

BUSINESS BANK

THE BUSINESS CO-OPERATIVE BANK LTD.

Rajan Complex Arcade, Datta Mandir, Nashik Road - 422 101

Customer
Photo

Rupay ATM Debit Card Requisition Form

To,
Branch Manager

Branch, Nashik.

Date: - / /

Dear Sir / Madam,

I/we hereby request you to please issue me Rupay ATM Debit Card in the Name of

Applicant Name: - _____
Surname Name Middle Name

Applicant Address: - _____

Mobile No: - _____ Telephone No: - _____

Branch Name: - _____ A/C Type - Saving ___ / Current ___ / Cash Credit _____

Account Number: - _____ A/C Operation- Single ___ / Joint ___ / Either or Survivor _____

Email ID: - _____ PAN No: - _____

Application for New Card / Card Lost / Stolen / Renewal / Validity Expired / Damaged / Add on

Yours Faithfully

(Customer's Signature)

OFFICE RECORD

On Receipt of Application

Customer No.	Application Date	Application No.	ATM Card No.
			607786

Application Received & Checked by	Sign Checked & Found Correct By / on (HOD / Sr. / Asst. / BM)	Sent to EDP for Further Processing
Sign	Sign	Date :- / /
Date :- / /		

At the Time of Delivery to the Card Holder

Card Delivered to the Owner on	Owners Sign in Full as per Bank Specimen	Owners Sign Found Correct and Authorised Link
Date :- / /		HOD / Sr./Asst. / BM Sign

dishonesty relating to any transaction by the Cardholder or his employees or agents.

b. The Cardholder agrees to indemnify the Bank for any machine/mechanical error/failure. The Cardholder shall also indemnify the Bank fully against any loss-on account of misplacement by the courier or loss-in-transit of the Card /PIN.

c. 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:

- o Any defect in quality of goods or services supplied by MEs.
- o The refusal of any person to honor or accept the Card.
- o The malfunction of any computer terminal, ATM or POS terminal.
- o Effecting transaction instructions other than by a Cardholder.
- o Handing over of the Card by Cardholder to anybody other than the designated employees of the Bank at the Bank's premises.
- o The exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date printed on its face, whether such demand and surrender is made and/or procured by the Bank or any person or computer terminal, ATM or POS terminals.
- o The exercise by the Bank of its right to terminate any Card.
- o Any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the re-possession of the Card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Card.
- o Any misstatement, misrepresentation, error or omission in any detail disclosed by the Bank.

d. Except as otherwise required by law, if the Bank receives any process summons, order injunction, execution decree, lien, information or notice which the Bank in good faith believes calls into question the Cardholder's ability, or the ability of someone purporting to be authorized by Cardholder, to transact on the Card, the liability to the Cardholder or such other person, decline to allow the Cardholder to obtain any portion of his funds, or may pay such funds over to an appropriate authority and take any other steps required by applicable law.

e. The Bank reserves the right to recover from the Cardholder's Account a reasonable service charge and any expenses it incurs, including but not limited to reasonable legal fees, due to legal action involving the Cardholder's Card.

f. In case the account gets overdrawn due to any reason, the Cardholder should provide enough funds to bring it in credit. For every occasion when the account is overdrawn, flat fee is levied, in addition to the interest. The flat fee and interest shall be recovered at the rate determined by the Bank from time to time.

g. In the event of an Account being over drawn due to Card transaction, the Bank reserves the right to set off such amount against any credit lying in any of the Cardholder's other accounts held singly or jointly without giving any notice, wherever applicable.

h. Nothing in these terms and conditions shall affect the Bank's right of set-off, transfer and appropriation of monies pursuant to any other agreements from time to time subsisting between the Bank and Cardholders.

i. The details of applicable fees and charges for issuance/renewal usage of the Card is as under

- i. Annual fees after one year: As decided by the Bank from time to time
- ii. Cash withdrawal at Bank's own ATMs (per withdrawal): As decided by the Bank from time to time
- iii. Cash withdrawal/Balance enquiry at other Banks ATM (as per RBI Guidelines): Currently 20 / 10 respectively. Subject to change at discretion of the Bank / RBI Guidelines.
- iv. Transactions at railway counters: (percentage of transaction amount) +2.5% applicable taxes and surcharge.
- v. Transactions at petrol pumps: (percentage of transactions amount) +2.5% applicable taxes and surcharge.
- vi. Card reissuance upon loss, spoilage: Currently 50 plus service charges. Subject to change at discretion of the Bank.
- vii. Issuance of additional Card/s: Currently not provided. Subject to change at discretion of the Bank.

15. DISPUTES.

a. The Bank accepts no responsibility for refusal by any Merchant Establishment to accept and/or honor the Card. In case of dispute pertaining to a Transaction with a Merchant Establishment, a sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence between the Bank and the Cardholder as to the extent of liability incurred by the Cardholder and the Bank shall not be required to ensure that the Cardholder has duly received the goods purchased/to be

purchased or has duly received the service availed/to be availed to the Cardholder's satisfaction.

b. The Bank shall make bona fide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with the charge indicated in the statement / passbook.

c. Within two months of receipt of the notice of disagreement and if after such efforts, the Bank determines that the charge indicated is correct then it shall communicate the same to the Cardholder along with details that may or may not include a copy of the sales slips or payment requisition. Any dispute in respect of Shared Network ATM Transaction will be resolved as per regulations of the respective network. The Bank does not accept responsibility for any transaction the Cardholder may have on the Shared Network. Should the Cardholders have any complaints concerning any shared Network ATM, the matter should be resolved by the Cardholder with the Shared Network, and failure to do so will not relieve him from any obligation to the Bank. However, the Cardholder Should notify the Bank of the complaint immediately.

16. MISCELLANEOUS.

a. 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 accept these terms and conditions by signing the Card application form, or acknowledging receipt of the Card by signing on the reverse of the Card, or by performing transaction with the Card or by requesting activation of the Card to the Bank or after 10 days having elapsed since the Card was dispatched to the address on the record.

b. These terms and conditions will be in addition to and not in derogation of the terms and conditions relating to 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 Transaction and/or for any other reason whatsoever and the same shall be binding on the Cardholder.

c. The Bank will not be responsible if the ATMs fails to function due to breakdown of power, communication line, mechanical failure or for any reasons which are beyond its control.

d. Upon issuance of the RuPay ATM cum Debit Card to the existing ATM Cardholders of the Bank, the existing terms and conditions applicable thereto will be substituted by these terms and conditions.

17. NOTIFICATION OF CHANGES.

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

18. GOVERNING LAW.

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

19. 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.

Customer's Signature

Date:-

Place:-