

TERMS & CONDITIONS

The debit card is issued by The Karnataka Bank Limited having its Registered and Head office at Mangalore - 575 002 on the following terms & conditions. Please read these Debit card terms and conditions carefully before using the Card. These terms and conditions apply to all transactions involving use of the Card. By using the debit card the cardholder unconditionally accepts the terms and conditions listed hereunder and will be bound by them and the cardholder accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulations of the RBI, Foreign Exchange Management Act 1999 (The FEMA Act.) all the rules and regulations framed under the Act and as amended/modified applicable from time to time and any other corresponding enactment in force from time to time. The cardholder will also remain bound by the terms and conditions of operation of his/her Savings Bank Account / Current Accounts/Other accounts with the Bank and the changes made thereto from time to time. Cardholder is also bound by the Rules and Regulations of the Bank as amended from time to time.

Definitions :

1. "Bank" means "The Karnataka Bank Ltd." and its successors and assigns.
2. "Card" means "The Karnataka Bank Money Plant International Debit Card" issued by the Bank to a Cardholder.
3. "Add On Card" means card issued in terms of clause No. 7 of Issuance of Card hereof.
4. "Cardholder" "you", "your", "him", "his" or similar pronouns shall, where the context so admits, means a customer of the Bank to whom a Card has been issued by the Bank to operate on a designated account(s).
5. "Account", means the Cardholder's Savings, Current or other account which has been designated by the Bank to be eligible account for the operation of the Card.
6. "Primary Account", shall mean in case of multiple accounts linked to the card, the account that has been designated as being the main/first account of operation i.e. the account which will be debited for transactions done at merchant establishments, Banks ATMs, VISA / PLUS ATMs or other shared ATMs.
7. Designated Account(s), includes the Primary Account as described above and other account(s) designated by the Cardholder, in writing and approved by the Bank to be accessed through his Card and PIN. It may be noted that Accounts operated by joint signatures or account of a minor or an account in which a minor is a joint holder shall not be eligible to be named as "Designated Accounts."
8. "ATM", means Automated Teller Machine in India or overseas, whether of the Bank or of any other bank on a shared network with whom the Bank has tie up or at VISA enabled ATM's at which amongst other things, the Cardholder can use his Debit Card to access his funds in his account(s) held with the Bank.
9. "PIN", means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by the Bank or changed by him from time to time.
10. "Transaction" includes any instruction given, by a Cardholder by using his Card directly or indirectly, to the Bank to effect transaction in the account, (Examples of transaction can be retail purchases, cash withdrawal, cash / cheque deposits. etc.)
11. "Statement", means statement of account sent by the Bank to a Card holder setting out the transactions carried out by the card holder(s) during the given period and the balance in that account. It may also include any other information that the Bank may deem fit to include.
12. "Merchant" or Merchant Establishments shall mean establishments wherever located which accept / honour the card and shall include amongst others : stores, shops, restaurants, airline organisation, etc.
13. "EDC" or Electronic Data Capture, means electronic point of sale swipe terminals, whether in India or overseas, whether of the Bank or any other bank on the shared network, that permits the debiting of the accounts for purchase transactions, from merchant's establishments.
14. "International Transactions" means the transactions performed by the cardholder through his internationally valid Debit Card outside India, Nepal and Bhutan.
15. "VISA", means a trademark owned by VISA International.
16. "VISA / Plus ATM network", means ATMs that honour the debit card and that display the VISA, VISA Electron, VISA / Plus symbols.
17. "Shared Network" means network of ATM's other than Bank's ATM where the Karnataka Bank Moneyplant International Debit Card is accepted.

Issuance of Card :

1. The Card shall be issued only to the savings, current or other prescribed account holders of the Bank.
2. The following documents need to be submitted for the issuance of a Card.
 - a. Prescribed Application form duly completed.
 - b. Cardholder's specimen signature signed before an authorised officer of the Bank.
3. The Bank in its sole discretion may refuse issuance or renewal of the Card and/or impose conditions without assigning any reason.
4. The debit card and / or the add on card will be sent to the cardholder by post / courier of Banks choice at the address mentioned in the application form at his risk and responsibility and that such delivery by post / courier at that address will be construed as a valid delivery of the card to the cardholder, irrespective of whether the said card is delivered to him or to some other person at that address.
5. The Cardholder shall inform immediately the Bank if there are any changes in the information provided in the Application for issuance of the Card including change of address.
6. Simultaneously upon activation after debit card existing Money Plant ATM Card linked to the designated account/s will be de-activated by the Bank. The Cardholder shall destroy the existing ATM Card.
7. The Bank may issue at its absolute discretion Add-on Cards to such members of the family of the cardholder as it deems fit and all transaction through the Add-on card shall be binding on the cardholder as if they are done through his main card.

Card Validity and Cardholder's Obligations :

1. The issue and use of the Card shall be subject to the rules and regulations of the Bank and the Reserve Bank of India as in force from time to time.
2. The Card shall be valid only for transactions as are available and permitted at the Bank ATMs, ATM's of other shared networks / VISA / Plus ATMs network and VISA Electronic Point of Sale swipe terminals at Merchant Establishments.
3. The Card is and will be at all times the property of the Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request. The Cardholder is requested to ensure that the identity of the Bank's Officer is established before handing over the Card.
4. The Card is not transferable or assignable by the Cardholder under any circumstances.
5. The Cardholder must sign the Card immediately upon receipt. The Cardholder must not permit any other person to use it and should safeguard the Card from misuse by retaining and preserving the Card carefully under the Cardholder's personal custody and control at all times. The Bank shall assume no liability whatsoever for any claim or damages arising from cardholder's failure to sign the Card or from signature deviating from the specimen signature appearing on the Application form for issuance of the Card. The Bank is entitled to obtain a photocopy of the Card signed by the Cardholder.
6. The cardholder shall change the PIN immediately on receipt of the card and from time to time. The Personal Identification Number (PIN) issued to the Cardholder for use with the Card or any numbers chosen by the cardholder as a PIN shall be known only to the Cardholder and is for personal use of the Cardholder and is non-transferable and strictly confidential. A written record of the PIN should not be kept in any form, place or manner that may facilitate its use by third party. The PIN should not be disclosed to any third party, either to staff of the Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise. The Bank shall not be responsible for any loss or damages caused to the cardholder on account of disclosure of PIN. The Cardholder and the Accountholder shall be liable for all indirect or direct damages caused to the Bank due to incorrect or unauthorized use of the PIN. The PIN may be used only with the card for which it is designated.
7. The Cardholder's account shall be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the Card. The Cardholder will maintain sufficient funds in the account to meet any such transactions.
8. The Cardholder shall not be entitled to overdraw his account(s) with the Bank or withdraw funds by the use of the Card in excess of any agreed overdraft limit.
9. The Cardholder shall be responsible for transactions affected by the use of the Card, whether authorized by the cardholder or not and shall indemnify the Bank against any loss or damage caused by any unauthorized use of the Card or related PIN, including any penal action arising there from on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act 1999 or any other law being in force in India and / or any other country / State continent / territory wherever located in the world at the time not withstanding the termination of this agreement.
10. The cardholder agrees that in the event of the account being overdrawn or showing debit balance the Bank reserves the right to charge interest as per its rules and set off the amount against any credit balance lying in any of his accounts without notice.
11. The Cardholder shall be responsible for transactions effected by the use of the Card, whether authorised by the Cardholder or not and shall indemnify the Bank against any loss or damage caused by any unauthorised use of the card or related PIN or any other law being in force in India not withstanding the termination of this agreement.
12. Negotiable instruments intended to be credited to the designated account/s on collection or otherwise may be deposited in the "Cheque Drop Box" kept at the Bank's own ATM site only. Instruments meant for collection can be put in the box at the sole risk and responsibility of the lodger/client. If the lodger/client wishes to have an acknowledgement for delivery of the cheque to the branch, he should tender it at the Bank's concerned counter to the authorized official. Outstation instruments will be normally accepted on collection basis/immediate credits subject to Bank's prevailing terms and conditions governing such business. In case of any disputes whatsoever, the Bank's decision shall be final and binding on the cardholder.
13. The Card is valid up to the last date of the month/year indicated on the card. The Cardholder hereby undertakes to destroy the Card when it expires by cutting it into pieces. The Cardholder's renewed Card shall be sent to the Cardholder before the expiry of the card at the discretion of the Bank and upon evaluation of the conduct of Cardholder's account. The Bank reserves the sole right of renewing the Card on expiry. The renewed card shall be subject to the Terms and Conditions of the Debit Card as amended from time to time. No further application or agreement shall be necessary for the same.
14. If the card is not used for any transaction by the cardholder within 180 days of the issue of the card, the card will be deactivate.
15. The Cardholder shall get his passbook updated once in a month. The Cardholder shall inform the Bank in writing within seven (7) days from the statement date or from the date of completion of his passbook of any irregularities or discrepancies that exist in the transaction details at an ATM/Merchant establishment. If no such notice is received during this time, the Bank will assume the correctness of both the transaction and the statement of account / passbook.
16. In the case of joint account, if any of the joint account holders desires to give stop payment / stop transactions instructions, in respect of operations by using the card, at least seven (7) clear days notice, in writing, will have to be given to the Bank, so as to enable the Bank to inform all ATM Centres/Banks participating in the network and take steps in its discretion to carry out the instructions.

Merchant Establishment Usage :

1. The Card is accepted at all Electronic Point of Sale terminals at merchant establishments in India and overseas which display the VISA logo.
2. The Card is for Electronic use only and will be accepted only at merchant establishments that have an Electronic Point of Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorised and the Cardholder will be solely responsible for such transactions. Please note PIN is not required for the use of the Card at the electronic. Point of Sale swipe terminals at merchant establishments.
3. The Cardholder must sign the sales slip and retain his copy of the sales slip whenever the card is used at merchant establishments. Bank will not furnish copies of the sales slip. Any sales slip not signed personally by the Cardholder but which can be proved, as being authorised by him will be deemed to be his liability.

4. The Bank will not accept any responsibility for any dealings the merchant may have with the Cardholder including but not limited to supply of goods and services. Should he have any complaint relating to any VISA Card merchant establishments, the Cardholder should resolve the matter with the merchant establishment and in the event of the complaint remaining unresolved it will not relieve the Cardholder from any obligations to the Bank.
5. The Bank is not responsible for any charges over and above the value/cost of transactions levied by any merchant establishment and debited to the Cardholder account along with the transaction amount.
6. A purchase and subsequent credit for cancellation of goods/services are two separate and independent transactions. The refund (less cancellation charges) will only be credited to Cardholder's account as and when it is received from merchant. If the credit is not posted to cardholder's account within 30 days from the day of refund, the Cardholder must notify the Bank along with a copy of the credit note from the merchant.
7. In case of Cards linked to multiple accounts, transactions at merchant establishment will be affected only to primary account. In case there are insufficient funds in the said account, the Bank will not honour the transaction even if the necessary funds are available cumulatively or severally in the other account linked to the Card.
8. The Card is not to be used at Hotels during check in and also at other locations where paying arrangement is done before completion of the purchase transaction or service.
9. The Card should not be used for any mail order / phone purchases and any such usage will be considered as unauthorised.
10. The Card should not be used for payment of subscription to foreign magazines/periodicals and any such usage will be considered as unauthorised.
11. The Cardholder will be solely liable for all unauthorised acts and transactions.

International Usage :

1. The Cardholder shall ensure adherence to all requirements of the Exchange Control Regulations, Foreign Exchange Management act (FEMA) 1999 and all amendments thereto and all the rules and regulations, notifications issued under the same with regard to foreign exchange entitlements as stipulated by RBI from time to time. In the event of non-compliance by the Cardholder with the same, the cardholder shall be liable for action under the FEMA and any other law, regulation in force from time to time relating to Foreign Exchange. The cardholder may be debarred from holding the internationally valid Debit Card either at the instance of the Bank or RBI.
2. The Debit Card is not valid for Foreign Currency transactions in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).
3. Non-resident Indians can hold the card provided all dues arising out of its use in India / Overseas are met out of a Non Resident External (NRE) account held with the Bank.
4. The Bank shall be under no liability whatsoever and shall be deemed to be indemnified in respect of a loss or damage arising directly or indirectly out of the decline of charge created by the cardholder having exceeded the foreign exchange entitlement as prescribed by RBI as issued from time to time, on the Bank becoming aware of the Cardholder exceeding his entitlement.
5. The cardholder undertakes not to issue the card for making payments for illegal purpose for which the release of foreign exchange is not permitted under extant regulations.
6. The cardholder also recognises that foreign currency withdrawals are permitted only if there is at the time of withdrawals adequate requirement Indian rupee balance in his accounts against which the card has been issued and in case of inadequate balance the withdrawals will be denied.
7. The cardholder agrees that every transaction for withdrawal of foreign currency will attract a service fee stipulated by the Bank. The service fee is liable to change without notice.
8. The exchange rate used for all foreign currency transactions will be decided by the Bank and will be Binding on the cardholder.

ATM Usage :

1. The Card is accepted at the Bank's ATM's other shared network and VISA / VISA Plus ATMs in India and overseas which display the Visa / Visa PLUS / Visa Electron logo worldwide.
2. All transactions including cash withdrawals and balance enquiry at VISA/Plus ATMs will be subject to a fee and will be debited to the account at the time of such transactions. Simultaneously all transactions at the Bank or non Bank ATMs whether executed or failed are subject to charges as determined by the Bank from time to time.
3. The cardholder shall accept the Bank's record of transaction as conclusive and binding for all purposes. The printed slips produced by ATMs as the cardholder's instructions records, on completion of transactions each time, shall not be construed as the Bank's records for this purpose.
4. The Bank will not be liable for any failure to provide any service or to perform any obligation under this card where such failure is attributable (whether directly or indirectly) to any malfunctioning of the ATM or the Card, or circumstances beyond its control.
5. The Bank will not be liable for any consequential or indirect loss or damage arising from the loss/use of the Card related PIN, howsoever caused.
6. The availability of ATM services in a country other than that in which the card is issued is governed by the local regulations in force in the said country. The Bank shall not be liable if these services are withdrawn without notice thereof.

Fees :

1. Fees for the Debit Card shall be charged as prescribed by the Bank from time to time. Such fees will be debited to Cardholder's primary account. These fees are not refundable. Charges for other services will be debited at prevailing rates.
2. Transaction fee for cash withdrawal/balance enquiry and / or charges wherever applicable will be debited to the cardholders account simultaneously with posting of the cash transaction, withdrawal/balance enquiry etc.
3. The charges/fees applicable on the usage of the Card are subject to revision / changes by the Bank from time to time without prior intimation to the Cardholders.
4. All charges in foreign currency will be billed in the cardholder's Bank account statements in Indian Rupees. The rate of exchange used will be at the discretion of the Bank.

Features of the Card :

The Bank may from time to time, at its discretion, tie up with various agencies to offer various features on the Debit Cards. All these features would be on best efforts basis only and the Bank does not guarantee or warrant the efficacy, efficiency or usefulness of any of the products or services offered by any service providers / merchants / outlets / agencies. Disputes if any, will have to be taken up with the merchant / agency etc., directly, without involving the Bank.

Insurance Benefit :

The cardholder may under the Card, be offered various insurance benefits from time to time by the Bank through a tie up with an Insurance Company. The cardholder specifically acknowledges that he shall not hold the Bank responsible for any matter arising out of or in conjunction with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing 01' settlement of claims or otherwise howsoever and all such matters shall be addressed to and sorted out directly with the insurance company. The insurance company will be solely liable for settlement of the claim. Further, the cardholder also agrees that the Bank may at any time (in its sole discretion and without giving any notice thereof to the cardholder or assigning any reason thereof) suspend, withdraw or cancel the benefit of such insurance cover and there will be no binding obligation on the Bank to continue this benefit.

Disclosure of Information :

1. When requested by the Bank, the Cardholder shall provide any information, records or certificates relating to any matter that the Bank deems necessary. The Bank reserved its right to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if found incorrect, the Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.
2. The cardholder agrees that the Bank shall have the right to disclose customer information to any court of competent jurisdiction, quasi judicial authority, law enforcement agencies and any other wing of Central Government or State Government or publish in Newspaper or Media.
3. The cardholder agrees that the Bank shall have the right to disclose, in strict confidence, to other institution such information concerning the Cardholder's account as may be necessary of appropriate.
4. The cardholder agrees that the Bank shall have the right to report to the RBI expenditure undertaken by the cardholder in foreign currencies to ensure that Basic Travel Quota/other permissible entitlements are not exceeded by the cardholder(s) and that FEMA 1999 is not contravened.

Temporary Blocking, Deactivation and Activation :

1. The use of the Card may be cancelled temporarily ("Temporary Blocking") or permanently ("Deactivation") under the following circumstances.

Temporary Blocking may be effected :

- ❖ Upon forgetting of the PIN;
- ❖ Upon pledging as collateral or imposing an attachment to the funds in the Account;
- ❖ Upon any breach of these General Terms by the Cardholder.
- ❖ Upon withholding of the Card by an ATM terminal.
- ❖ At Cardholder's request;
- ❖ Upon non use of the Card within 180 days from the date of issue/activation.

2. Deactivation may be effected :

- ❖ Upon loss, theft, damage or destruction of the Card;
- ❖ Upon forgetting of the PIN;
- ❖ Upon expiry of the Card;
- ❖ Upon Cardholder's termination of these General Terms;
- ❖ Upon Bank's termination of these General Terms;
- ❖ Upon closing of the Account;
- ❖ Upon death or insolvency or other legal disability of the Cardholder;
- ❖ Upon issuance a new Debit Card in its substitution of the existing card;
- ❖ At the discretion of the Bank.

3. The request for temporary blocking of the card has to be made by the cardholder in writing. In the event of cardholder not being able to make a written request, but makes a request otherwise the bank may at its discretion temporarily block the card. The cardholder agrees to confirm such request in writing within a reasonable time. However, the Bank shall not be liable for any loss or damage howsoever caused by temporary blocking.
4. The Bank is entitled to request any data related to the Cardholder and the account prior to blocking in order to verify the identity of the reporting person.
5. The Card shall remain temporarily blocked until its reactivation after the request of the Cardholder in writing.
6. If within the validity period of the Card, which is reported lost, if the Cardholder subsequently is able to trace/find the Card, the Cardholder shall inform the Bank and may submit a request for activation. In such case, the Bank in its discretion may activate the card provided that no card in lieu of lost card was issued.
7. In case of loss, theft, damage or destruction of the Card, the Cardholder shall submit a request in writing for the issuance of a new card. In case of forgotten PIN / damaged card the Bank may issue a new card on written request and return of the existing card.
8. Upon restriction being imposed on the operation of the designated account by an order of the court or other authority, the Bank shall deactivate the card.
9. The Bank shall be entitled to block the Card for security reasons, in cases of insufficient funds/non maintenance of minimum balance, suspicion of misuse of the Card and if necessary in the interest of protecting the Account holder from damages.
10. The Bank shall not be liable for any damages arising from unauthorised use of a lost or stolen Card prior to its blocking or deactivation.

Lost or Stolen Card :

1. If the Card is lost or stolen, the Cardholder must report the loss to the Bank immediately for hot listing the Card. Though the loss or theft may be reported by means of the Bank's toll free help line, the Cardholder must confirm the same in writing to the Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.
2. If the Card is lost or stolen overseas, the cardholder may either follow the above procedure or may report the loss through the Visa Global Customer Assistance Services (GCAS) help lines. In case the Cardholder uses the GCAS services, then the charges for the usage of such services shall be borne by the cardholder.
3. Cardholder is protected from any financial liability, after the loss/theft is reported to the Bank, arising from any purchase transaction done on his card from the time cardholder reports the loss to the Bank. It may please be noted that NO SUCH COVERAGE will be available on the CASH withdrawals done through ATM's as such transactions are governed by PIN which is confidential to Cardholder only.
4. The Cardholder agrees to indemnify the Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to the Bank or lost and misused before it is reported to the Bank.
5. If the lost / stolen card is subsequently recovered, the Cardholder shall not use the same and destroy the Card by cutting it into several pieces through the magnetic strip.

Statement and Records :

1. The recorder of Card Transactions will be available on the account Statement issued by the Bank and / or account passbook got updated by the customer. It will be obligatory on the part of the customer to get his passbook updated from the branch where he is maintaining Card account at least once in a month.
2. The Bank's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

Disputes :

1. In case of purchase transactions, a sales slip with the signature of the Cardholder together with the Card number noted thereof shall be conclusive evidence between the Bank and the Cardholder as to the extent of the liability incurred by the Cardholder, the Bank shall not be required to ensure that the Cardholder has received the goods purchased / availed of the services to the Cardholder's satisfaction.
2. The Bank shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of disagreement. If after such effort the Bank determines that the charge is correct, then it shall communicate the same to the Cardholder.
3. The Bank shall not be responsible or liable in any manner for the refusal by any merchant establishment to accept or honour the Card.
4. All disputes are subject to the exclusive jurisdiction of the Courts of Mangalore, irrespective of whether any other Court may have concurrent jurisdiction in the matter and governed by the laws of India.
5. The Cardholder will be liable for all the costs associated with the collection of clues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilised in the resolution of a dispute.
6. Bank shall not be liable or responsible for the goods or services purchased or availed by cardholder either by way of short supply or non supply or defective supply or quality or quantity or rates or delivery of goods or services and any such disputes must be resolved by the cardholder with the merchant establishment.

Termination :

1. The Bank reserves the right to cancel / withdraw the Card or any of the other services offered at any time without prior notice and without assigning any reason.
2. In the event the Cardholder decides to close his account with the Bank, the Card(s) Issued with his account as the primary account would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Card and destroy all his / additional Cards that are linked to this account. In case of any outstanding card transactions that have not yet been debited to the account, the same will be netted off from the balance prior to the Bank returning his funds to him.
3. In the event that the Cardholder decides to terminate the use of the Card, the Cardholder shall give the Bank not less than 7 days prior notice in writing and forthwith return the Card and additional Card, if any. However notwithstanding termination of the card facility, the transactions already processed but reported to the cardholder's branch after the termination shall be put through the cardholder's account. The Cardholder will be responsible for all the Card facilities and related charges incurred on the card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Cardholder will be responsible for all the charges incurred on the card whether or not the same are a result of misuse / fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.
4. Closure, transfer or any change in mode of operation of the designated account/s will not be allowed unless the card is surrendered and dues, if any, against it, are paid.
5. The Bank shall be entitled to terminate the Card facilities with immediate effect and the Card shall be returned upon the occurrence of any of the following events :
 - Failure to comply with the terms and conditions herein set forth.
 - An event of default under an agreement or commitment (contingent or otherwise) entered into with the Bank.
 - The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of similar nature.
 - Demise of the Cardholder.
 - Closure of the Cardholder's account or failure to maintain the minimum average balance in the said account.
 - Reported lunacy / unsound mind of the cardholder.
 - If it is considered by the Bank that the facility is being misused / improperly used in anyway.
 - If any adverse report is received from any of the Bank's / Branches in the network.
 - If the information furnished in the application form is found to be incorrect or false or in the event of misrepresentation of the facts.

Indemnity :

The Cardholder shall indemnify and hold the bank harmless against all losses, damages, claims which the Bank may sustain or incur or suffer due to :

1. Negligence / mistake or misconduct of the cardholder.
2. Breach of terms and conditions for issue of debit card and maintenance of account.
3. Improper or unauthorised use or handling of card.

General :

1. The Cardholder will notify the Bank in writing of any change in his employment and / or office or residential address and telephone numbers.
2. The Bank reserves the right to add, to delete or vary any of the terms and conditions, policies, features and benefits. Publication of changes by such means as the Bank may consider appropriate will constitute effective notice to the cardholder thereof. Use of the Card after the date upon which any of these alteration are to take effect will be deemed as the evidence of the acceptance, without reservations, by the Cardholder of such changes.
3. Any communication sent by post will be deemed to have been received by the cardholder within 7 days from the posting of the letter to the address last given to the Bank in writing by the Cardholder.
4. If an account holder, by using the Card, draws an amount in excess of the balance available or overdraft limit permitted by the Bank, account holder will pay to the Bank the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by the Bank. However this should not be construed as an agreement, either express or implied that the Bank is bound to grant any overdraft facility whatsoever.
5. The Bank makes no representations about the quality of the goods and the services offered by third party providing benefit such as discounts to Cardholder. The Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
6. All transactions, in particular, deposits will be subject to delay, due to transit period. The bank will not be responsible for any loss or damage or inconvenience caused to the Cardholder due to such delay.
7. The Cardholder shall be availing this facility at his own request without any liability either expressed or implied on the part of the Bank and agrees not to make any claims against the Bank in respect thereto.
8. All authorizations and power conferred on the bank are irrevocable.
9. Unless there is anything repugnant in the subject or context.
 - (i) Words imparting masculine gender shall be taken to include females; and
 - (ii) Words in the singular shall include the plural and vice versa.

Signature of Applicant / Joint A/c. Holders