

4. **RUPAY DEBIT CARD - PIN (Personal Identification Number)**

- a) **PIN - Select** : Each Rupay Debit card holder shall be issued his or her 'Personal Identification Number' (PIN) to gain access to the ATM services and to operate account. The Card holder should change his PIN immediately on receipt of printed pinmailer issued by Branch. The PIN shall under no circumstances be disclosed or open to any third party or keep the card & pin together. The Rupay Debit card holder should keep memory of his PIN and maintain its secrecy to avoid any misuse and keep custody of Rupay Debit card safe and inaccessible. The cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and / or unauthorised use of Rupay Debit card and shall be liable for any increased liability which he may incur on account of unauthorised use of the PIN & Rupay Debit card.
- b) **PIN Change** : It is advisable for the cardholder : 1. to change his PIN periodically 2. to change his PIN, if certainly suspects it is no longer confidential 3. To select a non easily guessable PIN.
- c) **PIN Safely** : Any wrong PIN fed to Rupay Debit card machine for more than three occasions will retain the card in ATM Debit card 'itself'. After completion of transaction. If Rupay debit card remains unretrieved, it is assumed having forgotten and Rupay will safely retain it in above circumstances approach your CIB for its retrieval.
- 5) **Rupay Debit Card Safety** : It is sole responsibility of card holder to preserve the card in good condition. Always ensure to keep Rupay Debit card safely in plastic pouch to prevent any physical damage to magnetic strip and not expose it to magnetic fields, heat, water and dust anytime. If the card is broken or unreadable it will be considered as invalid card & new card will be issued on such application by card holder & on handing over of such invalid card for cancellation to CIB.
6. **Rupay Debit Card Validity** : The Rupay Debit card will be valid maximum for a period of five years from the date of issuance of card. However, validity period may be extended for further period under notice to the Rupay Debit card holder.
7. **Rupay Debit Card Future** : The facilities offered under Rupay Debit card shall include a Withdrawal of cash by the Card Holder from his Rupay debit card -account upto a certain amount / limit only as fixed by bank from time to time & date during a cycle of 24 hours.
- b. Enquiry about the balance in **Rupay Debit Card** account.
- c. Any additional facilities made available by bank from time to time.
8. **Minimum Balance** : Minimum balance of all times in account shall have to be maintained as may be specified by the Bank from time to time. The Bank has a discretion to levy penal interest or service charges as per the Bank's rules from time to time. If minimum balance is not maintained at any time, the bank shall discontinue **Rupay debit card** facility without giving any further notice, and / or without incurring any liability or responsibility whatsoever by withdrawal of such facility.
9. **Fees** : All fees related to **Rupay Debit card** facility as determined by the Bank and as per directive from R.B.I. from time to time shall be payable forthwith on issuance of card and recovered by debiting the **Rupay debit card** holders account if not paid in cash. In case of insufficient balance to debit account Bank has full right to stop the operation of **Rupay Debit card** and / or to cease account or Bank shall withdraw the **Rupay debit card** facility. **Rupay Debit card** mostly uses for all ATM net work. POS.e-Com. now exam to avoiding debiting the charges use mostly ICICI Bank ATM.
10. **Multiple (ADD-ON) Cards** : In case of joint accounts with operational instruction Either or Survivor, Bank may issue another ADD-ON card on specific request of customer after debiting additional charges as per applicable. Though Bank has issued multiple cards for one account - **Rupay debit card** Account. Joint account holders can withdraw ONLY upto a maximum permissible limit as Bank ALL put together within 24 hours cycle time per day.
11. **Non transferability** : **Rupay debit card** is non transferable under any circumstances.
12. **Overdraft** : If any transactions made by using the **Rupay debit card** result into an overdraft in the **Rupay debit card** account, penal for the overdrawn amount shall be charged as per Bank's then prevailing interest rate structure and Bank may stop **Rupay debit card** facility.
13. **Loss of Card** : In case of loss or theft on the **Rupay debit card** the cardholder shall intimate CIB immediately on same date in writing of loss / theft of **Rupay debit card**. The cardholder shall, however be responsible / and liable for all transactions effected by the use of the card till it is cancelled. Account holder will have to give in writing application for issuance of new card. Another **Rupay debit card** will be issued to account holder in lieu of lost / stolen ATM card on payment of card fees / charges.
14. **Deposits** : As and when facility of depositing shall be allowed on ATM Machine, the amount of cash / cheque deposited will be collected to next working day from the ATM Machine in the presence of bank's authorised staff and will be credited to the cardholder's account after verification by two authorised members of Bank. Any soiled mutilated notes deposited into **Rupay debit card** account will not be acceptable and shall be returned to the cardholder reducing the credit to that extent at his own cost, risk & responsibility. The amount thus verified by the Bank shall cheques etc. deposits shall not be accepted in **Rupay debit card** facility whatsoever and shall be returned to the cardholder at his risk, responsibility, cost & consequences. Cheques deposited in **Rupay** will be accepted for collection only and the proceeds will not be available until they have been cleared.
15. **Refusal / termination / withdrawal of Rupay debit Card** : The Bank has absolute right and sole discretion to issue or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction; tampering **Rupay**. non payment of account charges, interest dues etc. without assigning any reason therefor or giving prior notice.
16. **Indemnification** : **Rupay debit** cardholder shall indemnify the Bank for the loss or damage caused, directly or indirectly, by his act of commission / omission contrary to any of the terms and conditions, or even otherwise.
17. **Closure / Termination** : **Rupay debit** card holder if desires to close the **Rupay debit card** account or terminate **Rupay debit card** facility can do so provided minimum seven working days prior written notice to ITC is given along with surrendering **Rupay debit card** to CIB / of the Bank. The closure of such account will be allowed only on settlement of all dues in connection with ATM facility.
18. **Account** : Any change in the mode of operation, transfer or change of **Rupay debit** card account shall not be allowed unless Bank's written permission is sought. For any change or transfer **Rupay debit card** will have to be surrendered to the bank and a fresh card will be issued on payment of fees / charges.
19. **Authority & Responsibility** :
- The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction / failure of the **Rupay debit card** or the ATM or for the temporary insufficient of funds in such machine or otherwise whatsoever.
 - The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily any time without giving, any prior notice. The Bank also reserves the right to restrict the **ATM** to certain hours of the day as may be notified and displayed from time to time.
 - The Bank reserves the right to amend, add or delete any of terms & conditions or rules without notice to **Rupay** account Holder.
 - It is sole responsibility of the cardholder, for the transaction done by **Rupay debit card** as with card knowledge or authority, express or implied.
 - My transaction to be indicated to me on my Cell No.....through SMS. I assured the SMS send by bank is binding on me and in this manner no complaint from my side as against the bank. (Any change in the Cell number inform to the bank immediately.)

I undertake & confirm authorisation and powers conferred into the Bank and terms & conditions herein as read, accepted & agreed to, are irrevocable. These terms and conditions shall be construed and governed by the law for the time being in force.

RUPAY DEBIT CARD MANAGEMENT CELL

Chief Executive Officer :
Lonavla Sahakari Bank Ltd.
Head Office : K. K. Apartment, Near Parmar Hospital, Lonavla 410 40
Branch Office:

Signature of Rupay Debit Card Applicant