



8. 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.
9. Applicable issuance charges / card replacement charges will be debited to the card holders account.

#### **BNAS/CASH RECYCLERS USAGE**

1. The Card is accepted at the Bank's BNAs/Cash Recyclers and other shared networks' BNA/ Cash Recyclers, subject to enablement of such facility.
2. All Deposit transactions at Bank's BNAs/Cash Recyclers and shared network BNAs/Cash Recyclers 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 BNAs/Cash Recyclers whether executed or failed are subject to charges as determined by the Bank from time to time. The charge schedule is updated on Bank's website.
3. The Cardholder shall accept the Bank's record of Deposit Transactions as conclusive and binding for all purposes. The printed slips produced by BNAs/Cash Recyclers 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 BNAs/Cash Recyclers 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 and related PIN, howsoever caused.

#### **TEMPORARY BLOCKING, DEACTIVATION AND ACTIVATION:**

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

1. Temporary Blocking may be effected
  - Upon forgetting the PIN
  - Upon any breach of these General Terms & conditions by the Cardholder
  - At Cardholder's request
  - Upon non use of 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 the PIN
  - Upon expiry of the Card
  - Upon Cardholder's termination of these General Terms & Conditions
  - Upon Bank's termination of these General Terms & Conditions
  - Upon closing of the account
  - Upon death or insolvency or other legal disability of the Cardholder
  - Upon issuance of a new "Deposit Only Card" in 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 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.

#### **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 1800 425 1444, the Cardholder must confirm the same in writing to the Bank immediately.
2. The Bank will not be liable for any loss caused to the Card holder on account of loss or misuse of Card.

#### **STATEMENT AND RECORDS:**

1. The records 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 at periodical intervals at least once in a month from the branch where he is maintaining Card account.
2. The Bank's record of transactions processed on the use of the Card shall be conclusive and binding for all purposes. If card holder do not recognize a transaction which appears on his Bank account statement on account of usage of "Deposit Only Card", Bank will try to provide more details on such transaction, if card holder requests. However any discrepancy or suspected transaction shall be informed to the bank in writing within 30 days from the date of such suspected transaction and Bank may need card holder to give confirmation or

