



# SURAT NATIONAL CO-OP BANK LTD.

Administrative Office : 310-A, 310-B, "CANOPUS" Third Floor,  
Nr. Citi Bank, Ghod Dod Road, Surat-7.  
Ph. : (0261) 6713011-12-13-14-15 (Fax)

## APPLICATION FORM FOR ATM-CUM DEBIT CARD

Please paste  
your passport  
size photograph  
here

The Branch Manager,  
Surat National Co. Op. Bank Ltd.

\_\_\_\_\_ Branch

Dear Sir,

I hereby apply to issue me an ATM-cum Debit Card.

Application No. \_\_\_\_\_

1. Please fill the entire form in CAPITAL LETTER. 2. Tick ☐ Boxes as Appropriate.

A/c Type : Savings ☐ Current ☐ CC/OD ☐ CID No. \_\_\_\_\_

New ☐ Renewal ☐ Replacement ☐ A/C No. \_\_\_\_\_

Name \_\_\_\_\_

Name as Desired on the Card (max. 25 Letters (including spaces))

\_\_\_\_\_

Address for Correspondence																
Town / City											Pin					
Telephone						Mobile No.										
Email																

**DECLARATION** : I/We have read and understood the Terms and Conditions governing the usage of Surat National Co-op Bank Ltd., Surat ATM-cum-Debit Card I/We accept to be bound by the said terms and conditions or to any changes made therein from time to time by the Bank at its sole discretion without notice to me/us. I/We confirm that I/We are the sole account holder(s) or have the required mandate to operate all the accounts linked of the ATM-cum-Debit Card singly.

Date : \_\_\_\_\_

Place : \_\_\_\_\_

Signature of Applicant : \_\_\_\_\_

### Authorization from the Joint Account Holder :

I/we hereby authorize you to issue a ATM-cum Debit Card to Mr/Mrs/Ms \_\_\_\_\_  
against our Saving Bank/Current Account No. \_\_\_\_\_ with you. All transduction arising form the use  
of the said card shall be binding on me/us, jointly and severally.

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_

Signature(s) of Joint Account Holder(s)

### For Office Use Only

Verified details of accounts and signatures of the account holder/holders given above. Request accepted/Declined for the Reason \_\_\_\_\_

Authorized by	Date: / /	Branch Manager's Signature & Branch Stamp
---------------	-----------	---

Old ATM-Card No.	_____
New ATM-Card No.	_____

Old ATM-cum Debit Card to be mentioned for a replacement or renewal of the Card

Customer Id \_\_\_\_\_ Card Issue Date : \_\_\_\_\_

## TERMS & CONDITIONS FOR ATM-CUM-DEBIT CARD



**ATM-cum-Debit Card** shall mean the ATM card issued by Surat National Co.op. Bank Ltd. (hereafter referred to as "Bank") to the account holder for effective banking cash transactions through ATM (Automated Teller Machine) terminal installed /to be installed by the bank or any Member Bank of NPCI under NFS.

**CARDHOLDER** means the customer to whom the "Bank" has issued the **"RuPay"** ATM Card.

**ACCOUNT** refers to the Saving / Current or any other type of account so designated by the Bank as the eligible account for operation through the ATM cum Debit Card on domestic level only.

### ABOUT CARD

- The card is the property of the bank and shall be returned unconditionally and immediately to the bank upon request by the bank.
- The bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- The card shall be used by the cardholder only and is non-transferable.

### ATM-FACILITIES

The facilities offered under ATM will include withdrawal of cash by the Cardholder from his account up to a stipulated amount limit only during a cycle of 24 hours deposit of cash and cheque in the account, enquiry about the balance in the account, cash/cheque deposit requisition for a statement of account, request for change PIN number, request for issue of cheque - books, request for transfer of amount from the Primary Account to the Secondary Account or vice-versa and such other facilities as the Bank may decide to provide, from time to time.

### THE PIN

- Each Cardholder will be issued a sealed envelope containing a four (4) digit number called Personal Identification Number (PIN) to gain access to the ATM services. This Number can be changed to any other convenient four (4) digit number by the cardholder at the ATM. Since it has to be kept confidential, it will be delivered to cardholder personally only and neither should be disclosed to any person at under any circumstances whether voluntarily or otherwise nor should be kept as written records at any place to avoid misuse of the card by the third party. Also ensure to change your pin number after accessing first transaction.
- 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.
- The cardholder should change the PIN immediately it is accidentally divulged to the third party.

### LOSS/THEFT Of CARD :

The Cardholder is responsible for the safe custody of the ATM-Cum-Debit Card, In case of loss or theft of the Card /the Cardholder should intimate the bank's branch with which he/she is maintain the linked account as promptly as possible in writing during working hours as well as on phone # **0261-2450512**. On receipt of lost card intimation from the cardholder, the lost card will be put on hot list. However, the cardholder shall be responsible and liable for all the transactions effected by the unauthorized user of the card till it is confiscated/cancelled i.e. prior to hot listing the lost card. Any financial loss arising out of unauthorized use of the card till such time the bank records the notice of the loss of the card will be on the cardholder's account.

### AUTHORITY TO DEBIT THE CUSTOMER'S ACCOUNT :

- The bank shall have an express and exclusive authority to debit the linked account of the card holder for all withdrawals/transfers effected using the card as evidences by bank's records, which will be conclusive and binding to the card holder and joint account holder(s), if any.
- The card holder along with the joint account holder(s), if any, expressly authorizes the bank to debit the linked account with service charges from time to time.

## **FUNDS IN THE ACCOUNTS:**

The cardholder should not use or attempt to use the RuPay ATM Card without maintaining sufficient funds in the account which he is operating through the card i.e. linked account.



## **TRANSACTIONS PROCESSED THROUGH THE ATMs :**

Operations through the ATM facility on the Cardholder's account can only be by the use of the ATM-Cum-Debit Card of Surat National Co-op Bank Ltd through the ATM facility. The cardholder shall in all circumstances, accept full responsibility for all the transactions processed by the use of his/her ATM-Cum-Debit Card, whether or not processed with the cardholder's knowledge or authority, express or implied. The printed output that is generated at the time of operations 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 transaction shall be accepted as conclusive and binding for all purpose.

## **FEES AND CHARGES:**

The annual fees for the card will be debited to the primary account linked with the card on application /renewal at the bank's prevailing rate. The fees are not refundable. The cardholder 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 cardholder for the issue or reissue of a card and/or any fees/charges for the transaction carried out by the cardholder on the card. Any government charges, duty or debts, or tax payable as a result of the use of card shall be the cardholder'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 make imposed additional charge for each use of their ATM/POS (Point of Sale) terminal / other device, and any such charge along with other applicable fees / charges will be deducted from the cardholder's account. There will be separate service charges levied for such facilities as may be announced by the bank from time and deducted from cardholder'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 account classified as overdrawn accounts, the cardholder will have to rectify the account balance position immediately. In every such situation where the account gets overdrawn, a flat charge could be levied in addition to the interest to be charged on the debit balance in the account. This charge will be determined by the bank and will be announced from time to time. In the event of an account being overdrawn due to card transactions, the bank reserves the right to setoff this amount against any credit lying from any of the cardholder's other accounts held jointly or singly without giving any notice. Nothing in the terms shall affect the bank's right of setoff, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the bank and cardholder. The cardholder also authorizes bank to deduct from his account, and indemnifies bank against any expenses it may incur in collecting money owed to it by the cardholder in connection with the card.(including without limitation reasonable legal fees).Bank may . at its direction levy penal charges for non-maintenance of the minimum balance. In addition to the minimum balance stipulation bank may levy service and other charges for use of the card, which will be notified to the cardholder from time to time. The cardholder authorizes bank to recover all charges related to the card as determined by the bank from time to time by debiting the account linked with the card.

## **GOVERNING LAW AND JURISDICTION :**

Bank and cardholder agree that any legal action or proceedings arising out of terms shall be brought in the court or tribunals at Surat, Gujarat State only and irrevocably submitting themselves to the jurisdiction of that court or tribunal.

## **BANK'S LIEN :**

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 deposit of any kind and nature (including fixed deposit) held/balance lying in any account of the Cardholder.

In addition to the above mentioned right, the card holder authorizes the bank (a) to combine or consolidated at any time all or any of the accounts and liabilities of the cardholder with or to any branch of the bank (b) to sell any of the Cardholder's 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 Cardholder/s, including costs and expenses in connection with such sale.

**CLOSURE OF ACCOUNT(S):**

If the Cardholder desires to close the designated account or even otherwise decides to terminate the use of the SNCB Bank ATM card facility, he/she shall give a written notice of 10 working days and surrender SNCB ATM card to the Bank. The Cardholder shall also pay dues, if any, payable to the Bank in connection with ATM facility.

**CHANGE OF TERMS AND CONDITIONS :**

The Bank has the absolute discretion to withdraw SNCB ATM card, the service thereby provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Cardholder.

**HONOURING THE CARD:**

The Bank shall in no circumstances be held liable to the Cardholder if SNCB ATM 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 of any other reason. The Bank will not be liable for any consequential or indirect loss or damage arising therefrom.

**DISCLAIMER:**

"Surat National Co-op. Bank Ltd. 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/"

I/we accept responsibility for my/our ATM-cum-Debit card and agree not to claims against Surat National Co-op. Bank Ltd., in respect thereof. Apart from this, the current schedule of charges has been received by me and I also agree with the same.

**DATE :****PLACE :**

---

**(Signature of applicant/cardholder)**