

TERMS AND CONDITIONS FOR ATM CARD

1. **Meanings :** The term 'Bank' refers to the The Citizen Co-op. Bank Ltd., 'ATM' refers to the Automated Teller Machine installed at the branches of the Bank. 'Card Holder' refers to the Authorised User of 'ATM Card'. ATM Account refers to the Authority of operating an ATM Account. The 'CIB' refers to Card issuing Branch of the Bank and 'ITC' refers to the Information Technology Cell at Head Office of the Bank. As the context may require, words herein denoting the singular only shall be deemed to include the plural gender. Any notice thereunder to any such person shall be deemed effective notification to all such persons. If the persons who signs and agrees to be bound by terms and conditions is a female as the context may require, words herein denoting the male gender also shall be deemed to mean / include the female gender.
2. **ATM-Account Eligibility :**
 - a. A satisfactorily conducted savings / current account or any other account as specified by the Bank to be eligible for opening of an 'ATM' Account. Such account shall be referred as "ATMAccount."
 - b. The cardholder shall give his preference of such account(s) held by him 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 signature(s) shall not be eligible to be an "ATMAccount."
3. **Joint Accounts :** In case of Joint Accounts, where only one card is issued to a joint account holder, the other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue of ATM Card and having signed on the application shall be presumed having consented, agreed & accepted the terms & conditions of ATM Card and liable for all such transactions. If more than one person signs and agrees to be bound by terms and conditions, the obligation of such person thereunder shall be joint and several.
4. **ATM - PIN (Personal Identification Number)**
 - a) **Pin - Select :** Each Atm 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 the Branch. The PIN shall under no circumstances be disclosed or open to any third party or shall not keep the card & pin together. The card holder should remember his PIN and maintain its secrecy to avoid any misuse and keep custody of ATM card safe and inaccessible. The card holder shall be solely responsible for the consequences arising out of the disclosure of his PIN and / or unauthorised use of ATM card and shall be liable for any increased liability which he may incur on account of unauthorised use of PIN & ATM card.
 - b) **PIN Change :** It is advisable for the card holder : 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 Safety :** Any wrong PIN fed to ATM machine for more than three occasions will retain the card in ATM itself. After completion of transaction, If ATM card remains unretrieved, it is assumed having forgotten and ATM will safely retain it. In above circumstances approach your CIB for the retrieval.
5. **ATM Card Safety :** It is sole responsibility of the card holder to preserve the card in good condition. Always ensure to keep ATM 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 an application by card holder & on handing over of such invalid card for cancellation to CIB, subject to the payment of charges.
6. **ATM Card Validity :** The ATM 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 card holder.
7. **ATM Features :** The facilities offered under ATM shall include :
 - a. Withdrawal of cash by the Card Holder from his ATM-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 balance in ATM Account.
 - c. Any additional facilities made available by bank from time to time.
8. **Minimum Balance :** Minimum balance at 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 ATM 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 ATM facility as determined by the Bank from time to time shall be payable forthwith on issuance of card and recovered by debiting the ATM 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 ATM card and/or to cease account or Bank shall withdraw the ATM card facility.
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 applicable. Though Bank has issued multiple cards for one account- ATM Account, Joint Account holders can withdraw ONLY upto a maximum permissible limit as decided by Bank, all put together within 24 hours cycle time per day.
11. **Non transferability :** ATM card is non transferable under any circumstances.
12. **Overdraft :** If any transactions made by using the ATM card results into an overdraft in the ATM account, penal interest for the overdrawn amount shall be charged as per Bank's then prevailing interest rate structure and Bank may stop ATM facility.
13. **Loss of Card :** in case of loss or theft of the ATM card the cardholder shall intimate CIB immediately on same date in writing of loss / theft of ATM 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 ATM card will be issued to account holder in lieu of lost / stolen ATM card on payment of card fees / charges.
14. **Refusal / termination / withdrawal of ATM CARD:** The Bank has absolute right & sole discretion to refuse to issue or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction, tempering ATM, non payment of account charges, interest, dues etc. Without assigning any reason therefor or giving prior notice.
15. **Indemnification :** ATM cardholder shall indemnify the Bank for the loss or damage caused, directly or indirectly, by his act or commission/omission contrary to any of the terms & condition, or even otherwise.
16. **Closure / termination :** ATM cardholder if desire to close the ATM account or terminate ATM facility can do so providing minimum 7 working days prior written notice to ITC is given along with surrendering ATM Card to CIB / ITC of the Bank. The closure of such account will be allowed only on settlement of all dues in connection with ATM facilities.
17. **Account status change :** Any change in the mode of operation, transfer or change of ATM card account shall not be allowed unless Bank's written permission is sought. For any change or transfer ATM card will have to be surrendered to the bank and a fresh card will be issued on payment of fees / charges.
18. **Authority & Responsibility :**
 - i) The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction / failure of the ATM card or the ATM or for the temporary insufficiency of funds in such machine or otherwise whatsoever.
 - ii) The Bank reserve the right to limit the amount which may be withdrawn by cardholder daily any time without giving, any prior notice. The Bank also reserve the right to restrict the ATM to certain Hours of the day as may be notified and displayed from time to time.
 - iii) The Bank reserve the right to amend, add or delete any of terms & conditions or rules without prior notice to ATM account Holder.
 - iv) It is sole responsibility of the cardholder, for the transaction done by ATM card as with card holders knowledge or authority, express or implied.

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

CARD MANAGEMENT CELL

The Citizen Co-op. Bank Ltd.

Head Office : Lakshdeep Apartment,
Near Damodar Temple, Vasco-da-Gama, Goa - 403 802.

Ph.: 0832-2511033 / 2519290

Signature of ATM Card Application



The Citizen Co-operative Bank Limited

H.O. : Vasco-da-Gama, Goa.

APPLICATION FORM FOR ATM - CARD

SECTION (A) PERSONAL INFORMATION

APL ☐ ATM ☐

DATE OF APPLICATION : _____ BRANCH : _____

Note: Please fill the form in Capital letters & Tick mark (✓) as applicable.

NAME AS PER BANK RECORDS : _____

NAME IN BLOCK LETTER (as to be Embossed on the card)

Maximum 25 characters including spaces

ACCOUNT TYPE : ☐ SAVING ☐ CURRENT ACCOUNT NUMBER : _____

DOB / DOI _____
DD MM YY

A/C OPERATIONS : ☐ SINGLE ☐ JOINT
☐ EITHER OR SURVIVOR(S)

RESIDENTIAL ADDRESS : _____

EMAIL : _____

TEL.: _____ FAX : _____ MOBILE : _____

CARD REQUEST : ☐ NEW ☐ REPLACEMENT ☐ STOLEN / LOST/ DAMAGED ☐ ADD-ON ☐ EXPIRED

SECTION (B) - DECLARATION & UNDERTAKING

I/we declare that all information is true & correct. I/we have read, accept & abide by the terms & conditions governing the operations / use of ATM card the rules & Bye-Laws of the Bank which are now in force or may hereafter come in force.

I/we request you to issue 'ATM CARD' in name mentioned above for accessing above referred Account (s).

Name of the Applicant / Joint Account Holder (s)

Specimen Signature (s)

1. _____

x _____

2. _____

x _____

3. _____

x _____

The above information & statement is true, correct & checked as per Bank's record & duly verified by me. I declare that the account is more than six months old & conduct of Account is satisfactory/ unsatisfactory with applicant having good reputation / not so good reputation.

I recommend to issue ATM card

I recommend to reject ATM card

Official's Name :

Branch :

Date :

Branch Manager