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Cards: Avail Debit and Fuel cards for your banking convenience.



Deposits: Secure your future-open an account with us.



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



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ATM Locators

You can now locate your desired ATM terminal without any hassle.

Announcements

- [Candidates shortlisted for the post of CBS Administrator and IT Officers](#)
- Posted on Friday, 28 Jun 2024
- [Expression of Interest \(EoI\) Announcement](#)
- Posted on Saturday, 22 Jun 2024
- [Notice inviting Tender](#)
- Posted on Thursday, 30 May 2024

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S

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US Dollar(100 & 50)

USD 50 Below (20, 10 & 5)

USD 2 & 1

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We are open from

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Savings Account

In order to inculcate saving habits amongst the customers, T Bank offers an easy to operate Saving Deposit Scheme with 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

Documents Required

Utility

Maintenance

Individuals

Associations/ Clubs/ Social Welfare Trusts/Community Based Organization

Religious Bodies/Organization

Non Government Organization (NGO)

On behalf of minor

Non-Bhutanese individuals are eligible to open a Saving Deposit Account either with Single/ Joint or Either of Survivor (EOS) operations. The account can be even opened

in the name of minor child/children under the care of Natural Guardian/ legally appointed regent.

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Current Account

The Current Accounts are opened by customers who desire that their accounts have substantial volume of transactions to meet their day to day business operational requirement. 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 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 Deposit & 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 on 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 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 the 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

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 as 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 home/building, investing on 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 of time 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 minor under the natural guardianship of parents or 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 from the maturity rate as on the date for the completed deposit period

Fixed deposit account is also known as Term deposit Account which offers investment avenues for all strata of the 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 fixed amount of money is deposited for a fixed period of time as above and paid principal amount with accrued interest to the account holder as maturity value. The money deposited in this account cannot be withdrawn before the maturity. However, in case of exigency of fund, bank allows to close the account prior to maturity date. In such cases, the bank applies 1% less from the maturity rate as on that date for the completed deposit period.

Eligibility

Business Entities

Corporations

NGO's

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 concerned Authority if its 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

T Bank Limited has now introduced the opening of Foreign Currency Saving Accounts by its prospective customers in USD, AUD, JPY, GBP, and EURO.

Citizens of Bhutan who live both inside and outside of the country can now open FC accounts without obtaining approval from the Royal Monetary Authority.

Additionally, 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, will be permitted to open Foreign Currency Accounts with the Bank's authorized branches.

Foreign Currency Account

FC I for Individual-Bhutanese

Eligibility

All Bhutanese Individuals residing in Bhutan are eligible to open 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) are permissible 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

It is Permissible to send monthly Student Living Allowances to your family members pursuing studies abroad – USD 4800 per month (Third Countries) INR 100,000 per month (India)

Document required

CID copy

Recent passport-size photo

Dully filled in the application form.

Pensioners Saving Account

The Pensioners account is opened by the Pensioners of National Provident and Pension Fund (NPPF). All Bhutanese Pension account holders can operate Pensioners Savings Account 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

