

EXPATS & DIASPORA / EXPATS & DIASPORA

How to Run Your Nepal Bank Accounts While Living Overseas

A working balance is not the same as reliable access. Prepare KYC, authentication, recovery and records before an overseas banking problem becomes urgent.

OCTOBER 15, 2026



How to Run Your Nepal Bank Accounts While Living Overseas

A working balance is not the same as reliable access. Prepare KYC, authentication, recovery and records before an overseas banking problem becomes urgent.

By Nepal Digest - October 15, 2026 - Nepal

The money is in the account. The problem is that the password reset goes to a phone number you no longer use. For a Nepali living overseas, an ordinary banking task can become a chain of dependencies: an old SIM, an outdated address, a forgotten customer number and a branch you cannot visit this week.

The best preparation is a controlled test of access before you urgently need it. An account that worked during your last visit may not be ready for a new phone, a changed passport or a different country of residence.

Map the account before changing anything

Write down the bank, branch, account type and customer identifier in a secure location. Record the registered phone number and email address, the authentication method and the bank's official support route. Keep passwords and recovery material in a secure password manager rather than the same unprotected file.

If you hold several accounts, identify which you actually need. Every additional account brings another set of documents, contacts and access requirements. Simplifying an arrangement can reduce the chances of discovering a forgotten problem during an emergency.

Do not post account numbers or identity documents in public groups while asking for help. General experiences from other customers may be useful, but account recovery should happen through the bank's verified channels.

Ask about KYC before assuming remote access

Know-your-customer information concerns the bank's record of your identity and circumstances. Ask whether your current information needs updating and which documents or verification route the bank requires. Avoid assuming that a process described

by one bank applies everywhere.

Nabil's published Video KYC service provides one example of remote verification. Its availability does not establish that every account change, every applicant or every overseas situation can be completed through the same service. Ask the bank about your particular request before making arrangements.

Send a precise description of the change: perhaps a passport renewal, a new address or a changed authentication number. Ask whether it can be processed remotely and how the bank will confirm completion.

Authentication is the real continuity plan

A successful login on an old device can hide a weak recovery setup. Test what happens if you lose that device or replace it. Can you install the bank's app again? Can you receive the required code? Do you know how to contact support without using the missing phone?

Nabil's internet-banking guidance describes authentication options associated with its MobiToken system and the importance of accurate registered contact details. That is a bank-specific example of why phone and email records matter. Confirm the options available for your own product.

Never share an OTP, password or security code with someone who calls unexpectedly. A person claiming to be helpful can create urgency around an account problem. End the conversation and contact the bank using a number or channel you obtained independently.

Do not confuse access with permission

An app's ability to initiate a transaction does not answer whether the transaction is permitted for your account, currency or residency position. For foreign-currency arrangements, start with the central bank's published guidance and request clarification from the bank where necessary.

Describe the direction of the transfer, the currencies, the purpose and your current status. A vague question about "sending money" may produce an answer that does not fit the actual transaction.

Keep the bank's written response and the transaction receipt. If you regularly move money between countries, maintain records that explain the source and purpose rather than relying on memory months later.

Check the account's current condition

Ask the bank whether the account is active and whether any restriction or review needs attention. Do not treat a balance displayed on screen as proof that every service is available. The

bank should explain the steps required for an inactive or restricted account.

Review statement access, contact details, transaction limits and recurring instructions. Make sure any family member helping you understands their actual authority. Giving someone your password is not a good substitute for an arrangement the bank recognises.

For important payments, leave time to resolve a problem. A property deadline or family medical expense is a poor moment to discover that an app reset needs additional verification.

Use a Nepal visit strategically

Before travelling, ask what can be completed at the branch and which originals to bring. Book appointments if needed. Test the corrected setup again after the bank confirms the update, rather than leaving Nepal with only a form-submission receipt.

Keep one clear record of the support conversation and outcome. If the matter remains unresolved, ask who owns the next step and when you should follow up. “It should work soon” is less useful than a reference number and a defined action.

Banking continuity is part of the wider adjustment described in returning to Nepal from abroad. The strongest preparation makes ordinary tasks ordinary again.

Your account needs more than a balance: it needs current identity records, dependable authentication and a recovery route you can use from the country where you live.

Originally published by Nepal Digest - <https://nepaldigest.com/manage-nepal-bank-accounts-from-abroad/>