

RuPay / KCC EMV Debit Cum ATM Card Requisition Form

Application Form No. :

Date : _____

Branch Code : _____

Branch Name : _____

To,

The Branch Manager,
Sindhudurg District Central Co Op Bank Ltd., Sindhudurg
Branch -

Sub :- Availing Rupay / KCC EMV Debit Cum ATM Card Facility

I am having savings bank Account with your branch. I am willing to avail RuPay / KCC EMV Debit Cum ATM Card facility for the account as per details given below.

----- **Personal Details** -----

NAME :																
ADDRESS :																
Phone No :						E - mail ID :										
Mobile No. :						Date of Birth (DD/MM/YYYY)										
PAN No. :						Aadhaar No.:										
Mother's Name :																
Account Type :	Saving/Current/Od/Other/cc															
Account Number :																
Card Details :																

I request to attach the following Account as my Primary Account to Rupay / KCC EMV Debit cum ATM Card. The details as follow.

Type of Card :	Rupay / KCC EMV Debit Cum ATM Card														
Branch Code :															
Account Number :															
Name to be Embossed on Card :															

I undertake that the above information is true & correct. I accept all terms & conditions & related charges for Rupay / KCC EMV Debit cum ATM Card & I have no objection to debit these charges automatically from my account in a branch.

Your's faithfully
(Account Holder)

FOR BRANCH

I have verified the details & KYC document as per verification request is forwarded to Head office for Rupay / KCC EMV Debit cum ATM Card with following details.

Customer ID :																Branch				Code
Account Number :																				
Account Number Verified :	Yes/No																			
KYC Document Verified :	Yes/No																			

Seal	Branch Manager										
Application No. :						Application Date :					

We acknowledge your application for Rupay / KCC EMV Debit cum ATM Card.

Operator

Head of Department

RuPay / KCC EMV Debit Cum ATM Card Terms & Conditions

1. DEFINITIONS :

- a. Account/s means Cardholder's savings /current/ Cash Credit account or designated eligible account/s by the Bank for operations through the use of the Card.
- b. Account Statement means a statement of account or the pass book issued by the Bank to a Cardholder setting out the transactions carried out and balance in the Account as on a given date, and any other information the Bank may deem fit to include.
- c. ATM means any Automated Teller Machine in India, whether of the Bank or of a specified Shared Network, at which, amongst others, the Cardholder can use his Card to access his funds in his Account held with the Bank.
- d. The 'Bank' means The Sindhudurg District Central Co-op Bank Ltd., Sindhudurg
- e. Card means The Sindhudurg District Central Co-op Bank Ltd., Sindhudurg RuPay /KCC EMV Debit Cum ATM Card
- f. Cardholder means a customer of the Bank to whom a Card has been issued and who is authorized to hold the Card.
- g. Charge means a charge incurred by the Cardholder for purchase of goods or services on the Card or any other charge as may be included by the Bank from time to time.
- h. Merchant Establishment (ME) means commercial establishments of any nature, wherever located, which honour the Card for transactions with them.
- i. Merchant means any person / firm / organization who owns or manages or operates at Merchant establishment.
- j. Personal Identification Number (PIN) is a four digit confidential number given to the Card holder by the Bank, while issuing the card or later selected by him from time to time, which is used to identify the customer at an ATM or a POS terminal for putting through transactions
- k. POS Terminal means point of sale electronic terminal at ME in India capable of processing and transactions and at which, amongst others, the Cardholder can use his card to access his funds in his Account held with the Bank to make purchases.
- l. Primary Account means the first account in the Accounts Particulars in the application for a card for the purpose of card operations.
- m. Shared Network means RuPay CARD networks, or any other networks like NFS or any other Bank's private network called by any name.
- n. Transaction means any instruction given by a card holder by using his card directly or indirectly, to the Bank to effect some action on the account.
- o. RuPay regulations means regulations issued by NPCI to its franchisee / member banks /sub-member banks.

2. ELIGIBILITY :

Customer of bank having Savings accounts / Current accounts in individual capacity / cash credit account / any designated account by bank are eligible for issue of Card. In case of joint accounts, only such accounts as are permitted to be operated upon singly shall be eligible for issuance of card. Accounts operated by joint signature or account of a minor or an account in which a minor is a joint account holder shall not be eligible.

3. VALIDITY:

The Card is valid for use at ATMs of the Bank, RUPAY ATM Network approved by NPCI across India, The card can also be used at ME when the facility initiated by the bank. The Card is not valid for payment in foreign exchange. The Card is valid up to the last working day of the month and the year indicated on the Card.

4. PERSONAL IDENTIFICATION NUMBER (PIN) :

To enable the Cardholder to use the Card, a Personal Identification Number(PIN) will initially be issued to him by the Bank, The Cardholder shall ensure that the PIN is received by him in a sealed mailer. The Cardholder should immediately upon receipt of the PIN, change the same to the PIN of his choice by using the card at an ATM of the Bank. The changed PIN should be used by the Cardholder for all his future transactions till he changes the PIN again. Under any circumstances the Cardholder should not disclose his PIN to anyone. The cardholder shall be solely responsible for the consequences arising out of disclosure of his PIN, including any unauthorized use of the card. Any instructions given by means of the card and the PIN, whether in conjunction or independently, shall be deemed to be instructions given by the Cardholder, and the Bank shall be entitled to assume that those instructions are given by the Cardholder.

5. LOST OR STOLEN CARDS :

- a. If a Card is lost or stolen, the Cardholder must report to the Help Desk of the bank. The Bank upon adequate verification of information, will suspend the card temporary. The cardholder is solely liable for any transaction or loss incurred due to the loss of card up to the card is being suspended temporary by the bank. Cardholder shall file a report with the local police and submit the same to the home branch. Branch manager will verify the authenticity of the complaint and forward the request for permanent suspend of the card to Head office of the bank. Customer will have to fill the new card issuance request form at the branch for issuance of new card. The new card issuance will be at sole discretion of the bank. The Cardholder will be liable for all charges incurred on the Card until the Card is hot listed/ cancelled.
- b. The Card holder only has to suffer and bear the financial liability on the lost or stolen Card.

6. SURRENDER / REPLACEMENT OF CARD :

In case of surrender of the card, Customer shall submit the request and a plastic card at home branch. After adequate verification and necessary documentation, the cardholder will hand over the card to branch manager or authority at home branch. Branch manager will dispose the physical card in front of the customer. Customer will have to confirm the disposal of plastic card by the branch authority. The Branch manager will forward the request of surrender of card to the Head office of the bank. The surrender of the card will be registered in the system in next 15 working days with necessary charges debited to the account.. Cardholder will be solely liable for transaction or loss incurred up to registration of surrender of card in the system by the bank.

7. CARDHOLDER'S RIGHT TO SURRENDER CARD :

- a. The Cardholder may discontinue this facility any time by a written notice to the Bank and returning the Card to the Bank. The Bank will debit the annual fees as per the bank policy and will debit to the cardholder's account.

8. BANK'S RIGHT FOR RENEWAL / TERMINATE CARD :

The Bank may in its absolute discretion renew a card upon payment of pre scribed charges. The Bank shall be entitled in its absolute discretion to refuse to issue/ renew a Card to any Card holder or with-draw the Card and or services there by provide data any time. The Bank shall terminate the Card facility with immediate effect upon the occurrence of any of the following events:

- I. Failure to adhere of or comply with the terms and conditions here in set forth and also the terms and conditions that are applicable to card holder's accounts with the Bank;
- II. In the event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank;
- III. The Card holder becoming the subject to any bankruptcy, insolvency proceedings or proceedings of similar nature;
- IV. Demise of the Cardholder;
- V. Reported lunacy/insanity/un sound mind of the Card holder;
- VI. If the Bank deems that the facility is being misused/improperly used in any way;
- VII. If any adverse report is received from any of the Banks/Branches in the network or from any governing or monitoring authority;

9. TERMS OF USAGE :

- a. The Card is not transferable and shall be used only by the Cardholder.
- b. The Cardholders shall at all times ensure that the Card is kept at a safe place, and shall under no circumstances what so ever allow the Card to be used by any other individual. The Cardholder will sign on the reverse of the card in the signature panel immediately upon receipt of the card from the Bank.
- c. The Card is the property of the Bank and must be returned to an authorized person of the Bank on request or surrender the card to the bank in the event of Card holder no longer requiring the services
- d. The Cardholder will be responsible for all facilities granted by the Bank in respect of the Card and for all related charges.
- e. The type of Transaction offered on Shared Network ATMs may differ from those offered on the Bank's own network. The Bank reserves the right to change the types of Transactions supported without any notice to the Card holder.

10. MULTIPLE ACCOUNTS / JOINT ACCOUNTS :

- a. The Cardholder agrees that in case he has multiple accounts with the Bank, the Bank shall have the right to decide the number of accounts, which will have the Card facility on them.
- b. In case of Cards linked to multiple Accounts, Transaction sat Shared Networks and Merchant establishments will be effected on the Primary Account. In case there are no funds in this Account, the Bank will not honor the Transactions even if there are funds available in the other Accounts linked to the same card.
- c. Transfer of primary account or any change in operational mode thereof will not be allowed unless the Card is surrendered and dues, if any, against it, are paid.
- d. The Bank will debit the Accounts linked to the Card for the value of all purchases of goods or services, cash, fees, charges and payments pay able by the use of the Card.
- e. The Card holder shall maintain, at all times, in his Primary Account at the Bank the monthly average balance as applicable from time to time during the validity period of the Card, and the Bank may, at its discretion levy such penal or service charges as per Bank's rules from time to time or with draw the Card facility., Bank will debit the charges in case the average balance is not maintained in the account without giving any further notice to the Card holder and/or without incurring any liability or responsibility what so ever, by reason of such withdrawal.

11. STATEMENTS AND RECORDS :

- a. The Card holder shall accept the Bank's record of the transactions as conclusive and binding for all purposes. The printed output that is produced at the time of operation of the ATMs is the record of the Cardholder's operations on the ATM and shall not be construed as the Bank's record for this purpose. Transactions conducted after the normal business hours, of the bank/branches would be reflected in the Bank customer's accounts on the next business day
- b. The Card holder should inform the Bank in writing within 15 days from the date of transaction if any irregularities or discrepancies exist in the Transactions / particulars of the Account. If the Bank does not receive any information to the contrary within 15 days, the Bank would assume that the Account Statement and the Transactions recorded therein are correct.
- c. To ensure the Cardholder's interest, the Bank may record on camera or on videotape, at its own discretion, the access to and the presence of any person while availing the use of the Card facilities. All records maintained by the Bank, in electronic or documentary form, of the instructions of the Cardholder and such other details, and all camera/video recording made as mentioned above, shall as against the Cardholder, be deemed to be conclusive evidence of such instructions and such other details.

12. ATM USAGE :

- a. The Card is operable with the help of the confidential PIN at ATM locations. All Transactions conducted with use of the PIN will be the Cardholder's responsibility and he will abide by the record of the transaction as generated. When the Cardholder completes a transaction through an ATM, he can opt to receive a printed transaction record. The amount of available funds is shown on this ATM receipt when he uses his card.
- b. The Cardholder should retain the record of Transactions generated by the ATM with him.
- c. The Cardholder agrees that he will be allowed to with draw cash up to a maximum of Rs. 20,000 per transaction (aggregating to Rs 20000/-per day) subject to availability of clear balance in the Primary Account (s) or any such maximum withdrawal/ purchase limits decided by the Bank from time to time.

13. EXCLUSION FROM LIABILITY :

- Consideration of the Bank providing the Cardholder with the facility of the Card, the Cardholder hereby agrees to indemnify and keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal inquiry costs charges and expenses which the Bank may at anytime incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Cardholder the said facility of the Card or by reason of the Bank's acting in good faith and taking or refusing to take or omitting to take action on the Cardholder's. Instructions and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Cardholder; breach or noncompliance of the rules, terms and conditions relating to the Card and the Account and/or fraud or dishonesty relating to any Transaction by the Cardholder or his employee or agents.
- The Cardholder agrees to indemnify the Bank for any machine/mechanical error/failure or any technical down time which is not in the control of the bank. The Card-holder shall also indemnify the Bank fully against any loss on account of misplacement by the courier. Or loss-in-transit of the Card/ or PIN mailer.
- Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of :

14. DISPUTES :

Any dispute in respect of a Shared Network ATM Transaction will be resolved as per regulations of the respective network 'Dispute Management System or Process.' The Cardholder should notify the Bank of the complaint immediately by following the prescribed process defined by Bank for Dispute Management Resolution.

15. MISCELLANEOUS :

- The terms and conditions for use of the Card are as specified in this document and as amended by the Bank from time to time. The Cardholder shall be deemed to have unconditionally agreed to and accepted these terms and conditions by signing the Card application form, or acknowledging receipt of the Card inviting, signing on the reverse of the Card, or by performing a transaction with the Card or by requesting activation of the Card to the Bank or after 1 day having elapsed since the Card was dispatched to the on there cord.
- These terms and conditions will be in addition to and not in derogation of the terms and conditions relating to any account of the Cardholder. The Bank may also make changes in the terms and conditions without notice, if it is considered that the changes are necessary to maintain or restore the security of the electronic system or equipment used for the Card Transactions and/or for any of her reason whatsoever and the same shall be binding on the cardholder.
- The Bank will not be responsible if the ATMs failed to function due to break down of power, communication line, and mechanical failure or for any reasons which are beyond its control.

17. NOTIFICATION OF CHANGES :

- The Bank has the absolute discretion to withdraw the Card and/or the services there by provided or amend or supplement any of the above terms and condition at any time without prior notice to the Cardholder.
- All authorizations and power conferred on the Bank are irrevocable.

18. Rupay / KCC EMV Debit Cum ATM Card Tariff Sheet

Annual Charges (P.A)	Half yearly 110/- (+GST)
All Transaction at Sindhudurg DCC Bank's ATMs	Free
Charges for using Other Bank's ATMs in the NFS network	The first five transaction(Including both financial and non-financial transaction)in a calender month:- Free Sixth transaction onwards:- a) Financial :- Rs. 21/- + (GST) b) Non-Financial :- Rs. 6/- + (GST)
Card Replacement	Rs. 100/- + (GST)
Pin Replacement	Rs. 50/- + (GST)
Cash Withdrawal(ATM) limit per transaction	Rs. 10,000/-
Cash Withdrawal(ATM) per day limit	Rs. 30,000/-
Daily limit at POS	Rs. 40,000/-

- Service Tax and other Tax as applicable
- NPCI charges are applicable as per NPCI guidelines time to time Charges applicable as per Bank policy decided by the Bank time to time.
- Charges/Annual fee applicable as per Bank policy decided by the bank time to time

19. GOVERNING LAW :

- The us ape of the Card and the terms and conditions will be governed by the laws of India.
- The Cardholder undertakes to comply with the applicable laws and procedures while availing of and utilizing the Card.
- All disputes are subject to the jurisdiction of the competent courts in Mumbai.

20. FORCE MAJEURE :

The Bank will not be responsible nor shall it be liable to indemnify the Cardholder in the event of any loss or damage suffered by the Cardholder due to any cause or reason beyond the control of the Bank like but not limited to misplacement of card or pin by the courier. Or loss-in-transit of the Card/PIN mailer, mechanical or technical failure and down time, connectivity down time etc.

- Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of:

Disclaimer : Bank shall communicate as and when POS channel would also been able for The Sindhudurg District Central Co-op Bank Ltd., Sindhudurg.