

1. **Meaning of certain terms:** The term "Bank" refers to "Jamia Co-Operative Bank Ltd. "ATM" refers to the Automated Teller Machines "Card holder" refers to an account who has been issued a Bank RuPay Debit cum ATM EMV Card.
2. **RuPay Debit cum ATM EMV Card:** Bank RuPay Debit cum ATM EMV Card shall be issued to an approved account holder in respect of his account to enable him to operate the ATM. Card holder can use RuPay Debit cum ATM EMV Card at ATM & Point of Sale (POS) and on net at a later date announced by the Bank.
3. **ATM-Facilities:** The facilities offered under ATM facility will include withdrawal of cash by the Card holder from his account up to a stipulated amount limit only during a cycle of 24 hours, enquiry about the balance in the account(s), request for changed PIN number and such other facilities as the Bank may decide to provide, from time to time.
4. **Minimum Balance in Account:** The Card holder shall maintain, at all times, such minimum balance in his account, as the Bank may decide from time to time and the Bank may at its discretion levy such penal or service charges as per the Bank's rules from time to time, or withdraw the ATM facility, if at any time the amount of deposit falls short of the required minimum as aforesaid, without giving any further notice to the Card holder(s) and/or without incurring any liability or responsibility whatsoever by reason of such withdrawal.
5. **Fees:** The Card holder shall pay RuPay Debit cum ATM EMV Card issue charges and transaction charges as prescribed by the Bank from time to time.
6. **Bank's Lien:** the Bank shall have the right of setoff and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the Card holder's Account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Bank ATM EMV Card services extended to and/or used by the Card holder.
 - (i) the Bank shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any accounts of the Card holders, whether in single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/

under the control of the Bank (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Card holders in any capacity) to the extent of all outstanding dues, whatsoever, arising as a result of any of the Bank's services extended to and/or used by the Card holders and/or as a result of any other facilities that may be granted by the Bank and/or its group companies to the Card holders. the Bank is entitled without any notice to the Card holders to settle any indebtedness whatsoever owed by the Card holders to the Bank hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any account(s) held by the Card holders with the Bank not withstanding that the deposit(s)/ balances lying in such account(s) as such indebtedness. the Bank's rights hereunder shall not be affected by the Card holders' bankruptcy, death or winding-up. It shall be the Card holders' sole responsibility and liability to settle all disputes/ objections with any such joint account holders.

- (ii) In addition to the above mentioned right or any other right which the Bank may at any time be entitled whether by operation of law, contract or otherwise, the Card holder authorises the Bank: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Card holder with or to any branch of the Bank: (b) to sell any of the Card holders' securities or properties held by the Bank by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to the Bank from the Card holders, including costs and expenses in connection with such sale;
7. **Multiple Cards:** In case of joint account(s) Either or Survivor /anyone or Survivor where more than one person has been issued Bank RuPay Debit cum ATM EMV Card, all the Card-holders put together, shall withdraw only upto the permissible limit allowed to single card account(s), within the cycle time of 24 hours.
8. **Joint account:** In case of joint accounts where only one card is issued to a joint account holder, the other joint account holder(s) shall expressly agree with and give his/her consent on the application form for issue of Bank RuPay Debit cum ATM EMV Card. In case any of the joint account holder(s) gives "stop payment stop

transactions" instructions in respect of operations through the use of Bank RuPay Debit cum ATM EMV Card, on any of the accounts held jointly by them, no operations will be allowed on such account(s) through the use of Bank RuPay Debit cum ATM EMV Card. The "stop payment stop transactions" instruction can be given only in respect of such accounts in which he/she is a joint account holder.

9. **Non-Transferability:** Bank RuPay Debit cum ATM EMV Card is not transferable under any circumstance and shall be used only by the Card holder.
10. **Personal Identification Number:** Each Card holder will be issued a sealed envelope containing a four digit number called Personal Identification number (PIN) to gain access to the ATM services. This number can be changed to any other convenient four digit number by the Card holder, at the ATM. The PIN shall under no circumstances be revealed to any third party. The Card holder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/ or unauthorised use of Bank RuPay Debit cum ATM EMV Card and shall be liable for any increased liability which he may incur on account of unauthorised use of the PIN and Bank RuPay Debit cum ATM EMV Card. If the Card holder forgets the PIN, he/she should make an application in writing for a fresh PIN. The selection of a new Personal Identification Number and/or the replacement of Bank RuPay Debit cum ATM EMV Card shall not be construed as the commencement of a new contract.
11. **Funds in the accounts:** The Card holder should not use or attempt to use Bank RuPay Debit cum ATM EMV Card without sufficient funds in the linked account.
12. **Loss/ Theft of Cards:** The Card holder shall be responsible for the safe custody of Bank RuPay Debit cum ATM EMV Card. In case of loss or theft of the Bank RuPay Debit cum ATM EMV Card, he card holder shall inform through registered mobile number to customer care and advise any of our branches, preferably the Bank RuPay Debit cum ATM EMV Card issuing branch as promptly as possible in writing of the loss of Bank RuPay Debit cum ATM EMV Card, however occurring. Card holder shall however be responsible and liable for all transactions effected by the user of the Card until it is confiscated / cancelled. Another Bank RuPay Debit cum ATM EMV Card will be issued to the Card holder, in

lieu of lost / stolen Bank RuPay Debit cum ATM EMV Card, upon request in writing and payment of issue fee decided by the Bank.

13. **Authority to Debit the account:** The Card holder along with the joint account holder(s), if any, shall authorise the Bank to Debit the account(s) with the amount of withdrawals, or transfers affected by the use of Bank RuPay Debit cum ATM EMV Card, as per the Bank's records. The Bank's record for transactions processed by the ATM machine shall be binding on all the joint account holders, jointly and severally.
14. **Responsibility for all transactions processed through ATMs & POS:** Operations through the ATM & POS facility on the Card holders account(s) can only be through the use of Bank RuPay Debit cum ATM EMV Card on the machine. The Card holder shall in all circumstances, accept full responsibility for all transactions processed by the use of his/ her Bank RuPay Debit cum ATM EMV Card, whether or not processed with the Card holder's knowledge or authority, express or implied. The printed output that is produced at the time of operation of the ATMs are a record of the operation of the ATMs and shall not be construed as the Bank's records. The Bank's records of transactions shall be accepted as conclusive and binding for all purpose.
15. **Closure of account(s):** If the Card holder desires to close his/her account(s) or withdraw any Bank RuPay Debit cum ATM EMV Card linked deposit, or even otherwise decides to terminate the use of the Bank RuPay Debit cum ATM EMV Card facility, he/she shall give a written notice of at least two days and surrender Bank RuPay Debit cum ATM EMV Card to the Bank. The Card holder shall also pay dues, if any, payable to the Bank in connection with the ATM facility.
16. **Change of terms and conditions:** the Bank has the absolute discretion to withdraw Bank RuPay Debit cum ATM EMV Card, the service thereby provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Card holder.
17. **Honouring the Card:** the Bank shall in no circumstances be held liable to the Card holder if Bank RuPay Debit cum ATM EMV Card is not honored in the desired manner for whatsoever reason, or if the ATM is destroyed or not functioning due to power failure,

temporary insufficiency of cash in the ATM or any other reason. the Bank will not be liable for any consequential or indirect loss or damage arising there from.

18. **Ownership of Bank RuPay Debit cum ATM EMV Card:** Bank RuPay Debit cum ATM EMV Card shall be the property of the Bank and will be surrendered to the Bank on request or in the event of the Card holder no longer requiring the service. the Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Card holder's account as may be necessary or appropriate in connection with its participation in any ATM or Electronic Fund Transfer Network.

Disclaimer:

"Bank may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services."



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Terms & Conditions