



## Terms and conditions for the issue and use of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT Cards.

- 1. Meaning of certain terms:** The term "Bank" refers to "Janaseva Sahakari Bank Ltd., Hadapsar, Pune" "ATM/DEBIT" refers to the Automated Teller Machines installed by the Bank "Card holder" refers to an account who has been issued an Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT Card.
- 2. Janaseva Sahakari Bank Ltd., Hadapsar, Pune. ATM/DEBIT Card Issuance :** An account holder may be issued an Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT Card by the bank at its discretion, if he/she has satisfactorily conducted savings and/or current account and/or any other type of account so designated by the Bank to be eligible account(s) for operations through the use Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT Card. The account holder shall give his/her preference of such account(s) held by him in writing in the Relationship form for issue of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT Card. A Minor's account or an account in which a minor is a joint account holder, is not eligible for issuance of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT Card. There may be more than one such account in which case one account shall be designated as "Primary Account", and the others as "Secondary Account 1" and "Secondary Account 2" at the option of the Cardholder.
- 3. Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT Card :** Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT Card shall be issued to an approved account holder in respect of his account to enable him to operate the ATM/DEBIT.
- 4. ATM / DEBIT-Facilities :** The facilities offered under ATM / DEBIT facility 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 cheques in the account enquiry about the balance in the account(s), cash/cheque deposits requisition for a statement of account, request for changed PIN number, request for issue of cheque-books, request for transfer of amount from the Primary Account to the Secondary Account(s) or vice-versa and such other facilities as the Bank may decide to provide, from time to time.
- 5. Minimum Balance in Primary Account :** The Cardholder shall maintain, at all times, such minimum balance in his account, as the Bank may decide from time to time and the Bank may at its discretion levy such penal or service charges as per the Bank's rules from time to time, or withdraw the ATM/DEBIT facility, if at any time the amount of deposit falls short of the required minimum as aforesaid, without giving any further notice to the Card holder(s) and/or without incurring any liability or responsibility whatsoever by reason of such withdrawal.
- 6. Fees :** Currently, the ATM / DEBIT card is issued free of cost to customers. Also no charges are levied for transactions made through the ATM / DEBIT. However, the Bank reserves the right to charge fees for the ATM/DEBIT facilities in future with prior intimation to customers.
- 7. Bank's Lien :** The Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the Cardholder's Primary Account and/or, Secondary Account(s) or in any other account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card services extended to and/or used by the Cardholder.
  - (i) The Bank and its group companies shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any accounts of the Card holder/s, whether in single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/ under the control of The Bank and/or its group companies (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Cardholder/s in any capacity) to the extent of all outstanding dues, whatsoever, arising as a result of any of The Bank's or its group companies' services extended to and/or used by the Cardholder/s and/or as a result of any other facilities that may be granted by The Bank and/or its group companies to the Cardholder/s. The Bank and/or its group companies are entitled without any notice to the Cardholder/s to settle any indebtedness whatsoever owed by the Cardholder/s to The Bank and/or its group companies, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any account(s) by the Cardholder/s with The Bank and/or its group companies not withstanding that the deposit(s) balances lying in such account(s) may not be expressed in the same currency as such indebtedness. The Bank's and its group companies' rights hereunder shall not be affected by the Cardholder/s' bankruptcy, death or winding-up. It shall be the Cardholder/s' sole responsibility and liability to settle all disputes/ objections with any such joint account holders.**
  - (ii) In addition to the above mentioned right or any other right which The Bank and its group companies may at any time be entitled whether by operation of law, contract or otherwise, the Cardholder authorises the Bank: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Cardholder with or to any branch of The Bank and/or its group companies; (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 and/or its group companies from the Cardholder/s, including costs and expenses in connection with such sale; and (c) in case of cross currency set-off, to convert an obligation in one currency to another currency at a rate determined at the sole discretion of The Bank and/or its group companies.**
- 8. Multiple Cards :** In case of joint account(s) Either or Survivor /anyone or Survivor where more than one person has been issued Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT Card, all the Card holders put together, shall withdraw only upto the permissible limit allowed to single card account(s), within the cycle time of 24 hour.
- 9. Joint account :** In case of joint accounts where only one card is issued to a joint account holder, the other joint account holder(s) shall expressly agree with and give his/her consent on the application form for issue of Janaseva Sahakari Bank Ltd., Hadapsar, Pune / DEBIT card. In case any of the joint account holder(s) gives "stop payment stop transactions" instructions in respect of operations through the use of Janaseva Sahakari Bank Ltd. ATM/ DEBIT card, on any of the accounts held jointly by them, no operations will be allowed on such account(s) through the use of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card. The "stop payment stop transactions" instruction can be given only in respect of such accounts in which he/she is a joint account holder.
- 10. Non-Transferability:** Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card is not transferable under any circumstance and shall be used only by the Card holder.
- 11. Personal Identification Number :** Each Cardholder will be issued a sealed envelope containing a four digit number called Personal Identification number (PIN) to gain access to the ATM/DEBIT services. This number can be changed to any other convenient four digit number by the cardholder, at the ATM/DEBIT. The PIN shall under no circumstances be revealed to any third party. The Cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorised use of Janaseva Sahakari Bank Ltd. Pune ATM/DEBIT card and shall be liable for any increased liability which he may incur on account of unauthorised use of the PIN and Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card. If the Cardholder forgets the PIN, he/she should make an application in writing for a fresh PIN. The selection of a new Personal Identification Number and/or the replacement of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card shall not be construed as the commencement of a new contract.
- 12. Funds in the accounts :** The Cardholder should not use or attempt to use Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card without sufficient funds in the account he wants to operate through the card.
- 13. Loss/Theft of Cards :** The Cardholder shall be responsible for the safe custody of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card. In case of loss or theft of the Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card, the Cardholder shall advise any of our branches, preferably the Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card issuing branch as promptly as possible in writing, of the loss of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT card, however occurring. Card holder shall however be responsible and liable for all transactions effected by the user of the Card until it is confiscated / cancelled. Another Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card will be issued to the Cardholder, in lieu of lost/stolen Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card, upon request in writing and payment of issue fee.
- 14. Authority to debit the account:** The Cardholder along with the joint account holder(s), if any, shall authorise the Bank to debit the account(s) with the amount of withdrawals, or transfers effected by the use of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card, as per the Bank's records. The Bank's record for transactions processed by the ATM / DEBIT machine shall be binding on all the joint account holders, jointly and severally.
- 15. Deposits :** The amount of cash/cheque deposits shall be verified by Bank's staff, one of whom will be an officer. The amount verified by the Bank shall be deemed to be correct amount deposited by the Cardholder. The statement issued by the ATM/DEBIT at the time of deposit only represents what the Cardholder purports to have deposited and will not be binding on the Bank. If there are soiled, mutilated notes in such deposits, the acceptance of such deposits shall be subject to final acceptance and reimbursement by RBI as per the Note Refund Rules. Cheques will be accepted for collection only and the proceeds will not be available until they have been cleared. Deposits of foreign currency cash/cheques /soiled and mutilated notes or any other deposits which are unacceptable, shall be returned, at the Cardholders cost, risk and responsibility.
- 16. Responsibility for all transactions processed through the ATM/DEBITS :** Operations through the ATM/ DEBIT facility on the Card holders account(s) can only be through the use of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card on the machine. The Cardholder shall in all circumstances, accept full responsibility for all transactions processed by the use of his/her Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card, whether or not processed with the Cardholder's knowledge or authority, express or implied. The printed output that is produced at the time of operation of the ATM/DEBITS are a record of the operation of the ATM/DEBITS and shall not be construed as the Bank's records. The Bank's records of transactions shall be accepted as conclusive and binding for all purpose.
- 17. Closure of account(s):** If the Cardholder desires to close his account(s) or withdraw any Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card linked deposit, or even otherwise decides to terminate the use of the Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT card facility, he shall give a written notice of at least two days and surrender Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card to the Bank. The Cardholder shall also pay dues, if any, payable to the Bank in connection with the ATM/DEBIT facility.
- 18. Change of Terms and Conditions :** The Bank has the absolute discretion to withdraw Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM / DEBIT card, the service there by provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Cardholder.
- 19. Honouring the Card:** The Bank shall in no circumstances be held liable to the Card holder if Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card is not honored in the desired manner for whatsoever reason, or if the ATM/DEBIT is destroyed or not functioning due to power failure, temporary insufficiency of cash in the ATM/DEBIT or any other reason. The Bank will not be liable for any consequential or indirect loss or damage arising there from.
- 20. Ownership of Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card:** Janaseva Sahakari Bank Ltd., Hadapsar, Pune ATM/DEBIT card shall be the property of the Bank and will be surrendered to the Bank on request or in the event of the Cardholder no longer requiring the service. The Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate in connection with its participation in any ATM/DEBIT or

### Disclaimer:

"Janaseva Sahakari Bank Ltd., Hadapsar, Pune may, 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".

and conditions are also published on the Bank's Website for information and awareness of the same. READ AND ACCEPTED