



# THE FINANCIAL CO-OPERATIVE BANK LTD.

Regd. Office: 3044 to 3047, Abhishek Textiles Market, Ring Road, Surat.

Phone No. 2360433 to 2360435

Website : www.fincobank.com,

Email : fincobank@yahoo.co.in

**The Branch Manager,  
The Financial Co-operative Bank Ltd.**

Branch.

Date : / /

Dear Sir,

I hereby apply to issue me a **ATM cum RuPay Debit Card. (FILL-UP IN CAPITAL.)**

**Personal Detail / Customer ID :**

Name :	First name	Middle name	Surname
Address {Off} :-	Res. Address :		
Birth Date : / /	Pin Code	Pin Code :	
Tel No (O) :	Mobile No. :	Tel No. (R) :	Mobile No. :
Email ID	Nationality :		

Name																			
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[Name to be appear on the card (Maximum up to 18 characters - Shorten form of the full name - should not be a nickname)]

**My / Our account on which I / We request ATM services.**

Account Type	SB	CA	CC	OFD
Account No				
Branch Name	HO / SLB / KHN / NBM			
Balance As on Date				
A/c Opening Date				

I declare that the information given above is correct.  
 I have read the terms and conditions governing the use of ATM cum Debit card facility and agree to comply with and be bound by the same and changes that may be made therein form time to time. I undertake to adhere to RBI regulations issued from time to time while using the card at ATMs / POS in India. The above account(s) is/are held by me individually / Jointly with Mr/Mrs/Ms/ \_\_\_\_\_  
 The authorization from join account holder(s) to issue ATM cum Debit Card in my favour is given Below..

Card Holder-Applicant's Signature(s)

### Authorization from the join Account Holder :

I/We hereby authorize The Financial Co-Op. Bank Ltd to issue ATM-cum-Debit Card to Mr/Mrs/Ms

(1) \_\_\_\_\_ (2) \_\_\_\_\_  
 (3) \_\_\_\_\_ (4) \_\_\_\_\_

Against our Saving Bank/CA/CC/OFD : Account No. \_\_\_\_\_ With you. All transaction arising from the use of the said card shall be binding on me/us, jointly and severally.

**\* An Account in the name of a minor or an account in which minor is a joint account holder is not eligible to be an account for the Purpose of issue of ATM-cum Debit Card**

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_  
 Signature's of Joint Account Holder(s)

### FOR OFFICE USE

Card No.

The request of the customer may be considered favorably and the ATM Card may be issued as per the above details.

Date : / / above signature(s) Verified Officer / Manager Signature with Seal  
 Surat.



## Terms & Conditions

### 1. The Card

- 1.1 The card is Bank's Property and should be returned at the request of the bank.
- 1.2 The Card shall be used only by the cardholder and is not transferable.
- 1.3 The cardholder shall take all necessary precaution to ensure safety of the card.

### 2 PIN

- 2.1 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 records of his PIN in any place or manner which may enable a third party to use the ATM cum Debit card.
- 2.2 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

### 3. Loss of Card

- 3.1 The card holder shall indemnify the bank for all the loss / damages / theft / surrender or due to any other reason caused to the Bank by any unauthorized use of card/PIN
- 3.2 The cardholders shall intimate, the loss of the ATM Card to Bank/Branch / Head office through phone number 070166 03687 and also to the branch where he / she is maintaining the account by way of a written communication during working hours. On receipt of the lost card information from the customer, head office will hot list the card. However, bank shall not liable for the transactions happened using the lost card, prior to the hot listing of the card.
- 3.3 Any instruction to STOP OPERATION of 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.
- 3.4 Replacements / renewal of card shall be subject to the terms and conditions in respect of the use of the cards

### 4. Debit to customer's Account

- 4.1 The bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/CDs and purchase of goods at POS of service at merchant establishments established in India accordance with the bank's record of transactions. The cardholder shall maintain sufficient funds to meet such transactions. If the cardholder withdraws money from the ATMs /Purchase goods at POS without sufficient balance, interest will be charged at the rate chargeable for clean advances /Overdraft and also to recover the Bank's charges /fees applicable from time to time.
- 4.2 The records of the Bank for transactions put through by use of ATM cum Debit card shall be conclusive and binding for all purposes.
- 4.3 The charges considered reasonable and determined by the Bank from time to time shall be recovered from /debited to card holder'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 Card holder is bound by his/her transactions and the applicable charges, if any by use of cards in ATMs /POS terminal. **In case of doubtful /unsuccessful transactions, necessary clarification will be obtained from the member bank.**

### 5. SURRENDER/REPLACEMENT OF CARD:

- 5.1 The Card issued to the Cardholder shall remain the property of Bank and will be surrendered to Bank, on demand. The Cardholder shall return the Card to Bank for cancellation in the event the Cardholder no longer requires the services or if the services are Withdrawn by Bank for any reason whatsoever. Bank, may, in its absolute discretion issue a replacement Card along with a new PIN to the Cardholders, including for any loss/ stolen Card.
- 5.2 Cards are valid for 7 year from date of issue.

### 6. ATM Usage

The Card can be used at the ATM locations with the help of the confidential PIN. All Transactions conducted with use of the PIN will be the Cardholder's responsibility. The Cardholder agrees that he will be allowed to withdraw only a certain amount of cash per transaction per day as determined by Bank irrespective of the credit balance in the Account(s). This

amount will be announced from time to time. **Any attempt to violate this limit may lead to withdrawing of his Card facility.** When the Cardholder completes a transaction through an ATM he/she can opt to receive a printed transaction record i.e. the transaction slip/ATM receipt. The amount of available funds is shown on this ATM receipt when the Cardholder uses his/her Card. **The Cardholder is advised to retain the record of Transactions generated by the ATM with him/her.** The Cardholder agrees not to attempt to withdraw using the Card unless sufficient funds are available in the Account. The onus of ensuring adequate Account balances is entirely on the Cardholder.

### 7. FEES AND CHARGES:

1st time issue charge is 100 Rs. will be debited from Account linked with card. 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 (**saving Rs. 5,000/-, in current Rs.15,000/- in CC & OFD Rs. 20,000/-**), 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 transactions carried out by the Cardholder on the Card. Any government charges, duty or debits, or tax payable as a result of the use of the Card shall be the Cardholder's responsibility and if imposed upon Bank (either directly or indirectly), Bank shall debit such charges, duty or tax against the Account. In addition, operators of Shared Networks may impose an additional charge for each use of their ATM/ POS 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 to time and deducted from the 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 Accounts 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 set off 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 discretion 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 Bank from time to time by debiting the Account linked with the Card. **Details of the applicable fees and charges as stipulated by Bank will be displayed on the website and / or at the branches.**

**No withdrawal will be allowed if clear balance do not permit however for technical or any other reason , if Overdraft take place, interest@18% pa will be charged on such overdrawn amount subject to minimum Rs. 200/- per occasion**

### 8. GOVERNING LAW AND JURISDICTION:

Bank and Cardholder agree that any legal action or proceedings arising out of Terms shall be brought in the courts or tribunals at Surat, Gujarat State only and irrevocably submitting themselves to the jurisdiction of that court or tribunal. Bank may, however, in its absolute discretion commence any legal or proceedings arising out of these Terms and Conditions in any other court, tribunal or other appropriate forum, and the Cardholder hereby consents to the jurisdiction. These Terms shall be governed by and construed in accordance with the laws of India.

### 9. NOTIFICATION OF CHANGES:

Bank shall have the absolute discretion to amend or supplement any of the Terms, features and benefits offered on the Card including, without limitation to, changes which affect interest charges or rates and methods of calculation at any time. The Cardholder shall be liable for all charges incurred and all other obligations under these revised Terms until all amounts under the Card are repaid in full. Bank may communicate the amended Terms by hosting the same on the Bank's notice board or in any other manner as decided by Bank from time to time. The Customer shall be responsible for regularly, reviewing these Terms and Conditions including amendments thereto as may be posted on Bank's notice board. In the event the Cardholder, as a consequence of the change in the Terms, desires to discontinue the Card he/she may do so within a period of two months from the date of communication/ uploading of the amended Terms on the Bank's notice board. However, he/she shall be deemed to have accepted the amended Terms by continuing to use the Card post notification of such amended Terms.

### 10.1 ADDITIONAL TERMS AND CONDITIONS

In addition to the terms and conditions set out herein, the Cardholder shall also comply with the terms and conditions set out in Annexure I (as stated below) in relation to the Card issued by Bank. To the extent of any inconsistency, the terms and conditions set out in Annexure 1 (as stated below) will prevail for all purposes and intents.

### 10.2. Bank is not responsible if customer forget to collect the cash.

### 11 General

- 11.1. Cards with support from NPCI, Customer will be issued Sarvatra Debit-Cum-ATM card these Cards will be given in the Name of **The Financial Co-operative Bank.**
- 11.2. Enter the correct PIN. If using for the first time, enter the PIN provided in the PIN Mailer and change the same.
- 11.3. **An Account in the name of a minor or an account in which minor is a joint account holder is not eligible to be an Account for the purpose of issue of ATM-cum Debit Card.**
- 11.4 The Bank reserves the right to withdraw /cancel the card at any time without prior notice to the cardholder

### Annexure 1 & Disclaimer :

"Bank may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms and conditions as required or necessary, in relation to its products/services."

I/We have read and understood the above terms and conditions and also the detailed terms and conditions governing the usage of the ATM-cum-Debit Card annexed to this application and I/We accept to be bound by the said terms and conditions and to any changes made the rein from time to time by the Bank, at its sole discretion without any 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 account linked to the ATM-cum-Debit Card(s) singly and that I/We have completed 18 years of age. I/We understand that upon issue of an ATM-cum-Debit Card to me/us, the existing, ATM card, if any linked to my/our accounts will be deactivated.**

I/We accept full responsibility for my/our ATM-cum-Debit Card and agree not to make any claims against **THE FINANCIAL CO-OPERATIVE BANK.**, in respect thereof. Apart from this, the current Schedule of Charges has been received by me and I agree with the same.

Date:  
Surat.

Signature/s of the Customer(s)/Card Holder