN
7. Press Button – SET PIN
8. Enter OTP referring SMS
9. Press Button – CORRECT
10. Enter your New PIN
11. Re-Enter your New PIN
12. Collect your Card

TPay

1. Card Services
2. ATM Card
3. ATM Green PIN Generation
4. Select From Account
5. Enter Card Number

6. Enter Card Expiry Date MMY
7. Enter the OTP referring SMS
8. Enter New PIN
9. Enter Re-Enter New PIN
10. Click Submit Button
11. Enter your TPIN
12. Click OK Button

Visa Credit Card

A Visa Credit Card allows the cardholder to make purchases on credit up to a predetermined limit, with the borrowed amount repaid along with interest and fees within a specified billing cycle.

Eligibility

- Bhutanese citizens above 18 years with Savings or Current Deposit Accounts at T Bank and a legitimate repayment source.
- Mode of operation: Individual, Either or Survivor (E or S), or Sole Proprietorship.
- Students with a maximum limit of USD 10,000.
- Thumb impression/joint signatories account holders are not eligible.

Annual Travel Scheme (ATS) Top-up

- Available Annual Travel Scheme (ATS) can be topped up on the Visa Credit Card. Requests should be emailed to the respective credit focal officers.

Card Validity

- 3 years

Fees

Type

Amount (Nu.)

Joining fee	1000
Issuance Fee (Add on Card)	500
Replacement Fee	300
Renewal Fee (Primary Card)	500
Renewal Fee (Add on Card)	500
Annual Fee (Primary Card)	500
Annual Fee (Add on Card)	500
PIN Generation Fee	Free
Interest on revolving credit	2.5% per month

Late Payment Fee	250
FOREX Transaction Fee	1.5% on transaction amount
Cash Withdrawal Fee	Interest: 1.5% per month on withdrawn amount. Cash Fee: Nu.300 or 3% of withdrawal amount whichever is higher (ATMs)
Repayment	Minimum due amount @ 25% of the total utilized amount within the month of billing statement
Over Limit Charges	Nu. 300 or 0.3% of the over limit amount whichever is higher

Charges

Type	T Bank Terminals	BFS Network Terminals	Visa Network Terminals
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)
Balance Enquiry	Free	Free	5
Cash Withdrawal/Purchase	Free	Free	9
Mini Statement	Free	Free	5

Fund Transfer	Free	Free	-
PIN Change	Free	Free	5

*ATM Issuer Fee @ Nu 9/- for cash withdrawal on BFS Network applies only after 5th transaction during the respective calendar month.

Limits

Type	T Bank Terminal s	BFS Network Terminals	Visa Network Terminals
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)
Daily Limit	40,000	Unlimited	40,000
Monthly Limit	Unlimited	Unlimited	Unlimited
Yearly Limit	-	-	-
No. of Transaction Count	20	Unlimited	20

Documents Required

- Copy of Citizenship Identity Card
- Copy of Citizenship Identity Card for Add on applicant
- Latest one passport size color photograph
- Authenticated and latest salary slip/salary certificate by Department/Organization
- Copy of latest PIT Assessment and renewed license copy (for self-employed)

- Copy of BIT Certificate and renewed license copy (self-employed, professional, and businessman)
- Contact letter (for contract employee)
- Letter of consent for extension of existing securities (if offered)
- Ownership certificate for new fixed security (if offered)
- FDR receipt/certificate endorsed and stamped with two signatures at the back (if offered)
- Copy of valid passport (for international cards)

RuPay Debit Card

The RuPay Debit Card, issued under the RuPay payment network in India, is linked to the bank account and is primarily accepted within India, offering similar features and benefits as other debit cards.

Eligibility

- Bhutanese citizens above 18 years with Savings or Current Deposit Accounts at T Bank.
- Mode of operation: Individual, Either or Survivor (E or S), or Sole Proprietorship.
- Thumb impression/joint signatories account holders are not eligible.

Annual Travel Scheme (ATS) Top-up

- Available Annual Travel Scheme (ATS) can be topped up on the RuPay Debit Cards. Requests should be emailed to sonamgyeltshen@tbank.bt.
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Certainly! Here's the formatted information for T Bank's Proprietary Debit Card and other banking services with headings and tables where appropriate:

T Bank Proprietary Debit Card

Overview

Using your T Bank debit card offers convenient cashless transactions and reduces cash-carrying risks. It requires a Personal Identification Number (PIN) for transaction verification. Debit cards allow electronic fund withdrawals directly from the cardholder's account.

Features

- Balance Enquiry
- Cash Withdrawal/Purchase
- Fast Cash from ATM
- PIN Change from ATM
- Mini Statement from ATM
- Fund Transfer from ATM

Eligibility

Account holders at any T Bank branch are eligible to avail debit card services. The card can be issued as Individual, Either or Survivor (E or S), or Sole Proprietorship. Thumb impression/joint signatories account holders are not eligible.

Fees

Fee Description	Amount (Nu)
Renewal fees on Expiry and validity	Free
Card Replacement fee	200

PIN Regeneration fee 100

Charges

Service	T Bank Terminals	BFS Network Terminals
Balance Enquiry	Free	Free
Cash Withdrawal/Purchase	Free	Free
Mini Statement	Free	-
PIN Change	Free	-

- **ATM Charges (Nu):** First 4 transactions free. For more than 4 transactions, Nu. 8 will be charged.
- **POS Charges (Nu):** Free

Other Banking Services

SMS Services

- Receive transaction alerts for deposit account transactions
- Available in English
- One savings/current account can be linked with multiple mobile phone numbers

Safe Deposit Locker Service

- Secure your valuables with T Bank's Safe Deposit Locker:
 - Sizes: Small, Medium, Large, Extra Large
 - Unlimited access during banking hours
 - Annual rent varies by size, security deposit required

Bank Guarantee

- Types: Bid security guarantee, Performance guarantee/Mobilization advance
- Eligibility: Individuals/firms/contractor agencies with valid business license
- Interest Rates: 2% for Bid Security, 3% for Performance/Mobilization advance

Cheque Clearing/Cheque Truncation System

- Deposit domestic bank cheques across all Bhutanese banks
- Requires T Bank account

Foreign Exchange Facilities

- Buy/sell foreign currencies at RMA approved rates

Solvency Certificate

- Assess financial capability for bids/offers

No Objection Certificate

- Issued for ownership transfers, company registrations, name changes, etc.

Audio Notification Service Through NQR Soundbox

Overview

T Bank's QR Soundbox is an audio-assisted smart device that notifies merchants with an audio alert when a customer makes a payment by scanning T Bank's NQR Code. It's a portable device requiring internet connectivity via mobile (SIM).

Eligibility

- Must have an account with T Bank.
- Utilize T Bank's Quick Response Code (QR).

Charges

- Ngultrum 100 per month for 2 years.

Documents Required

- Filled Application Form
- Business License Copy
- Merchant's CID Copy
- One Passport Size Photo

Through Mobile Device

Receive instant audio notifications on phones for every QR payment received.

Steps to Enable Audio Notification Service Through TPay

1. Log in to TPay with your credentials.
2. Click on the top left horizontal navigation bar.
3. Select "Audio Notification Setting".
4. Finally, select "Enable" to activate audio notifications for QR Payments.

BHIM QR Code

Description

BHIM QR allows users to make payments by scanning QR codes through BHIM App and other UPI-powered Apps. It facilitates seamless merchant payments, especially for Indian tourists in Bhutan.

Charges

- NPCI charges:
 - 0.9% on transaction amount of Rs. 2,000 and below
 - 1.2% on transaction amount above Rs. 2,000 from the merchant

Documents Required

- Business License
- Merchant's CID Copy
- One passport-size photo

Eligibility

Merchants with an account at T Bank can utilize BHIM QR for transactions.