

Application for IB CashCard (ATM)

Branch

Date

Dear Sir,

 I request you to issue me an **IB CashCard** against Savings Bank Account Current Account

No..... maintained with you. I furnish below the details.

Personal Details																								
Name in BLOCK LETTERS (Leave one space blank between two parts of your name)																								
<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td> </tr> </table>																								
Address:																							
Official																							
 Pin																							
Residence																							
																							
 Pin																							
Telephone	Office:	Residence:																						
	E-Mail:																							
Account Details:																								
Type of Account	A/c. Number	Date of Opening	Balance Amount/Amount (unencumbered)	Due on																				
Savings Bank																								
Current Account																								
Fixed Deposit																								
Fixed Deposit																								
I declare that the information given above are correct. I have read the terms and conditions governing the use of IB CashCard facility and agree to comply with and be bound by the same and changes that may be made therein from time to time. The above account is held by me # Singly # Jointly with Mr./Mrs.....																								
The authorisation from the joint account holder/s to issue the IB CashCard in my favour is given below.																								
				Signature of the Applicant																				
Authorisation from Joint account holder/s																								
I/We hereby authorise you to issue IB CashCard (ATM) to Mr./Ms..... against our # Savings # Current Account No..... with you. All the transactions arising from the use of the IB CashCard shall be binding on me/us, jointly and severally.																								
[Signature(s) of Joint Account holder(s)]																								
1.			2.																					
3.			4.																					
For Bank's Use only																								

Details / Signature(s) as given above are verified. Issue of IB CashCard recommended with the following offline limit

Recommended / Not recommended.

Date: _____ **Branch Manager (SS No.....)**

Card Number	Off-line Limit	Date of issue to customer

Personal Information Sheet (Optional) (Indicate by '✓' mark)

Date of Birth	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 15%;"> </td> <td style="width: 15%;"> </td> <td style="width: 15%;"> </td> <td style="width: 15%;"> </td> <td style="width: 15%;"> </td> <td style="width: 15%;"> </td> </tr> </table>						
Marital Status	Married / Single						
Occupation	Salaried / Self Employed / Business / Retired / Others / Student						
Education	Non-Matric / SSC / HSC / Undergraduate / Graduate / Post-Graduate / Professional						
If Salaried, Name and address of the Company Pin						
Nature of Job	Operational / Management						
Professional / Self Employed	Chartered Accountant / Engineer / Doctor / Lawyer / Consultant Trader / Others						
If Business	Sole Proprietor / Partnership / Private Limited Company / Public Limited Company						
Annual household income	Upto Rs.1,00,000/- / Rs.1,00,000/- to Rs.3,00,000/- / Above Rs.3,00,000/-						
Vehicle Ownership	Car / 2 Wheeler / Both / None						
Whether you own a house	Yes / No						
If own a house, the house is	In the same town / elsewhere						
The house you live in is	Owned / Rented / Company provided						
Accounts held in other banks	Nationalised / Private / Foreign / None						
Whether own any other ATM card	Yes / No						
Whether own any Credit card	Yes / No						
Whether availed any loan from any other bank	Yes / No						

TERMS & CONDITIONS for issue of IB CashCard

- IB CashCard** (herein after referred to as **ATM Card** or **Card**) shall mean the card issued by **Indian Bank** (hereinafter referred to as "Bank" and its successors and assigns) to the account holder for effecting banking

transactions through "**Automated Teller Machines**" (ATM), "**Cash Dispensers**" (CD) and "**Point of Sales Terminals**" (POS) installed / to be installed by the Bank from time to time.

2. The card shall remain the property of the bank at all times and will be returned by the card holder at the request of the bank or any other agency acting for the bank.
3. The card shall be used only by the card holder and is not transferable.
4. The card holder shall take all necessary precautions to ensure the safety of the card.
5. The card holder shall not inform / disclose to any person of the **Personal Identification Number (PIN)** at any time and under any circumstances whether voluntarily or otherwise. The card holder shall not keep any written record of his PIN in any place or manner which may enable a third party to use the ATM card.
6. The Card holder shall be fully responsible for all transactions put through by the use of the card whether or not with the knowledge / authority of the card holder.
7. The Bank shall debit the cardholder's account with the amount of any withdrawal made through ATM in accordance with the Bank's record of transactions. The cardholder shall maintain in his / her designated account sufficient funds to meet such transactions. If the cardholder withdraws money from the ATM without sufficient balance in the account at the time of withdrawal, interest may be charged for such withdrawals at the rate chargeable for clean advances.
8. The cardholder shall indemnify the bank for all the loss or damage caused to the bank by any unauthorised use of the card or the related PIN.
9. The Bank reserves the right to withdraw / cancel the card at any time without prior notice to the cardholder.
10. The records of the bank for transactions put through by use of ATM Card shall be conclusive and binding for all purposes.
11. The charges considered reasonable and determined by the bank from time to time shall be recovered from / debited to card holder's account.
12. Cash Deposits with ATM shall be credited to the card holder's account only after verification by the bank and the amount credited shall be conclusive and binding for all purposes. Proceeds of cheques deposited shall be credited to the account only after realisation. The receipt issued by ATM at the time of deposit shall not be binding on the bank as it represents only what the card holder purports to have deposited.
13. If the card is lost or stolen, the card holder must immediately notify the Bank. If this notification is given orally, it must be confirmed in writing within 24 hours. After the Bank has been properly notified of any loss or theft the principal card holder will give the bank all the information in his or her possession as to the circumstances of loss and take all reasonable steps to assist the bank to recover the missing card.
14. Replacements and renewals of the ATM card shall be subject to the terms and conditions in respect of the use of the ATM Card.
15. The bank shall not be liable for any failure to provide any service or to perform any obligation under this facility and for any consequential effects where such failure is due to any malfunction of the ATM / Cash Dispenser / Point of Sale / Communication lines or other equipment/s related to this service, due to any reason including temporary insufficiency of cash in the ATM, other circumstances beyond its control etc.
16. Card holders desirous of terminating the use of ATMs shall give the Bank not less than 15 days prior notice in writing and surrender the card forthwith to the Bank. He / She shall be allowed to close the designated account

only after expiry of the notice period.

17. The card holder shall surrender the card to the Bank for cancellation if the facility is withdrawn by the Bank. The reason for withdrawal shall not be questioned by the card holder. The decision taken by the Bank for withdrawing the card shall be final.
18. The selection of a new Personal Identification Number, revision of card limit etc and / or the replacement of the card shall not be construed as the commencement of a new contract.
19. The powers and authorisations conferred on the Bank are irrevocable.
20. Any instruction to **STOP OPERATION** of ATM Card facility either due to loss of card, surrender of card or due to any other reason shall be made in writing and will become operative at the various ATM Centres only from the time such instructions are received and carried out.
21. The entire outstanding on account of withdrawal through ATM shall become immediately due and payable in full on the Bankruptcy of the card holder or (subject to limitations imposed by statute) on the death of the card holder or at the Bank's discretion if there is any breach of conditions by the card holder.
22. Interest will be charged and debited to the card account at the rate chargeable for clean advances on the overdrafts created in the account. The Bank may 'hotlist' the card which will render his / her Card invalid. The Bank will not be in a position to intimate the Card Holder personally before Hotlisting his or her Card.
23. ATM Services can be availed for withdrawal of cash not more than thrice a day. For every additional withdrawal a charge of Rs.5/- (or as may be revised by the Bank from time to time) will be levied.
24. The cardholder authorises the bank and / or his duly authorised agents to recover the dues from any of the accounts of the cardholder with the bank or with any other bank or institution
25. The cardholder is aware of all the rules, regulations and guidelines issued by the bank from time to time for availing card services. The usage of the card should be strictly as per the guidelines issued by the bank from time to time.
26. The Bank may disclose, in strict confidence, to any other institution such information concerning the cardholder's account as may be necessary or appropriate.
27. The Bank reserves to itself the right to delete, add or alter these terms and conditions at any time without giving a specific and separate notice to ATM card holders. An announcement of the change in the terms and conditions displayed on the notice board of the branch or given in the press by the Bank will be considered as sufficient notice.
28. The Bank is entitled to add, alter or amend the rules as it thinks fit including limiting the account / amount of withdrawal or timing of the service in its absolute discretion without assigning any reason whatsoever and the same shall be binding on the card holder.
29. A person having ATM CARD facility shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force