



The Baghat Urban Co-operative Bank Ltd.

Head Office, Baghat Bank Parisar, Rajgarh Road, Solan - 173 212 (Himachal Pradesh), India.
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ATM CARD TERMS AND CONDITIONS

The Terms and Conditions under which the ATM Card has been issued are mentioned below for your guidance:

- 1) The Card is and shall at all times remain the Property of Baghat Bank and must be returned to the Bank within 48 hours of demand by the Bank.
- 2) The Cardholder must memorize the PIN number and destroy the slip advising him/her of the PIN Immediately upon receipt.
- 3) The Card may be used in the India at any designated Automated Teller Machines for the withdrawal of cash from cash dispensers.
- 4) The Card transaction shall not exceed the daily Maximum limit determined from time to time.
- 5) The Cardholder may only use the Card within the cleared Credit Balance available in his/her account.
- 6) The Card is not a credit card or a cheque guarantee card and shall not be used by the Cardholder other than as a Cash Card.
- 7) **The PIN**
 - The Cardholder shall not disclose his/her PIN to any other person.
- 8) If the Card is lost or stolen or the Cardholder has reason to suspect that his/her PIN may have been compromised, the Cardholder must immediately notify directly to the bank of such theft, loss or suspicion by telephone and confirm such notice in writing within 24 hours to the Bank. Unless such notice is given and received, the Bank shall be authorized to ATM the Cardholder's account for any cash withdrawn using the Card.
- 9) The Bank shall levy an administration and/or replacement charge for any lost, stolen or misplaced Card.
- 10) The Bank shall levy a charge in respect of services provided under this Agreement including the transaction fee and such charge(s) may vary from time to time.
- 11) The Bank shall not be liable to the Cardholder if he/she is prevented from or unable to make use of the Card at any of the ATM machines owing to individual action, the failure of any computer or telecommunications system, power blackouts or other circumstances beyond the Bank's control.
- 12) The Cardholder hereby permits and authorizes the bank to share and use within the bank's information system all customer data pertaining to the Cardholder during use of the Card for the Bank's internal purposes.
- 13) The Bank reserves the right at any time to vary these conditions, modify, suspend or withdraw the Card or any of the services available in respect of the Card.
- 14) The Cardholder hereby acknowledges that the bank's records, shall be binding and conclusive evidence of all transactions.
- 15) The Bank shall not bear any responsibility to the Cardholder for any loss, injury or damage arising from the use of the Automated Teller Machine. The Cardholder shall be liable for payment of all expenses incurred by the Bank in exercising any right against the Cardholder in respect of any breach of his obligations hereunder, including all legal charges on the attorney's collection charges and tracing charges and value added tax on all such charges (if applicable).
- 16) The agreement for the issue and use of the card may be terminated by the surrender of the Card or by the refusal of The Bank to continue the facility.
- 17) Bank ATM Card is not transferable under any circumstance and shall be used only by the Cardholder.
- 18) Range of Services:
 - Cash Withdrawals: ATMs will dispense minimum of ` 100 in anyone instance and a maximum of ` 25,000 in a single day, subject to the availability of balance in the Cardholder's account.
 - Fast Cash: Cash withdrawals of pre-specified amount; which is presently ` 1000, ` 2000, ` 3000 and ` 5000 from a primary account to be designated by the Cardholder.
 - Balance Enquiry: Cardholder can view the balance(s) in his/her accounts linked to the ATM card on the screen, as well as obtain a transaction receipt showing the balance.
 - Statement of Account: A statement containing the last 5(Five) transactions in the account can be obtained in networked ATMs during the 'day-mode' only.
- 19) Debits to customer's 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 Cardholder. The Cardholder expressly authorizes Bank to debit the designated account with service charges from time to time, as decided by Bank.
- 20) Closing of Accounts
 - The cardholder wishing to close the designated account or surrender the ATM facility will give 10 working days notice in writing and surrender the Card along with the notice.

The Baghat Urban Co-operative Bank Ltd. reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reason for the same. However, cardholder(s) will be duly advised of such changes

Signature of ATM Cardholder