



## APPLICATION FOR INDIAN BANK DEBIT CARD

\_\_\_\_\_ Branch

Dear Sir,

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

Please issue me a Debit Card against my A/C No ..... maintained with your branch as detailed below:

### Account Details:

Name	
Account Type	
Account Number	
Mobile Number	
Email ID	

### Card Type Required:

#### Domestic Debit Cards

- RuPay Platinum Card
- RuPay PMJDY Card (for BSBD)
- RuPay Classic Card
- RuPay Senior Citizen Card
- Master Domestic Card
- RuPay KCC (for KCC accounts)

#### International Debit Cards

- Master International Card
- Visa Global Card
- RuPay International Card (for specific countries)

I declare that the information given above is correct. I have read the terms and conditions governing the use of Debit Card facility and agree to comply with and be bound by the same and changes that may be made therein from time to time. I undertake to adhere to RBI/FEMA Regulations, issued from time to time while using the card at ATMs/POS in foreign countries. The above account(s) is/are held by me individually /jointly with Mr/Mrs/Ms..... The authorization from joint account holder(s) to issue Debit Card in my favour is given below.

### Authorization from the Joint Account Holders

I/We hereby authorize Indian Bank to issue **RuPay/Master Personalized/Non-Personalized** Debit Card to Mr./Mrs ..... Against our Savings Bank / Current Account No. .... with you. All transactions arising from the use of the said card shall be binding on me/us, jointly and severally.

.....

Signature(s) of Joint Account holder(s)

The terms and conditions governing the facility of Debit Cards are appended for the guidance of the applicant.

## **TERMS AND CONDITIONS**

**Definition-**Debit Cards shall mean the card issued by Indian Bank to the account holder for effecting banking transactions through "Automated Teller Machines (ATMs) ", "Point of Sale(POS) "Terminals , and online payment channels.

**The Card-**The card shall be used by the card holder and is not transferable. The card holder shall take all necessary precautions to ensure safety of the card.

**The PIN-** The cardholder shall not inform/disclose to any person of the Personal Identification Number(PIN) at any point of time and under any circumstances whether, voluntarily or otherwise. The cardholder shall not keep any written record of his PIN in any place or manner which may enable a third party to use the card.

**Loss of Card-**The cardholder shall indemnify the Bank for all the loss or damages caused to the Bank by any unauthorized use of Card/PIN. If the card is lost or stolen, the cardholder must immediately notify the Bank's customer care by phone 1800 4250 0000 or the e-mail ID atmhotlist@indianbank.co.in 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, the principal cardholder 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. Any instruction to STOP OPERATION of Debit Card facility due to loss / theft / surrender or due to any other reason shall be made in writing and will become operative at ATMs/POS, only from the time such instructions are received and carried out. Replacements / renewals of the Debit Card shall be subject to the terms and conditions in respect of the use of the Debit Card.

**Debit to Customer's Account -**The Bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/BNAs/CDs and purchase of goods at POS/ availment of services at merchant establishments established worldwide in accordance with the Bank's record of transaction. The records of the Bank for transactions put through by use of Debit Card shall be conclusive and binding for all purposes. The charges considered reasonable and determined by the Bank from time to time shall be recovered from/ debited to cardholder's account. The charges comprise of the amount of any purchase of goods and/ or services and any amount chargeable to the card account by virtue of a transaction instruction. The cardholder is bound by his/ her transactions and the applicable charges, if any, by use of our debit cards globally in ATMs/POS terminals. In case of doubtful / unsuccessful transactions, necessary clarifications will be obtained from the member Bank. The cardholder should agree to acknowledge all transactions initiated by him/her or by the add-on cardholder to debit his/her account as per Bank's record of transactions. The cardholder should agree to acknowledge and hold the Bank indemnified for all transactions, fees, costs and any other charges outstanding in the account at any time including the transactions initiated by the "add- on card holder". For transactions initiated by the add-on cardholder, no separate statement will be furnished to the additional/ add-on cardholder.

**Transaction-**The cardholder shall be fully responsible for all transactions put through by the use of this card with or without his/her knowledge/ authority.

**Services-**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/ BNA/ CD/ POS/ 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., or any of the POS who do not transact business against the card for whatsoever reason. Bank shall not be responsible or liable in any manner for any deficiency in service by any service provider. Service charges and taxes applicable for usage of Debit cards will be levied after the number of number of free transactions is exceeded. Kindly visit our website to know more about the service charges. The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason for the same. However, cardholder will be duly advised. Usage of the card in a foreign country is governed by RBI/FEMA Act/amendments/regulations thereof and agree not to make any claim against Indian Bank. The Bank will not be held responsible for any violation of RBI/Government guidelines by the customer in this regard.

**Card Holder -**The cardholder is aware of Bank's rules, regulations and guidelines that govern card usage. The guidelines issued by the Bank should be strictly followed. The Bank may disclose, in strict confidence to any other institution such information concerning the cardholder's account as may be necessary or appropriate. The cardholder should undertake to indemnify the Bank for all loss or damage caused to the Bank by the unauthorized use of the card or related PIN by the add-on cardholder or any other person. A person having Debit card shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force. Cardholders desirous of termination the use of the Debit card 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.

**General -**The Bank reserves the right to withdraw/ cancel the card at any time without prior notice to the cardholder. The Powers and authorization conferred on the Bank are irrevocable. The Bank may "HOTLIST" the card which will render his/her card invalid. The Bank will not be in a position to intimate the cardholder personally before Hot listing his/her card.

**Bank-**The Bank reserves to itself the right to delete or add or alter these terms and conditions at any time without giving a specific and separate notice to debit 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. 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 reasons whatsoever and the same shall be binding on the card holder. Bank reserves to it the right to withdraw the facility at any point of time. The cardholder shall surrender the card to the Bank for cancellation if the Bank withdraws the facility. The reason for withdrawal shall not be questioned by the cardholder. The decision taken by the Bank for withdrawing the card shall be final.