

Terms & Conditions

The terms and conditions under which the Debit cum ATM Card has been issued mentioned below for your guidance.

Terms used here:

- Bank means Rajpipla Nagrik Sahakari Bank Ltd., Rajpipla
- Card means Debit cum ATM Card issued to customer
- Cardholder means customer who has been received Debit cum ATM Card.

The Card:

1. The card is the property of the bank and shall be returned unconditionally and immediately to the bank upon request by the bank.
2. The bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
3. The card is non-transferable.

The Pin:

1. The card holder has to generate PIN (Personal Identification Number) of any 4 (Four) digit number of his / her choice through GREEN PIN option available on any ATM of the Bank.
2. The card holder is advised in his own interest to change the PIN on regular intervals.
3. Please remember that an unauthorised person can access the ATM cum DEBIT services on cardholder's account if he/she gains the card and the PIN.

Loss of Card:

1. The Card holder shall indemnify the bank for all the loss/damages/theft/surrender or due to any other reason caused to the Bank by any unauthorized use of card/PIN.
2. The cardholders shall intimate the loss of the ATM Card to Bank/Branch through phone number 99047 96219 for ATM card Restricted and also to the branch where he/she is maintaining the account by way of a written communication during working hours. On receipt of the lost card information from the customer head office will hot list the card.
3. Replacements/Renewal of card shall be subject to the terms and conditions in respect of the use of the cards.
4. However, bank shall not liable for the transactions happened using the lost card, prior to the hot listing of the card.

Debit customer's account:

1. The bank has the express authority to debit the designated account of the cardholder for all withdrawals/ transfers effected using the card as evidenced by bank's records, which will be conclusive and binding on the card holder.
2. The card holder expressly authorizes the bank to debit the designated account with service charges from time to time.

Transactions:

1. The transaction record generated by the ATM cum DEBIT card will be conclusive and binding unless found to be otherwise on verification and corrected by the bank.

ATM usages:

The card can be used at the ATM location with the help of the confidential pin. All transactions conducted with use of the pin will be the cardholder is responsibility. The cardholder agrees that he will be allowed to withdraw only a certain amount of cash per transaction per day as determined by bank irrespective of the credit balance in the account(s). This amount will be announced from time to time. Any attempt to violate this limit may lead to withdrawing of his card facility. When the cardholder completes a transaction through an ATM he can opt to receive a printed transaction record i.e. the transaction slip/ATM receipt. The amount of available fund is shown on this ATM receipt when he cardholder uses his card. The cardholder is advised to retain the record of transaction generated by the ATM with him. Cardholder agrees not to attempt to withdraw using the cards unless sufficient funds are available in the account. The onus of ensuring adequate account balances is entirely on the cardholder.

Closing of accounts:

1. The card holder wishing to close the designated account or surrender the ATM facility will have to fill Form for stop ATM facility.

Validity of card:

1. Cards are valid for 5 years from date of issue. Please note that if the card is used after expiry, it will be either be retained or rejected by the atm.

Range of Services:

1. Balance Enquiry: Cardholder can see the balance in his accounts linked to ATM card on the screen as well as obtain a transaction receipt showing the balance.
2. Mini Statement of account: A statement containing the last five transactions in the account can be obtained during the day mode.
3. Cash Withdrawals: Cardholders may withdraw minimum of Rs. 100/- and maximum of Rs. 40,000/- per day, subject to the daily limit fixed by the Bank. Bank is not responsible if Customer forget to collect the cash.
4. Cash Deposit: Card Holder can Deposits Cash at Branches where CDM Machines are installed.
5. Green PIN: Customer may use Green PIN option when a new ATM cum DEBIT card is issued and when the customer forgets PIN and wants to regenerate PIN for his/her existing card.
6. Change PIN: Customers can change their PIN at any Networked ATM.

Fees and Charges:

The annual fees for the card will be debited to the primary account linked with the card on application / renewal at the bank's prevailing rate. These fees are not refundable. The cardholder shall maintain at all times such minimum balance in the account, as bank may stipulate from time to time. Bank reserves the right at any time to charge the cardholder for the issue or reissue of a card and any fees/charges for the transactions carried out by the cardholder on the card. Any government charges, duty or debits, or tax payable as a result of the use of card shall be the cardholder's responsibility and if imposed upon bank (either directly or indirectly), bank shall debit such charge, duty or tax against the account. In addition, operator of shared networks make imposed additional charge for each use of their ATM/POS terminal/other devise, and any such charge along with other applicable fees / charges will be deducted from the cardholder's account. In the situation that the account does not have sufficient funds to deduct such fees, the bank reserves the right to deny any further transactions. In case of accounts classified as overdrawn accounts, the cardholder will have to rectify the account balance position immediately. This charge will be determined by the bank and will be announced from time to time. Details of the applicable fees and charges as stipulated by bank will be displayed on the website and / or at the branche.

Procedure for notifying lost card: -

Customers should inform the branch which has issued the card in writing immediately.

Note:-

The bank reserves the right to introduce new facilities or remove existing facilities as and when warranted assigning any reason or the same. However cardholder will be duly advised.

Date : / /
Place :

Customer's Signature / Card Holder