

CARD USAGE MANUAL

DOs

1. As soon as you receive your Debit card, sign on the signature panel on the reverse side of the card.
2. Upon receipt of PIN (Personal Identification Number), change your PIN at the first instance itself.
3. The ATM PIN shall be numeric and four-digit.
4. In case you have forgotten your PIN, give a request in writing for re-issuance of a new PIN at your branch.
5. Keep a record of the card number and the contact numbers in a safe place. This will be useful for quick reporting of loss of card.
6. Keep an eye on your card during transactions at Points of Sale and get it back as soon as possible. This avoids risk of your card or card number being copied without your knowledge.
7. While using your card at PoS terminal, enter the PIN when prompted and verify the amount before signing the receipt.
8. While using your card for online purchases, verify the amount of transaction carefully before submitting for payment. Funds will be instantaneously transmitted from your linked account.
9. Keep the copy of the payment slip/ATM receipts until you have verified your account and ensured that it is correctly debited.
10. Check accounts linked to your card periodically atleast once in a month and report suspicious transactions, if any, to the Bank immediately.
11. Inform the Bank in advance of any change in communication address.
12. If you are having multiple cards, carry only the one you need.
13. Keep multiple cards in separate folders in your wallet.
14. If your card gets stuck inside an ATM machine, be doubly cautious of anyone offering help, even if they appear to be a Bank security Guard. Criminals may obtain your PIN by several means.
15. Report loss of card immediately to the Bank.
16. Destroy all old cards before disposing it off.

DON'Ts

1. Do not keep your ATM PIN and card together.
2. Do not write the PIN anywhere, instead try to memorize it.
3. Do not tamper with the magnetic stripe on the back of your Debit card. It might render the card useless.
4. Do not disclose your Debit card number to strangers over the phone or internet.
5. Do not leave your card unattended at public places.
6. Do not leave your card in your vehicle.
7. Do not lend your card or share the PIN to anyone.
8. Do not share your ATM PIN with others.

TERMS AND CONDITIONS

1. DEFINITION

1.1 RuPay EMV Kisan/Debit Card shall mean the card issued by Bank (hereinafter referred to as “Bank” and its successors and assigns) to the account holder for effecting banking transactions through “Automated Teller Machines” (ATMs), “Cash Dispenser” (CD) and “Points of Sale (PoS) Terminals” installed/to be installed by the Bank from time to time.

1.2 Account refers to the Account holder’s Savings/Current/OD account or any other type of account so designated by the Bank as eligible account(s) for operations through the use of RuPay EMV Kisan/Debit Card.

1.3 ‘Card holders’ means the account holder issued with RuPay EMV Kisan/ Debit card by the Bank with Personal Identification Number.

2. THE CARD

2.1 The Card is Bank’s property and should be returned at the request of the Bank or its agent.

2.2 The Card shall be used only by the cardholder and it is not transferable.

2.3 The cardholder shall take all necessary precautions to ensure safety of the card.

3. THE PIN

3.1 RuPay EMV Kisan/Debit card will be issued with a unique Personal Identification Number. The card holder may change the PIN to any other four digit number of his/her choice.

3.2 The cardholder shall not inform/disclose to any person his Personal Identification Number (PIN) at any point of time and under any circumstances whether, voluntarily or otherwise. The cardholder shall not keep any written record of his PIN in any place or manner which may enable a third party to use the ATM card.

3.3 Changing of PIN, revision of card limit, change of host branch or replacement of card, etc., shall not be construed as commencement of a new contract.

4. LOSS OF CARD

4.1 If the card is lost or stolen, the cardholder must immediately notify the branch from where he/she has obtained the card. If this notification is given orally, it must be confirmed in writing within 24 hours. After the Bank has been properly notified of any loss, the principal cardholder will give the Bank all the information in his or her possession as to the circumstances of loss and take all reasonable steps to assist the Bank to recover the missing card.

4.2 Any instruction to STOP OPERATION of RuPay EMV Kisan/Debit Card facility due to loss/theft/surrender or due to any other reason shall be made in writing and will become operative at ATMs/PoS/E.Com, only from the time such instructions are received and carried out.

4.3 The cardholder shall indemnify the Bank for all the loss or damages caused to the Bank by any unauthorised use of card/PIN. The bank shall not be held liable for any loss due to misuse of the card.

4.4 Replacements/renewals of the RuPay EMV Kisan/Debit Card shall be subject to the terms and conditions in respect of the use of the Debit Card.

5. DEBIT TO CUSTOMER'S ACCOUNT

5.1 The Bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/CDs and purchase of goods at PoS/availment of services at merchant establishments in India in accordance with the Bank's record of transaction. The cardholder shall maintain sufficient funds to meet such transactions.

5.2 The records of the Bank for transactions put through by use of RuPay EMV Kisan/Debit Card shall be conclusive and binding for all purposes.

5.3 The charges considered reasonable and determined by the Bank from time to time shall be recovered from/debited to cardholder's account. The charges comprise the amount of any purchase of goods and/or services and any amount chargeable to the card account by virtue of a transaction instruction. The cardholder is bound by his/her transactions and the applicable charges, if any, by use of our debit cards in ATMs/PoS terminals. In case of doubtful/unsuccessful transactions, necessary clarifications will be obtained from the member Bank.

5.4 The cardholder should agree to acknowledge all the transactions initiated by him/her to debit his/her account as per Bank's record of transactions.

5.5 The cardholder should agree to acknowledge and hold the Bank indemnified for all transactions, fees, costs and any other charges outstanding in the account at any time.

6. TRANSACTION

6.1 The cardholder shall be fully responsible for all transactions put through by the use of this card with or without his/her knowledge/authority.

7. SERVICES

7.1 The Bank shall not be liable for any failure to provide any service or to perform any obligation under this facility and for any consequential effects where such failure is due to any malfunction of the ATM/CD/PoS/Communication lines or other equipments related to this service/E.Commerce sites, due to any reason including temporary insufficiency of cash in the ATM, other circumstances beyond its control etc., or any of the PoS who do not transact business against the card for whatsoever reason. Bank shall not be responsible or liable in any manner for any deficiency in service by any service provider.

7.2 ATM services can be availed free of charges

- Upto 5 transactions per month (including non-financial transactions) in other bank ATMs.

The above may vary from time to time as per RBI directive.

For transactions exceeding free transactions, following charges will be collected:

- Financial transactions at Rs.19/- per transaction (inclusive of taxes) and
- Non-financial transactions at Rs.9/- per transaction (inclusive of taxes)

These charges may vary from time to time as per RBI directive.

7.3 The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason for the same. However, cardholder will be duly advised.

7.4 Cash withdrawal limit of the card holders:

- The cardholder can withdraws minimum of Rs.100/- and maximum of Rs.20,000/-.
- Cash withdrawal from our Bank's ATM is restricted to Rs.10,000/- per transaction and Rs.20,000/- per day.
- Cash withdrawal from other Bank's ATM is restricted to Rs.10,000/- per transaction and Rs.20,000/- per day.

The withdrawal limit will be varied at the discretion of the Bank from time to time.

8. CARD HOLDER

8.1 The entire outstanding on account of withdrawals through ATM/PoS/E.Commerce shall become immediately due and payable in full, on the Bankruptcy of the cardholder (subject to limitations imposed by statute) or on the death of the cardholder or at the Bank's discretion if there is any breach of conditions by the cardholder.

8.2 The cardholder authorizes the Bank and/or its duly authorized agents to recover the dues from any of the accounts of the cardholder with the Bank or with any other Bank or Institution.

8.3 The cardholder is aware of Bank's rules, regulations and guidelines that govern card usage. The guidelines issued by the Bank should be strictly followed.

8.4 The Bank may disclose, in strict confidence to any other institution such information concerning the cardholder's account as may be necessary or appropriate.

8.5 The cardholder should undertake to indemnify the Bank for all loss or damage caused to the Bank by the unauthorised use of the card or related PIN by the add-on cardholder or any other person.

8.6 Operations by the use of card shall be subject to the Act of law governing the A/c.

8.7 The cardholder should note that if the card is used after the expiry date of the card, it will either be retained or rejected by the ATM.

8.8 A person having RuPay EMV Kisan/Debit Card facility shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force.

8.9 Cardholders desirous of termination of the use of the RuPay EMV Kisan/Debit Card shall give the Bank not less than 15 days prior notice in writing and surrender the card forthwith to the Bank. He/She shall be allowed to close the designated account only after expiry of the notice period.

8.10 The card holder shall take appropriate precautions while transacting with the card. Bank shall not be responsible or liable for any loss or for any inappropriate use of the card.

9. GENERAL

9.1 An Account in the name of a minor or an account in which minor is a joint account holder is not eligible to be an account for the purpose of issue of Debit card.

9.2 The Bank reserves the right to withdraw/cancel the card at any time without prior notice to the cardholder.

9.3 The powers and authorisation conferred on the Bank are irrevocable.

10. BANK

10.1 The Bank reserves to itself the right to delete or add or alter these terms and conditions at any time without giving a specific and separate notice to debit cardholders. An announcement of the change in the terms and conditions displayed on the notice board of the branch or given in the press by the Bank will be considered as sufficient notice.

10.2 The Bank is entitled to add, alter or amend the rules as it thinks fit including limiting the account/amount of withdrawal or timing of the service in its absolute discretion without assigning any reasons whatsoever and the same shall be binding on the cardholder.

10.3 Bank reserves to it the right to withdraw the facility at any point of time. The cardholder shall surrender the card to the Bank for cancellation if the Bank withdraws the facility. The reason for withdrawal shall not be questioned by the cardholder. The decision taken by the Bank for withdrawing the card shall be final.

11. ATM usage Charges

ATMs	Charges for Cash Withdrawal transaction	Charges for Non Financial transaction (Balance Enquiry, Mini Statement, PIN change etc)
	Savings/Current Account	Savings/Current Account
Own Bank ATM	Free	Free
Other Banks ATM (Domestic) <i>Metro ATMs* : 5 Free Transactions/ Month (Including Non Financial Transaction)</i> <i>Non Metro ATMs : 5 Free Transactions/ Month (Including Non Financial Transaction)</i>	Free	Free
Other Banks ATM (Domestic) <i>For transactions exceeding Free transactions in a month</i>	Rs.19/- per transaction (inclusive of taxes)	Rs.9/- per transaction (inclusive of taxes)

* Other Bank ATMs located in Delhi, Mumbai, Chennai, Bengaluru, Kolkatta, Hyderabad

** Free transactions in a month are inclusive of Financial (Cash withdrawal) and Non Financial transactions

Note to Customers on Charges for issue of Duplicate Card / Pin Mailers

The following charges are applicable to customers for issue of Duplicate Card/ PIN Mailers:

Nature of Service	Applicable Charges
	(Inclusive of Service Tax and Courier Charges)
Issue of Duplicate PIN	Rs.75.00
Issue of Duplicate Card along with PIN	Rs.125.00

ATM Cash withdrawal limit

Per Transaction Limit – Rs. 10,000/-
Per Day Limit – Rs. 20,000/-
