



THE GANDHIDHAM MERCANTILE CO-OPERATIVE BANK LTD.

"GMCB Bhavan", Plot No-12, Sector 9, Gandhidham- Kutch-370201

APPLICATION FOR ATM/ Rupay DEBIT CARD

Branch:

Customer ID:

Name to be embossed on the card:

Account Details

Account Name: _____

Account No. :

1	0	0																				
1	0	0																				
1	0	0																				

Email ID: _____

Address: _____

Date of Birth:

Mobile No. :

I/We request you to issue: New Replace Cancel Card

In case of replacement/ cancellation Card (Enter Card Number)

Existing card No.

Declaration/Authorisation

I/We have read, understood and accept the terms and conditions governing the use of The Gandhidham Mercantile Co-Operative Bank Ltd debit card herein given overleaf. I/We hereby agree to abide by the said terms and conditions as in force from time to time. I/We also authorized to _____ against our Saving / Current / CC / OD account with you and accept / understood that all transactions arising from the use of this debit cards shall be binding on me / us, jointly and severally.

Account/Joint Holder(s) Name

Signature(s)

- | | |
|----------|-------|
| 1) _____ | _____ |
| 2) _____ | _____ |
| 3) _____ | _____ |
| 4) _____ | _____ |
| 5) _____ | _____ |

For Office Use Only

Application Sr. No. : _____ Date: ____ / ____ / ____

Card No. :

Card Expiry Date : _____ Maximum Withdrawal Limit: _____

Checked By: _____ Authorised By: _____

Terms & Conditions

1. Terms Used

The words and phrases included in this documents have the meaning set opposite them unless the context indicates otherwise:

- Debit Card – ATM card issued to customer for transactions in his account(s).
- Bank – The Gandhidham Mercantile Co-operative Bank Ltd

2. The card shall be remaining the property of the Bank at all times and will be returned by the card holder at the request of the Bank at any time.
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. Validity of Debit card is for 5 years from the date of its issue and it will be encoded accordingly. The card will be renewed only if there are no adverse feature found in the previous transactions and the branch manager is satisfied with the conduct of the account. After getting fresh card prepared, the card would be handed over to the customer only against the surrender of the old debit card.
6. 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 balance held in the debit card holder's account(s) or any other account whether in single name or joint name(s) to the extent of all outstanding dues, whatsoever arising as result of the services extended to and/or used by the card holder through debit card.
7. In case of joint account in which Debit Card is issued, the other joint account holder(s) shall expressly agree with and give his/her/their consent on the application form for issue of the card.
8. In case of any of the account holder(s) gives "Stop Operations" no operation will be allowed to such card account(s) through the use of debit card. The "Stop Operation" instruction can be given by one or more joint account holders only in respect of such Card accounts in which he/she is a joint account holder. For revoke "Stop Operation" all the account holders jointly instruct the Bank in writing.
9. The record of the Bank for transactions put through debit card shall be conclusive and binding for all purposes.
10. If the card is lost or stolen, the card holder(s) must immediately notify the bank. If this notification is given orally, it must be confirmed within 24 hours. After the Bank has been properly notified of any loss or theft the card holder(s) will give all the information in his or her possession as to the circumstances of loss and take reasonable steps to assist the bank to recover the missing card.
11. 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 debit card/ ATM/ Cash dispenser/ Point of Sale/ Communication lines or other equipment(s) related to this services due to any reason including temporary insufficiency of cash in the ATM or any other circumstances beyond its control etc.
12. The charges considered by the Bank from time to time shall be recovered from/ debited to the card holder's account.
13. The maximum amount of withdrawals permitted would be restricted to Rs.25000 per day. The minimum amount that can be withdrawn is Rs.100/- and all withdrawals should be in multiples of Rs.100/- only. However maximum withdrawal limit may be changed without notice to the debit card holder(s).
14. An annual fee for this debit card is Rs.100 + GST. In case of customer lost his/her card or want to replacement his/her existing card than Rs.200 + GST will applicable. PIN replacement charges is Rs.30 + GST will applicable in case of customer lost his Card or forgot his/her PIN and request for new PIN.
15. All transactions (including Financial & Non-Financial) are free in HDFC bank's ATM. Other than HDFC bank's ATM Rs.17 per transaction + GST and Rs.9 per transaction + GST will be applicable for Financial and Non-Financial transaction respectively.
16. Customer is allow to enter wrong PIN up to 4 times after that Card will be automatically blocked for 24 hours and it will get automatically active after 24 hours.
17. The Card holder(s) undertakes to maintain sufficient balance in his/her/their account to meet any cash withdrawals or drawings of any nature whatsoever.
18. The Bank reserves the all right time to very these conditions, modify, suspend or withdraw the debit card or any of the services available in respect of the Card.
19. For utilizing ATM / Rupay debit card minimum balance in current account Rs.2000 and in Saving account Rs.1000 must be maintained after withdrawal. For not maintaining above minimum balance in current account Rs.59 will be charged.

I/We have read and understood the above rules and accord my/our acceptance hereunder.

The contents of above rules have been read out and explained to me / us in my/our mother tongue and I/we agree to abide by the same.

Joint Holder(s) Name

Signature(s)

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____

- _____
- _____
- _____
- _____
- _____

Place:

Date: