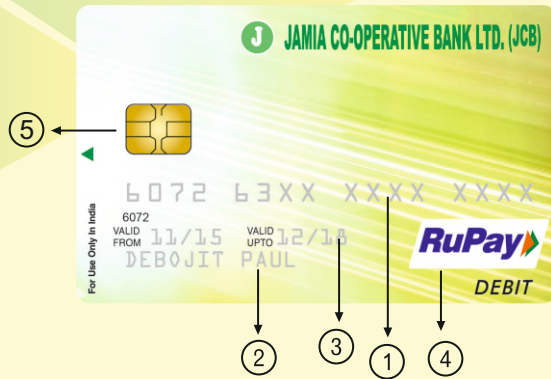
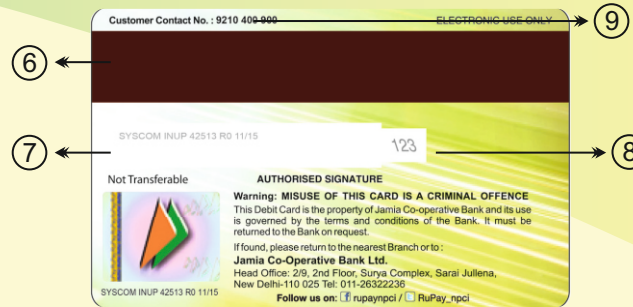


A) Card User Manual



- 1. Card Number:** This is your exclusive 16-digit card number. Please quote this number for reference in all communication /correspondence with the Bank.
- 2. Card Holder Name:** Only you are authorized to use you're Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card. Please check if your name has been correctly embossed on the same. If you notice any discrepancy, please contact your branch.
- 3. Valid Thru:** Your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card is valid until the last day of the month of the year indicated on the Card in the MM-YY format.
- 4. RuPay logo:** All Merchant Establishments and RuPay ATMs displaying this logo accept your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card.
- 5. EMV Chip:** EMV chip card contain embedded microprocessors that Provide strong transaction security features and other application capabilities which not possible with traditional magnetic stripe cards.

Card back side



- 6. Magnetic stripe:** Important information pertaining to your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card is encoded here. Please protect your Card and this stripe from getting scratched or from exposure to magnets and magnetic fields as these can damage the stripe.
- 7. Signature panel:** Kindly sign this panel immediately on receipt of you're Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card with a non-erasable ballpoint pen (preferably in black ink) to prevent any misuse.
- 8. Card Verification Data 2 (CVD2):** CVD2 is an important security feature for card not present transactions.
- 9. Customer Service Number:** You can call us on 91 9210400900 for any queries or should you require assistance, including assistance on loss, theft or unauthorized transactions regarding your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card.

B) Know Your Card

1) Activation

A Personal Identification Number (PIN) is being mailed to you separately at your correspondence address as per the records of the Bank or Please collect PIN to your respective branch. This PIN will enable access of your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card. To Activate the card you will have to use the Card by entering the PIN for a cash withdrawal transaction at any RuPay ATM and for Use at Point of Sale merchant establishment. In case of any difficulty please call the Jamia Co-Operative Bank Ltd. Customer Service Number at 91 9210400900. We will be glad to assist you. Do not reveal your PIN to anybody, even any Jamia Co-Operative Bank Ltd. staff or any security guard on duty at any ATM.

2) Usage Guidelines:

Your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card is extremely versatile and simple to use.

2.1. ATM Usage:

You can use your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card as a regular ATM EMV Card to withdraw cash and undertake other transactions at any ATM, displaying the RuPay logo in India. RuPay has a wide network of over 2,26,816 ATMs in India enabling convenient 24-hour access to any of the accounts linked to your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card. For a comprehensive list of all RuPay ATMs in India, please visit the website <http://www.npci.org.in> Subject to availability of balance in your Card Account, a per day cash withdrawal limit at ATM will be determined by the Bank from time to time.

In case, you are unable to withdraw cash from any RuPay ATM, try keying in a lower amount (as some ATMs have a cash disbursement limit) or try after a few minutes (as the network server maybe down).

2.2 Merchant Establishment Transactions

Using you're Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card for shopping at any RuPay Merchant

Establishments in India. Follow these simple, convenient steps to make your shopping experience truly enjoyable.

- Look for a RuPay sign at the Point-of-Sale Merchant Establishment. The merchant will have an electronic POS swipe terminal.
- Present the Debit Card to the merchant at the time of making payment.
- The merchant will swipe the card on the electronic POS terminal.
- After successful authorization of the transaction amount. A charge slip is generated from the electronic swipe terminal.
- Check the amount on the charge slip and sign the slip.
- The merchant verifies the signature and returns your card to you.

c) Taking Care of Your Card:

Following these simple guidelines will ensure that using you're Jamia Co-Operative Bank Ltd. Debt cum ATM EMV Card is a pleasant experience.

- Treat your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card in the same way you treat cash. Keep it with you at all times and never leave it unattended. Your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at a Jamia Co-Operative Bank Ltd. branch and that too only after cutting it into several pieces through the magnetic stripe.
- Never reveal or surrender your personal identification number (PIN) to anyone. Please destroy all evidence of the PIN after memorizing it. Do not write it on the Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card and never keep a written copy of it in close proximity to your Card. We recommend that you change the PIN to a number of your choice as soon as possible and thereafter at regular intervals.

- In case your Jamia Co-Operative Bank Ltd. Ltd. Debit cum ATM EMV Card is lost/stolen, or if you suspect that your card has been used fraudulently, do call the Customer Service Number at +91 9210400900 immediately to report the loss.
- In case you need your Jamia Co-Operative Bank Ltd. ATM cum Debit Card to be re-issued or terminated, kindly send a written request to the Jamia Co-Operative Bank Ltd. branch where you have the Card Account. For reissuance of the Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card you can also call Customer Service Number at +91 9210400900.
- A replacement Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card shall be provided to you within indicated time lines and at applicable tariffs. Upon the expiry of your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card or closure of your account, please cut your Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card into several pieces through the magnetic stripe.
- Always ensure that the Jamia Co-Operative Bank Ltd. Debit cum ATM EMV Card is used in your personal presence when transacting at Merchant Establishments. Never sign an incomplete charge slip.
- Please promptly notify Jamia Co-Operative Bank Ltd., in writing of any change in your telephone numbers and/or mailing address.

Fees & Charges:-

- The RuPay Debit cum ATM Card is issued at a cost of Rs. 200/-
- All Transactions at Jamia Co-operative Bank ATMs are free.
- First 3 Financial transactions and first 3 Non-financial are free every month on other Bank ATMs.
- Annual Card maintenance fee will be charged at Rs. 200/- per annum.

- Replacement of ATM-cum-Debit Card Charges: ₹ 200/-
- For other Bank's ATM:-
- Charges from 4th Transactions onwards-
- For Financial Transactions: ₹ 20/- + Service taxes
- For Non-Financial Transactions: ₹ 10/-+ Service taxes

Note : Above Fees & Charges are subject to amendment as decided by the Bank from time to time.



Jamia Co-operative Bank Ltd.

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Customer Care No. 9210400900
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Website: www.jamiacoopbank.com