

DEBIT CARD TERMS & CONDITIONS

The applicant (hereinafter called the Card holder) along with the joint account holder, if any, unconditionally accept the following terms and conditions for using the DEBIT CARDS (hereinafter called the Card) issued by the Gopinath Patil Parsik Janata Sahakari Bank Ltd. (hereinafter called the Bank).

- 1) NON-TRANSFERABILITY**

The card is not transferable and shall be used only by the Card-Holder.
- 2) DELIVERY OF CARD**

Upon receiving information that the card is ready, the cardholder will go in person to the branch where he has submitted his application to take delivery of the card after establishing his/ her identity.
- 3) PERSONAL IDENTIFICATION NUMBER (PIN)**

The card holder shall use the card to operate only the designed primary account as per the DEBIT Card Scheme. This use will be restricted to such ATMs of the bank and/or other affiliated institutions as may be notified from time to time.
- 4) ATM-ACCOUNT ELIGIBILITY**
 - a. A satisfactorily conducted saving / current account or any other account as specified by the Bank to be eligible for opening of an 'ATM ACCOUNT' will be eligible to use this facility. Such account shall be referred to as "ATM Account".
 - b. The Cardholder shall give his/her preference of such account held by him/her in writing on the application form for the issue of "ATM CARD"
 - c. A Minor's account or an account in which a minor is a joint account holder, is not eligible for opening "ATM Account".
 - d. An Account operated under joint signatures shall be eligible to not be an "ATM Account".
- 5) USE OF CARD**

Under any circumstances the card holders shall not inform the Personal Identification Number (PIN) to any third party.
- 6) DEBIT CARD VALIDITY**

The DEBIT CARD will be valid maximum for a period of Nine years from the date of issue of card. However, validity period will be calculated on the basis of month & not on date.
- 7) JOINT AND SEVERAL RESPONSIBILITY**

All the joint Alc. holders will be liable jointly & Severally for the transactions effected with the use of the ATM Card.
- 8) INTEREST ON OVERDRAFT**

If any transactions made by using the ATM card results into overdraft in the account, interest will be charged as per Bank's rule prevailing at the point of time.
- 9) AUTHORITY AND RESPONSIBILITY**
 - a) The Bank shall not be responsible for any loss or damage arising directly or indirect/y as a result of any malfunction! failure of the ATM card for the ATM or for the temporary insufficiency of funds in such machine or otherwise whatsoever.
 - b) The Bank reserves the right to limit the amount which may be withdrawn by the cardholder daily any time without giving any prior notice. The Bank also reserves the right to restrict the ATM facility to certain Hours of the day as may be notified and displayed from time to time.
 - c) The Bank reserves the right to amend, add or delete any of the terms and conditions or rules without prior notice to ATM account holder.
 - d) It is sole responsibility of the cardholder for the transaction done by ATM card as with cardholder's knowledge or authority, expressed or implied.
- 10) TRANSACTIONS RECORD**

The cardholder shall accept the Bank's record of transactions as conclusive and binding for all purposes.
- 11) CHANGE IN STATUS OF PRIMARY ACCOUNT**

Closure/Transfer or any change in the operational mode of the Account will not be allowed unless the card is surrendered and dues, if any, against it, are paid in full.
- 12) NOTICE FOR CLOSURE OF ACCOUNT OR WITHDRAWAL OF DEPOSIT**

If the cardholder wishes to close the Account or withdraw any ATM Cardlinked deposit or even otherwise decides to terminate the use of ATM CARD facility, he shall give the bank not less than 7 working days notice in writing and forthwith surrender the card to the Bank at the card issuing branch and obtain a valid receipt thereof.
- 13) REFUSAL/TERMINATION/WITHDRAWAL OF ATM CARD**

The bank has absolute right and sole discretion to refuse or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction, tampering with the ATM, nonpayment of account charges, interest dues etc. without assigning any reason thereof or without giving prior notice.
- 14) BANK'S LIEN**

The bank shall have its lien, irrespective of any other lien on the cardholder's deposits present as well as future held in the designated ATM Account and in Term Deposits linked with the ATM Card facility.

15) FEES

All fees/charges related to the card & NFS Transaction as determined by the bank from time to time will be recovered by debiting to the cardholder's account.

16) LOSS/THEFT OF CARD

The cardholder shall advise the branch of the Bank issuing the card as promptly as possible in writing of the loss of card howsoever occurring. The cardholder shall, however, be responsible for all transactions effected by use of the card until it is confiscated/cancelled.

17) HONOURING OF CARD

The bank shall in no circumstances be liable to the cardholder if the card is not honoured in the desired manner for whatsoever reason or if the ATM Service at any centre is disrupted.

18) PHOTOGRAPH

Every cardholder will be required to submit a Photograph of 24mm (width) x 31mm (Height) alongwith an application form.

19) CHANGE OF TERMS & CONDITIONS

The bank reserves the right to add, to delete and/or vary any of these terms and conditions.

20) IRREVOCABILITY OF POWERS

All authorisation and powers conferred on the Bank are irrevocable.

Signature of Debit card applicant

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Debit Card Operation :

- Insert card in the slot to get access to the account.
- ATM welcomes you in person.
- Type your PIN to get access to the transaction option.
- Feed your A/c Number and the amount you wish to withdraw with cash denominations.
- Wait for cash dispenser to handover cash to you.
- Collect the cash and your Debit Card before you leave.

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