

Andhra Pragathi Grameena Bank (APGB) DEBIT CARD

APGB DEBIT CARD is issued to all eligible account holders against their request.

APGB Debit Card facilitates the following:

- Withdrawal of cash at ATMs & non-financial services
- Purchases using Point of Sale machine
- e-Commerce and online payments.
- APGB Debit Cards are issued for domestic (within India) usage only.

The following are variants of APGB Debit card to cater to the needs of diverse segments of the customers.

CARD VARIANT	ELIGIBILITY OF THE ACCOUNT HOLDER
Normal RuPay Classic Debit Card	Savings account ,Current account &OD account*.
PMJDY RuPay Classic Debit Card	Account opened under PMJDY Scheme.
Platinum RuPay Classic Debit Card	Savings account, Current account &OD account*. (High Value Customers)
Kisan Cards - RuPay Classic Debit Card	Farmers/KCC account holders

*For Current, Saving and OD account in the name of individuals and Single Proprietor.

For the above variants, APGB have both Personalised and Non-Personalized cards

- **Personalised Cards** – This card is issued to the general customers of the Bank who have opened Savings account, Current Account, Overdraft accounts with APGB. This card will have the name of the cardholder printed on the card.
- **Non Personalised Cards** – This card is issued to the cardholder at the time of account opening to facilitate immediate access to the Card services. This card is a generic card, which will not have the name of the card holder on it.

How to get APGB Debit Cards and Pins:

- I. When an eligible customer requests for the personalized card, customer has to visit the concerned branch after 15 Working days of request.
- II. When an eligible customer requests for the Non-personalized card, customer will get Instant card from the concerned branch on same day with Instant PIN. Debit Card will be activated in 2 Working days.
- III. When a customer forgets his debit card PIN he/she will be issued with Instant Re-PIN at their concerned branch. Re-PIN will be activated in 2 Working days.
- IV. It shall please be ensured that the PIN mailer received from the Branch was not tampered with. If the PIN mailer is tampered, the aid PIN mailer should not be accepted.
- V. Signature of the customer shall be affixed across the signature panel, to prevent misuse of the Card.

Safety Measures:

- I. Do not share your Debit Card Number, PIN and CVV or OTP with any one.
- II. Do not bend or scratch the Debit Card as damage will be caused to the chip/ 'magnetic stripe' on the reverse of the Debit Card that contains important information about the card.
- III. Never write down your PIN (personal identification number) anywhere. Memorize it.
- IV. If you receive a replacement card, be sure to destroy your old card by cutting it into four and discard the pieces.

Joining and Annual fee:

Description	Type	New Card(Rs.)	Duplicate/Renewal Card(Rs.)	Annual fee	RePIN(Rs.)
RuPay Normal	Instant	NIL	100+GST	100+GST	50+GST
RuPay Normal	Personalized	250+GST	250+GST	100+GST	50+GST
RuPay Platinum	Instant	250+GST	250+GST	200+GST	50+GST
RuPay Platinum	Personalized	250+GST	250+GST	200+GST	50+GST
RuPay PMJDY	Personalized	NIL	NIL	NIL	NIL
RuPay PMJDY	Instant	NIL	NIL	NIL	NIL
RuPay KCC	Instant	NIL	NIL	NIL	NIL
RuPay KCC	Personalized	NIL	NIL	NIL	NIL

Usage of APGB Debit Card is subject to per day limit as follows:

CARD VARIANTS	Cash @ ATM	PoS/e-Comm	Total per Day Limit (ATM & PoS/e-Comm)
Normal RuPay Classic Debit Card	25,000/-	25,000/-	25,000/-
PMJDY RuPay Classic Debit Card	25,000/-	25,000/-	25,000/-
Platinum RuPay Classic Debit Card	50,000/-	1,25,000/-	1,25,000/-
PKCC RuPay Classic Debit Card	25,000/-	25,000/-	25,000/-

P.S.: Cash withdrawal from ATM is restricted to Rs. 10,000/- per transaction.

Usage of APGB Debit Cards at our Bank ATMs and at our Sponsor Bank ATMs:

We are not levying any charges for the Debit Card holders for using Debit Cards at our ATMs and charges are subject to change as per Bank's policy in tune with RBI guidelines.

Usage of APGB Debit Cards at other Banks ATMs:

First 5 transactions in other Banks ATMs, in a calendar month, whether financial or non-financial, are free for the Debit Cards linked to Savings, Current & OD accounts. Thereafter, charges are applicable for each transaction i.e., Rs20/-+GST for financial and Rs10/-+GST for Non-financial. The number of free transactions are subject to change as per Bank's policy in tune with RBI guidelines.

FOR HOTLISTING DEBIT CARDS

Please call the below number to get the card hotlisted / blocked on all days(24 Hours)
1800-3011-3333/1800-208-3333(toll free)

Please call the below number to get the card hotlisted / blocked on working days(10AM-6PM)
1800-425-2045 (toll free)