

Terms & Conditions for Cardholders for using ATM/DEBIT card of Jamia Co-operative Bank Ltd.

1. The JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card shall be issued by the Bank solely at its discretion to account holders provided he / she satisfies the applicable eligibility norms and / or maintains prescribed minimum balance in his / her account. The Bank in its sole discretion may refuse issuance or renewal of the Card and or impose conditions without assigning any reason.
2. The JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card is and shall remain the property of the Bank at all times and will be returned by the Cardholder unconditionally and immediately upon Bank's request. The Bank reserves the right to withdraw / cancel the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card or any of the services thereby offered at any time without prior notice.
3. The JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card shall be used only by the Cardholder and is not transferable or assignable.
4. The Cardholder shall take all necessary precautions to ensure the safety of the Card. **The Cardholder must sign the Card immediately upon receipt.** The Bank shall not assume any liability whatsoever for any claim or damages arising from Cardholder's failure to sign the Card or from signature deviating from the specimen signature appearing on the Application form for issuance of the Card.
5. The Cardholder shall not inform / disclose to any person the PIN given by the Bank for access to ATM and the PIN used by him / her for transacting through ATM at any time and under any circumstances voluntarily or otherwise.
6. PIN is for the personal use, strictly confidential and not transferable. The Cardholder shall not keep any written record of his / her PIN in any place or manner, which may enable a third party to use the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card. There is provision to change the PIN in any ATM of Jamia Co-operative Bank and Cardholder must change the default PIN provided by the Bank immediately on receipt of JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT card. PIN shall not be used for any purpose other than for transactions designated by the Bank for use through ATMs.
7. The Bank shall not be liable whatsoever for any loss / damage arising out of issue of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card and related PIN to the cardholder.
8. The Cardholder will be solely responsible for all transactions effected by the use of JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card whether authorised by the Cardholder or not and shall indemnify the Bank for all loss or damage caused by any unauthorised use of JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card or related PIN of the Cardholder, including any penal action arising there from on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act 1999 or any other country / state / continent / territory wherever located in the world at the time notwithstanding the termination of this agreement.
9. All the transactions arising from the use of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT card to operate a designated joint account shall be binding on all the account holders jointly and severally.
10. The Bank shall debit the Cardholder's Account with the amount of any withdrawal, transfer, and / or other transactions effected by the use of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card through the ATMs, shared ATMs, RuPay network, PoS and Internet in accordance with the Bank's record of transactions. The Cardholder shall maintain sufficient funds in his / her account to meet any such transaction. At no time shall the Cardholder use or attempt to use the Card for withdrawal or transfer unless there is sufficient clear funds in his / her account.
11. The records of the Bank in computers for transactions put through by use of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card at any ATM, PoS or Internet shall be conclusive and binding on all concerned for all purposes.

12. All fees related to JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card are determined by the Bank from time to time and will be recovered to the debit of the Cardholder's account; and the Cardholder shall unconditionally agree to pay / provide funds for such levy.
13. If the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card is lost or stolen, the Cardholder shall immediately report to the Bank by the quickest mode of communication and confirm in writing as soon as possible. Similarly any instruction to stop operation of JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card facility shall be in writing. Till such notification is received and acted upon by the Bank, the Cardholder will be responsible for all transactions effected by the use of JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT card. The Bank is entitled to request any data related to the Cardholder and the account prior to blocking in order to verify the identity of the reporting person. The Bank will debit the Cardholder's SB/CA/CC account with the cost of issuing a replacement JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card. Any replacement of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card shall be subject to the terms and conditions, which are in force at the time of issuing the replacement card.
14. If within the validity period of the Card, which is reported lost, if the Cardholder subsequently is able to trace/find the Card, the Cardholder shall inform the Bank and may submit a request for activation. In such case, the Bank in its discretion may activate the Card provided that no Card in lieu of lost Card was issued.
15. The Bank will not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributable (directly or indirectly) to any malfunction of the machine or the Card, failure of communication lines or any other circumstances beyond the control of the Bank. The Bank will not be liable for any dispute, consequential or indirect loss or damage, arising from or related to the use of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card. Any statement issued by the machine at the time of withdrawal shall be conclusive unless verified and found otherwise by the Bank. Any such verification shall likewise be final and conclusive and the Cardholder shall not have objection thereto.
16. In case the Cardholder decides to terminate the use of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card, the Cardholder shall give the Bank not less than 7 working days prior notice in writing and forthwith surrender the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card to the branch of the Bank from where he / she obtained the card and obtain a valid receipt thereof. Such termination shall also be deemed as termination of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card facility accorded by the Bank to the Cardholder. However, the Cardholder shall be liable to the Bank for all the transactions put through the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card.
17. Where the SB, CA or CC account is sought to be closed, all JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT cards given to the customers for that account shall be surrendered along with the request for closure. In such cases, the actual closure of account would be done within a maximum period of 7 working days from the date of request for closure.
18. Closure, transfer or any change in mode of operation of the designated account(s) will not be allowed unless the Card is surrendered and dues, if any, against it are paid.
19. In case the Bank decides to hot-list an JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card or cancel the ATM facility for any reason whatsoever, the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card facility shall stand automatically cancelled / withdrawn. The Bank will not be in a position to intimate the Cardholder personally before hot-listing such ATM Card. Appropriate service charges shall also be levied to the Cardholder's account and Cardholder shall be liable for the same.
20. The Cardholder shall provide such information, records or certificates relating to any matter that the Bank deems necessary. The Bank reserves its right to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if found incorrect, the Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.

21. The Bank reserves the right to disclose in strict confidence to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate in connection with the Card transactions or its participation in any Electronic Funds Transfer Network; or to any court of competent jurisdiction, quasi-judicial authority, law enforcement agencies and any other wing of Central Government or State Government.
22. Any notice hereunder sent by post will be deemed to have been received by the Cardholder within 7 days of posting to the address notified in writing to the Bank by the Cardholder. Notification of changes by such means as the Bank may consider appropriate will constitute effective notice to the Cardholder thereof.
23. The Bank shall be entitled to terminate the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card facility with immediate effect and recall / return of the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card upon the occurrence of any of the following events:
 - a. Failure to adhere or comply with these terms and conditions or as may be stipulated from time to time.
 - b. Upon hot-listing the JAMIA CO-OPERATIVE BANK LTD. ATM/DEBIT Card or in the event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank.
 - c. Upon the Bankruptcy or any insolvency / other proceedings of similar nature imposed on the Cardholder.
 - d. Death of the Cardholder.
 - e. Any other event by which the Bank concludes that allowing possession of card with the cardholder is detrimental to the image / interest of the Bank.
24. The Cardholder shall inform immediately the Bank if there are any changes in the information provided in the Application for issuance of the Card including change in his employment and / or office or residential address and telephone numbers
25. The Cardholder shall get his passbook updated at least once in a month. The Cardholder shall inform the Bank in writing within **seven (7) days** from the statement date or from the date of completion of his passbook of any irregularities or discrepancies that exist in the transaction details at an ATM / Merchant establishment / Internet. If no such notice is received during this time, the Bank will assume the correctness of both the transaction and the statement of account / passbook and the Bank will not be liable for claims / representations made by the cardholder subsequently.
26. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses or where legal resources have been utilized in the resolution of a dispute.
27. The Cardholder will also remain bound by the terms and conditions of operation of his / her Savings Bank Account / Current Accounts / other accounts with the Bank and the changes made thereto from time to time.
28. Cardholder is also bound by the Rules and Regulations of the Bank as amended from time to time.