

<p>Authorized By Date: <u> </u>/<u> </u>/<u> </u></p>	<p>Branch Manager's sign. & Branch Stamp</p>
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Terms & Conditions

The terms and conditions under which the ATM-DEBIT CARD/ the Internet banking/Mobile Banking/ Mail Alert/SMS Alert/Kiosk has been issued mentioned below for your guidance

Terms used here:

- (1) Bank means The Adinath co-operative Bank Ltd., Surat (2) Card means ATM-DEBIT CARD issued to customer (3) Cardholder means customer who has been received ATM-DEBIT 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. & The card is non-transferable.

The Pin:

- The cardholder shall not indemnify /disclose to any person of the personal identification number (pin) at any point of time and under any circumstances whether, voluntarily or otherwise. The cardholder shall not keep any written records of his pin in any place or manner which may enable a third party to use the ATM-DEBIT CARD.
- Changing of pin, revision of card limit, change of host branch or replacement of card, etc. shall not be construed as commencement of a new contract.

Loss of Card:

- The card holder should immediately notify the branch from where he/she has obtained the card if the card is lost / stolen. The cardholder should change the pin immediately if it is accidentally divulged.
- Any financial loss arising out of unauthorized use of the card till such time the bank records the notice of loss of card will be to the card holder's account.
- The cardholders shall intimate, the loss of the ATM-DEBIT CARD to bank /branch/phone number +91 9978577272 and also to the branch where he/she is main training 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.
- However, bank shall not liable for the transactions happened using the lost card, prior to the hot listing of the card.

Debit customers account:

- 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.
- The card holder expressly authorizes the bank to debit the designated account with service charges from time to time.

Transactions:

- The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verification and corrected by the bank. The verified and corrected amount will be binding on the card holder Deposits (cash and/or Cheque etc.) Will be verified by two of officials of the bank and their account will be deemed to be correct. Errors will be notified to the card holder by mail.
- Outstanding Cheque, dividend draft, dividend warrants etc. will normally be accepted on collection basis/immediate credit subject to bank's existing term and conditions governing such business.

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.

Merchant Location usages:

Bank Debit Cards affiliated to NFS (NPCI) are accepted at all Merchant Establishments displaying Rupay Logo. The Merchant should have an electronic (Point- of- sale) swipe terminal.

Usage is permitted up to Rs. 50,000 per day at Merchant locations say, Restaurants, Hospitals, Departmental Stores, Textile outlets; Jewelleries etc.

present your debit card for payment of the purchase amount. The merchant will swipe the card in the point-of-sale machine for authorization. You will be presented the PIN pad, Key in your PIN at the merchant establishment. After a successful authorization, a charge slip is generated from the POS machine. Ensure for correctness of the amount and sign the charge slip exactly as appearing on the reverse of your card. Collect back your card and your copy of the charge slip. Please retain the charge slip copy till you verify the amount as appearing in your bank statement of account.

There are certain exceptional cases where you may be billed extra service charges while making use of your Card with MEs such as Petrol Bunks, Railways, etc. Only if you agree to bear extra charges, you should proceed with the transaction. Such service charges together with the charge slip amount will be debited to your operative account.

Please note that since signature verification is essential for debit card transactions you need to be physically present along with your card at the time of purchase.

Closing of accounts: 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: Cards are valid for 8 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. **Statement of account:** - A statement containing the last five transactions in the account can be obtained during the day mode.
3. **Deposits (cash / Cheque)** (not available at present): Cardholders are requested to deposit cash / Cheque at the ATM located at the branch where they maintain their account only after receipt at the customer's branch and realization thereof.
4. **Change of PIN:** - Customers can change their pin by any networked ATM.

Fees and Charges:

The annual fees for the facility 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 Accountholder 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 Accountholder for the issue or reissue of a card and any fees/charges for the transactions carried out by the Accountholder on the facility. Any government charges, duty or debits, or tax payable as a result of the use of card shall be the Accountholder'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 makes imposed additional charge for each use of their ATM/POS terminal/other devise, and any such change along with other applicable fees / charges will be deducted from the Accountholder'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 branches.

Procedure for notifying lost card: -customers should inform the branch which has issued the card in writing immediately

General Information:

1. You should register for 'Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk' with the branch where you maintain the account.
2. Normally Internet banking/ Mobile Banking / Mail Alert/SMS Alert/Kiosk will be open to the customer only after he/she acknowledges the receipt of user id & password.

We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by mail or SMS or letter or telephonically.

Security:

1. User-id & Password shall be allotted by SMS/Mail. & The User-id shall be permanent and Password will be changeable by customer.
2. You are welcome to access Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk from anywhere anytime.

Bank's terms:

3. All requests received from customers are logged for backend fulfillment and are effective from the time they are recorded at the branch.
4. Rules and regulations applicable to normal Alerts transactions in India will be applicable for the transactions executed through this site.
5. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the law prevailing in India.
6. The Bank reserves the right to modify the services offered or the Terms of service of Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk. The changes will be notified to the customers through a notification on the Site or/and Bank's Notice Board. The Bank reserves the right to Change the Charges.

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to User ID & Password registered with the Bank. The bank suggests User ID and password should be kept with the customer's confidential mode and should not be used by others.
2. The customer will not attempt or permit others to attempt accessing the Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk through any unlawful means.
3. The Customer is Responsible for any dispute if he/she share password.

Branch confirmation:

1. The customer details given above are correct and the same are recorded in banking ~~slava~~ ~~slava~~.
2. We have verified the signature of the customer as appended ~~due~~ & We recommend granting Internet Banking Facility to the above customer.

Dos' & Don'ts:

1. The customer should keep his / her User ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the bank will not be liable for the same in any manners.
2. The customer is free to choose a password of his own for Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk services. As a precaution a password that in is generic nature guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc. is best avoided. Similarly, it is a good practice to commit the password to memory rather than writing it down somewhere.

INSTRUCTIONS:

1. In case of joint accounts, the applicant is required to obtain the joint holder's name & signature. Account holders can access their accounts through Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk ~~slava~~ ~~slava~~.
2. Completed application should be submitted to the branch where the primary account is maintained.
3. Information on activation of facility along with the Mail / SMS / PIN mailer will be sent to the applicant's address registered with the Bank.
4. This Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk Require Internet Service in Applicant's Mobile.
5. The terms and conditions of service form the contract between customer and Bank. By applying for Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk Service of the Bank, the customer acknowledges these terms. These terms will be in addition and not in derogations of the terms and conditions relating to any Account of the customer.
6. The customer shall be required to acquaint himself with the detailed process for using Internet banking / Mobile Banking / Mail Alert/SMS Alert/Kiosk and The Adinath Co-Optative Bank Ltd. shall not be responsible for any error made by the customer.

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