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## Products



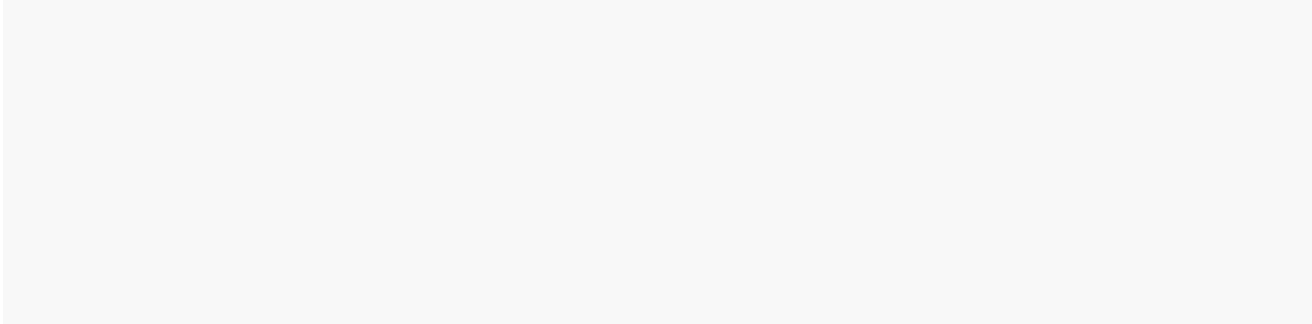
**Cards:** Avail Debit and Fuel cards for your banking convenience.



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



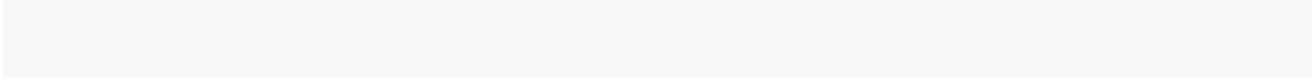
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TPay

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

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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## Forex Rates

S

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US Dollar(100 & 50)

USD 50 Below (20, 10 & 5)

USD 2 & 1

) | ) |

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Contact Info

+975 77199199

+975 77103077

631

02 336236

contactcenter@tbank.bt

About

Resources

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**Toll Free**

**7070**

**Visit our offices**

[Branch Listing](#)

**Send us an email**

[contactcenter@tbank.bt](mailto:contactcenter@tbank.bt)

**We are open from**

Mon-Fri: 9 AM to 5 PM

Sat: 9 AM to 1 PM

## 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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Home Savings Account

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.

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Download CIF Form

Download Account Opening Form

Accounts / Deposits

Savings Account

Current Account

Recurring Deposit Account

Fixed Deposit Account

Foreign Currency Account

Pensioners Saving Account

Contact Info

+975 77199199

+975 77103077

631  
02 336236  
contactcenter@tbank.bt

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Management Team  
Privacy Policy

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We are open from  
Mon-Fri: 9 AM to 5 PM  
Sat: 9 AM to 1 PM

Disclaimer

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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

About Us

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 establishment of Corporate Office and Thimphu branch office on 12th March 2010. The objective was to meet the growing demand of the 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 namely;

Sl 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-Mongar 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

It 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.

The Bank has been promoted by the following prominent Bhutanese business personnel to foster a healthy competition in the banking industry which translates into

enhanced personalized and efficient customer service and increased domestic savings and investments of the general public at large.

Name and address of the Promoters           -% of total share holdings

Ashi S. Dorji, Tashi Commercial Corporation, Phuentsholing -20%

Dasho Topgyal Dorji, Tashi Commercial Corporation, Phuentsholing -20%

Dasho Wangchuk Dorji, Tashi Commercial Corporation, Phuentsholing     -20%

General Public           -40%

## **Our Vision**

The most preferred bank driven by passion for service excellence.

## **Our Mission**

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

## **Board of Directors and management Staff**

- Mr. Tshenchok Thinlay (Chairman)
- Mrs. Rinzin Lhamu (Independent Director)
- Mr. Nawang Gyetse (Independent Director)
- Mr. Tashi Tshering (Director)
- Mr. Pema Tshering (Director/Member Secretary)
- Mr. Gyam Agay Dorjee Namgyal (Company Secretary)
- Mr. Pema Tshering (Chief Executive Officer)
- Mr. Gyam Agay Dorjee Namgyal (Company Secretary)
- Mr. Probin Pradhan (Chief, IT Department)
- Ms. Kuenzang Choden (Chief Financial Officer, F&A Department)
- Mr. Chencho Dorji (Chief Compliance Officer, Compliance Division)
- Mrs. Kencho Pemo (Chief, Credit Department)
- Mrs. Kritika Pradhan (Chief, 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.

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).

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

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.

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.

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.

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.

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.

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).

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.

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 concern, please visit our nearest branch or contact us at [info@tbank.bt](mailto: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

Charges

Transactions Limit

View their Account balances, statement and transaction details for all your savings and current accounts.

View Term deposits and the 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 transaction 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. 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. 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 and 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

Transaction Limit

View their account balances, statement 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 to other banks.  
No risk of losing money.*

*The system will enable the following:*

*BITS - The transfer of amounts upto 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 a large volume where a single remitter can send to multiple beneficiaries or vice versa.*

## *T Bank BFSC Codes*

<i>#</i>	<i>Bank Name</i>	<i>BFSC Codes</i>
<i>TBBT</i>	<i>T Bank, Thimphu Branch</i>	<i>TBBT9100501</i>
<i>TBBT</i>	<i>T Bank, Phuentsholing Branch</i>	<i>TBBT9100509</i>
<i>TBBT</i>	<i>T Bank, Gelephu Branch</i>	<i>TBBT9100513</i>
<i>TBBT</i>	<i>T Bank, Paro Branch</i>	<i>TBBT9100504</i>
<i>TBBT</i>	<i>T Bank, Mongar Branch</i>	<i>TBBT9100521</i>

<i>TBBT</i>	<i>T Bank, Samdrupjongkhar Branch</i>	<i>TBBT9100519</i>
<i>TBBT</i>	<i>T Bank, Tashigang Branch</i>	<i>TBBT9100524</i>
<i>TBBT</i>	<i>T Bank, Samtse Branch</i>	<i>TBBT9100511</i>
<i>TBBT</i>	<i>T Bank, Trongsa Branch</i>	<i>TBBT9100517</i>
<i>TBBT</i>	<i>T Bank, Wangdue Branch</i>	<i>TBBT9100506</i>

## Point of Sale Terminal

In line with the RGOB/RMA initiatives towards digitalization of all payments in Bhutan, T Bank has embarked in providing digital payment services to all its clients through the use of POS Terminal in various sector such as fuel station, departmental store, supermarkets, hotels, and other merchant outlets. With the use of POS machine the cash related risk can be reduced.

If you operate a retail establishment or other business that handles cash or credit transactions, then POS machine should definitely be your go to solution.

### Facilities

#### 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](mailto:customercare@tbank.bt)

## Cards

### Visa Debit Card

A Visa Debit Card is a type of payment card that is linked to the cardholder's bank account. This means that the money you spend using the card comes directly from the funds available in your bank account. It serves as a convenient way for individuals to access their funds and make purchases without carrying cash.

#### Eligibility

Bhutanese citizens above the age of 18 years maintaining Savings or Current Deposit Account with T Bank are eligible to avail the Visa Debit Card facility. This can be availed by account holders having mode of operation as Individual, Either or Survivor (E or S), or Sole Proprietorship. Students may also avail this facility with a maximum limit of USD 10,000/-

*Please note that Thumb impression/joint signatories account holders are not eligible for the Visa Debit Card.*

### Annual Travel Scheme (ATS) top-up:

Available Annual Travel Scheme(ATS)can also be topped up on the Visa Debit Card. The request for this facility should be emailed to [sonamgyeltshen@tbank.bt](mailto:sonamgyeltshen@tbank.bt) for Visa Debit Cards.

Visa Debit Card

No. of years

Card Validity

3

## Fees

Charges

Limits

Documents required

Pin Generation

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

## Charges

Visa Debit Card	T Bank Terminals		BFS Network Terminals		Visa Network Terminals	
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)	POS (Nu.)	ATM (Nu.)	POS (Nu.)
Balance Enquiry	Free	Free	5	Free	20	Free
Cash Withdrawal / Purchase	Free	Free	9	Free	120	Free
Mini Statement	Free	Free	5	Free	-	-
Fund Transfer	Free	Free	-	-	-	-
PIN Change	Free	Free	5	Free	-	-

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

## Limits

Visa Debit Card	T Bank Terminals		BFS Network Terminals		Visa Network Terminals			
	ATM(Nu.)	POS(Nu.)	ATM(Nu.)	POS(Nu.)	ATM(INR)	POS(INR)	ATM(USD)/	POS(USD)
Daily Limit	40,000	Unlimited	40,000	Unlimited	15,000	50,000	-	
Monthly Limit	Unlimited	Unlimited	Unlimited	Unlimited	15,000	50,000	-	
Yearly Limit	-	-	-	-	-	-		1,000
No. of Transaction Count per Day	20	Unlimited	20	Unlimited	20	Unlimited		
Limit per Transaction	15,000	Unlimited	As set by Acquirer bank		As set by Acquirer Bank			

## Documents required

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

## Pin Generation

### Green PIN Generation Process for Visa Debit Card

#### ATM

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

#### TPay

- Step-1: Card Services
- Step-2: ATM Card
- Step-3: ATM Green PIN Generation
- Step-4: Select From Account
- Step-5: Enter Card Number
- Step-6: Enter Card Expiry Date MMY
- Step-7: Enter the OTP referring SMS
- Step-8: Enter New PIN
- Step-9: Enter Re-Enter New PIN
- Step-10: Click Submit Button
- Step-11: Enter your TPIN
- Step-12: Click OK Button

## Visa Credit Card

A Visa Credit Card is a type of payment card that allows the cardholder to make purchases on credit, up to a predetermined credit limit set by the card issuer. Unlike a debit card, which directly deducts funds from the cardholder's bank account, a Visa Credit Card allows cardholders to borrow money from the card issuer for transactions. Cardholders then need to repay the borrowed amount along with any accrued interest and fees within a specified billing cycle.

### Eligibility

Bhutanese citizens above 18 years maintaining Savings or Current Deposit Accounts with T Bank and having a legitimate repayment source are eligible to avail the Visa Credit Card facility. This card can be availed by account holders having mode of operation as Individual, Either or Survivor (E or S), or Sole Proprietorship. Students may also avail this facility with a maximum limit of USD 10,000/-

*Please note that Thumb impression/joint signatories account holders are not eligible for the Visa Credit Card.*

## Annual Travel Scheme (ATS) top-up:

Available Annual Travel Scheme(ATS)can also be topped up on the Visa Credit Card. The request for this facility should be emailed to the respective credit focal officers for Visa Credit Cards.

### Validity

Visa Credit Card	No. of years
Card Validity	3

### Fees

Visa Credit Card	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 facility per month	2.5%
Late Payment Fee	250
FOREX Transaction Fee on Transaction Amount	1.5%
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

Visa Credit Card	T Bank Terminals		BFS Network Terminals		Visa Network Terminals	
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)	POS (Nu.)	ATM (INR)	POS (INR)
Balance Enquiry	Free	Free	5	Free	20	Free
Cash Withdrawal / Purchase	Free	Free	9	Free	-	Free
Mini Statement	Free	Free	5	Free	-	-
Fund Transfer	Free	Free	-	-	-	-
PIN Change	Free	Free	5	Free	-	-

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

## Limits

Visa Credit Card	T Bank Terminals		BFS Network Terminals		Visa Network Terminals			
	ATM(Nu.)	POS(Nu.)	ATM(Nu.)	POS(Nu.)	ATM(INR)	POS(INR)	ATM(USD)/	POS(USD)
Daily Limit	40,000	Unlimited	40,000	Unlimited	15,000	50,000	-	-
Monthly Limit	Unlimited	Unlimited	Unlimited	Unlimited	15,000	50,000	-	-
Yearly Limit	-	-	-	-	-	-	-	1,000
No. of Transaction Count per Day	20	Unlimited	20	Unlimited	20	Unlimited	-	-

## Documents required

1. Copy of Citizenship Identity Card
2. Copy of Citizenship Identity Card for Add on applicant
3. Latest one passport size color photograph
4. Authenticated and latest salary slip/salary certificate by Department/ Organization
5. Copy of latest PIT Assessment and renewed license copy (for self-employee)
6. Copy of BIT Certificate and renewed license copy (self-employed, professional and businessman)
7. Contact letter (for contact employee)
8. Letter of consent for extension of existing securities (if offered)

9. Ownership certificate for new fixed security (if offered)
10. FDR receipt/certificate endorsed and stamped with two signatures at the back (if offered)
11. Copy of valid passport (for international cards)

## RuPay Debit Card

T Bank's RuPay Debit Card is a type of payment card issued under the RuPay payment network in India. It is linked to your bank account, which means its usage is based on the funds available in your bank account. It is primarily accepted within India, offering a range of features and benefits similar to other debit cards. Apart from business and pilgrimage trips, the RuPay Debit Card will be useful for students studying in India to meet their daily expenses.

### Eligibility

Bhutanese citizens above the age of 18 years maintaining Savings or Current Deposit Account with T Bank are eligible to avail the RuPay Debit Card facility. This can be availed by account holders having mode of operation as Individual, Either or Survivor (E or S), or Sole Proprietorship.

*Please note that Thumb impression/joint signatories account holders are not eligible for the RuPay Debit Card.*

## Annual Travel Scheme (ATS) top-up:

Available Annual Travel Scheme(ATS) can also be topped up on the RuPay Debit Cards. The request for this facility should be emailed to [sonamgyeltshen@tbank.bt](mailto:sonamgyeltshen@tbank.bt) for RuPay Debit Cards.

Validity

Card Validity: 3

Fees



RuPay Debit Card	Amount (Nu.)
Issuance Fee (New Card)	250
Replacement Fee	200
Renewal Fee	200
Annual Fee	Free
PIN Generation Fee	Free

## Charges

RuPay Debit Card	T Bank Terminals		BFS Network Terminals(Bhutan)		RuPay Network Terminals(India)	
	ATM (Nu.)	POS (Nu.)	ATM (Nu.)	POS (Nu.)	ATM (INR)	POS (INR)
Balance Enquiry	Free	Free	5	Free	5.30	Free
Cash Withdrawal / Purchase	Free	Free	9	Free	33	Free
Mini Statement	Free	Free	5	Free	-	-
Fund Transfer	Free	Free	-	-	-	-
PIN Change	Free	Free	5	Free	-	-

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

## Limits

RuPay Debit Card	T Bank Terminals		BFS Network Terminals		RuPay Network Terminals (India)	
	ATM(Nu.)	POS(Nu.)	ATM(Nu.)	POS(Nu.)	ATM(INR)	POS(INR)
Daily Limit	40,000	Unlimited	40,000	Unlimited	15,000	50,000
Monthly Limit	Unlimited	Unlimited	Unlimited	Unlimited	15,000	50,000
No. of Transaction Count per Day	20	Unlimited	20	Unlimited	20	Unlimited
Limit per Transaction	15,000	Unlimited	As per the Acquirer Bank		As per the Acquirer Bank	

Note: Turn Around Time (TAT): 10 days + Time for Postage

## Documents required

Copy of Citizenship Identity Card

Recent passport-size photo

## Pin Generation

### Green PIN Generation Process for RuPay Debit Card

#### ATM

Step-1: Insert Card

Step-2: Press Button – GREEN PIN

Step-3: Press Button – GENERATE OTP

Step-4: Collect your Card

Step-5: Insert Card

Step-6: Press Button – GREEN PIN

Step-7: Press Button – SET PIN

Step-8: Enter OTP referring SMS

Step-9: Press Button – CORRECT

Step-10: Enter your New PIN

Step-11: Re-Enter your New PIN

Step-12: Collect your Card

#### TPay

- Step-1: Card Services
- Step-2: ATM Card
- Step-3: ATM Green PIN Generation
- Step-4: Select From Account
- Step-5: Enter Card Number
- Step-6: Enter Card Expiry Date MMY
- Step-7: Enter the OTP referring SMS
- Step-8: Enter New PIN
- Step-9: Enter Re-Enter New PIN
- Step-10: Click Submit Button
- Step-11: Enter your TPIN
- Step-12: Click OK Button

## Proprietary Debit Card

Now using your T Bank debit card makes more sense than ever. Spending directly through your debit card helps you control cash carrying risk. It requires a Personal Identification Number (PIN) to be used to verify the transaction. Debit cards are used to electronically withdraw funds directly from the card holder's accounts.

### Features

- Balance Enquiry
- Cash Withdrawal/ Purchase
- Fast Cash from ATM
- PIN Change from ATM
- Mini Statement from ATM
- Fund Transfer from ATM
- Card is valid within Bhutan

### Eligibility

Account holders who have account with any of the T Bank branches are eligible to avail the debit card services. The card can be availed as Individual, Either or Survivor (E or S), or Sole proprietorship.

Please note that Thumb impression/joint signatories account holders are not eligible to have debit cards.

## Fees

Fees	Nu
Renewal fees on Expiry and validity	Free
Card Replacement fee	200
PIN Regeneration fee	100

## Charges

Charges	T Bank Terminals		BFS Network terminals	
	ATM (in Nu)	POS (in Nu)	ATM (in Nu)	POS (in Nu)
Balance Enquiry	Free	Free	First 4 transactions are free. For more than 4 transactions Nu.8 will be charged	Free
Cash Withdrawal/Purchase	Free	Free	First 4 transactions are free. For more than 4 transactions Nu.8 will be charged	Free
Mini Statement	Free			
PIN Change	Free			

## Transactions Limits

Transaction Limits	T Bank Terminals		BFS Network terminals	
	ATM's	POS's	ATM's	POS's
Daily Limit	Nu.40,000/-	Unlimited	Nu.40,000/-	Unlimited
Transaction Limit	Nu.10,000/- per transaction		BFS acquirer Bank	BFS acquirer Bank
No of Transactions per day	6	Unlimited	6	Unlimited
PIN Change	Free			

## SMS Services

SMS alert also known as transaction alert is an SMS alert to notify customers of deposit account transactions or any other banking transactions so you no longer need to wait for a passbook update or visit the Bank to obtain information about your transactions.

### Service Details:

The service is provided to customers with T Bank savings or current accounts. One savings/current account can be linked with only one mobile phone number, but one mobile phone number can be linked with many savings/current accounts. The service is available in English language.

### Services that our SMS currently delivers are:

Receive balances after triggering withdrawal and deposits, using any mode of transactions.

Receive OTP, User ID and Passwords on registering new ATM, Internet banking, PG (Payment Gateway)

## Demand Draft

### Demand Draft Inland

For Bid/Tenders

### Demand Draft for INR

For Bill Payments, Invoice, IELTS, etc  
**Requirements**

Original copies of Bills and Invoices.  
Must Maintain Savings/Current Account with us.

## Safe Deposit Locker Service

In the wake of increasing instances of burglary/theft and natural calamities like fire, earthquake, flood etc. taking place, our valuable possessions namely jewelry, important documents and artifacts are not safe and secure. Therefore, in order to secure the safety of private and intimate belongings of customers, the T Bank has come up with an

easy to operate Safe Deposit Locker facility. Following are some of the features of the locker facility and its operations:

The locker comes in four different sizes viz. small, medium, large and extra large suiting the individual requirements.

There is no restriction on the number of instances of locker operations during banking hours.

In the event of loss of key of the locker, Nu 500.00 plus actual cost of repair for resetting the locker is levied

Nominal annual rent of the locker is recovered from the customer.

#### Locker Annual Rents

Small	Nu. 1,000
Medium	Nu. 1,200
Big	-
Large	Nu. 2,000
Extra Large	Nu. 2,400
Super Large	-
Security Deposit	Twice the rent
Lost keys	Nu. 500 plus actual cost of repair

#### Bank Guarantee

This ensures the payment will be made as long as the services are performed. A bank guarantee, like a line of credit, guarantees is an undertaking to the beneficiary for a definite payment upon revoke. Unlike a line of credit, the sum is only paid if the opposing party fulfills the stipulated obligations under the contract.

*Note: T bank issues the following kinds of financial guarantees:*

- Bid security guarantee
- Performance guarantee/ Mobilization advance
- Guarantee to withdraw retention money against a contract

### Eligibility

An individual's /firm/ contractor agencies holding valid business license.  
Anyone one who can provide 100% cash margin money or having sufficient collateral charged with T Bank or counter guaranteed by our relationship bank.

### Rate of Interest

2% for Bid Security guarantee

3% for Performance guarantee/Mobilization advance

### Quantum of guarantee

As per security backed/provided and counter guarantees provided.

### Tenure

Within Bhutan-12 months or renewals basis

Outside Bhutan- Counter Guarantee from international banks, will be as per their client's request.

### Documents Required

Bank guarantee application form.

Counter guarantee form.

Valid license copy.

Identity card copy.

Invitation of BID details/letter of work awarded details/ contract agreement details.

For inward BGs (bank guarantees) for and behalf of outside parties counter guarantee from accepted banks.

# Cheque Clearing/Cheque Truncation System

It is an inter domestic bank cheque transfer whereby you can deposit other banks cheque with different banks for withdrawal.

## Features

- Domestic bank cheques deposit (all Domestic banks)
- Should maintain an account with us (TBank)

## Benefits

- Less hassle to visit other banks for deposit purpose
- No risk of losing cash

# Foreign Exchange Facilities

T Bank engages itself in buying and selling of authorized lists of foreign currencies from and to its customers at RMA approved foreign exchange rate of the day.

# Solvency Certificate

Whenever a firm submits an offer against a bid, it is important to know the financial status of that particular firm so as to provide the credit facility to the firm when needed. Only on understanding the financial ability of the borrower we can issue a solvency certificate. The bank will indicate in the certificate whether the bidder/firm is capable to meet the financial liability under the bid or not.

## Documents Required

- Application from the client.
- Citizenship identity card copy.
- All approvals and valid licenses.
- Work order/supply order/bidding document.
- Other related papers required if any, duly verified with the original.



Letter from registrar of companies for companies panning to be incorporated.

## No Objection Certificate

There are instances where people/firms/corporations approaches bank for issuance of No objection certificate from banks for ownerships transfers, company registrations, change of company name etc.

### Documents Required

Application form customer.  
Citizenship identity card copy.  
Other related papers if any.

## Audio Notification Service

### Through NQR Soundbox

T Bank's QR Soundbox is an audio-assisted smart device that notifies the merchant with an audio notification as soon as a customer makes a payment by scanning T Bank's NQR Code. It is a small portable device that must be connected to the internet via mobile (SIM).

### Eligibility

Need to have an account with T Bank.  
T Bank's Quick Response Code (QR).

### Charges

Ngultrum 100 per month for 2 years.

### Documents Required

Filled Application Form  
Business License Copy  
Merchants CID Copy  
One Passport Size Photo

## Through Mobile Device

Receive Instant Audio Notification on Phones for every QR Payment Received

Steps to Enable Audio Notification Service Through TPay

First, log in to TPay with your credentials.

Click on the top left horizontal navigation bar and then click on "Audio Notification Setting"

Finally, select "Enable" to enable the Audio Notification for QR Payment

## BHIM QR Code

### Description

BHIM QR refers to a feature within the BHIM App and other UPI (Unified Payments Interface) Apps that allow users to make payments by scanning Quick Response (QR) codes. The primary objective of this initiative is to enhance the experience of Indian tourists traveling to Bhutan by enabling seamless merchant payments through UPI-powered Apps. However, currently, we will be accepting payments through "BHIM UPI" and "PhonePe" Apps.

### Charges

The National Payments Corporation of India (NPCI) will charge 0.9% on the transaction amount of Rs. 2,000 and below, and 1.2% on the amount for transactions above Rs. 2,000 from the merchant.

## Documents Required

Business License.

Merchant's CID copy.

One passport-size photo.

## Eligibility

Merchant's having account with T Bank.