

Date :: 20



**The Burdwan Central
Co-operative Bank Ltd.**

ATM Card Application Form

NEW REPLACEMENT

Branch ::

Please fill the entire form in CAPITAL LETTERS only. Leave one box space between each word. Complete all sections. In case of joint Accounts, mode of operation has to be 'either or survivor / anyone or survivor' only.

ACCOUNT NUMBERS FOR WHICH ATM CARD IS REQUIRED :

NAME OF ACCOUNT HOLDER :

1ST HOLDER :

2ND HOLDER :

3RD HOLDER :

NAME AS YOU WOULD LIKE IT ON THE CARD (MAX. 18 CHARACTERS, Including Space) :

ADDRESS FOR CORRESPONDENCE :

Addr 1 :

Addr 2 :

Addr 3 :

CITY :

STATE :

PIN :

MOBILE NUMBER :

e-mail ID :

Declaration : I declare the above information is correct. I hereby request the bank to issue me an ATM cum Debit Card and to recover the applicable charges / fees from time to time to the debit of my account. I / We are aware of the Terms and Conditions (overleaf) governing the use of the ATM card and agree to abide by them. The Bank may call me at my residence / office in connection with my ATM transactions.

1. _____ 2. _____ 3. _____

APPLICANT'S SIGNATURE

FOR BANK'S USE ONLY

The above particulars have been verified with the account database and found correct. The account is KYC compliant. Approved, for issuance of ATM card.

Data dispatch Date :

Entry Number :

Signature of Branch-in-charge / Branch Manager / Zonal Manager

TERMS & CONDITIONS

The terms and conditions under which the ATM cum Debit Card is issued are mentioned below for your guidance

(a) Terms used here :-

- Bank means The Burdwan Central Co-operative Bank Ltd.
- Card means ATM Card issued to customer.
- Cardholder means customer who has been issued an ATM Card.

(b) The Card :-

- The Card is the Property of the Bank and will be returned unconditionally and immediately to the Bank upon request by the Bank.
- The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- The Card is non-transferable.

(c) The PIN :-

The cardholder is initially allotted a computer generated 4-digit PIN (Personal Identification Number) which will be in a secured and sealed PIN mailer. The Cardholder is advised in his/her own interest to change his/her PIN to any other four-digit number of his/her choice. For this purpose he/she may use the PIN change available at any ATM. Please remember your PIN carefully. Usage of a wrong PIN three times would invalidate your Card for the rest of the day. While selecting a PIN, the Cardholder is advised to avoid a PIN which can be easily associated with him/her (e.g. Telephone Number, date of birth etc.). Besides the selected PIN value should not comprise.

- A sequence from the associated account number.
- String of the same number.
- Historically significant dates.
- Please remember that an unauthorized person can access the ATM service on Cardholder's account if he/she gains the Card and the PIN. The Card, therefore, should remain in Cardholder's possession and should not be handed over to anyone else. This Card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder

(d) Loss of Card :-

- The Cardholder should immediately notify the Branch from where he/she obtained the Card if the Card is lost/stolen. The Cardholder should change the PIN immediately if it is accidentally divulged. The Cardholder should also forward a copy of the FIR lodged with the police station concerned in case the Card having been lost / stolen / misplaced has been reported.
- Any financial loss arising out of unauthorized use of the lost Card till such time the Bank records the notice of loss of Card will be to the Cardholder's account.
- Fresh Card will be issued in replacement of lost/damaged Card at a fee.

(e) Debits to customer's account :-

- The Bank has the express authority to debit the designated account of the Cardholder for all withdrawals/transfers effected using the Card as evidenced by Bank's records which will be conclusive and binding on the Cardholder.
- The Cardholder expressly authorizes the Bank to debit the designated account with service charges / fees from time to time.

(f) Transactions :-

- The transaction record generated by the ATM will be conclusive and binding unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Cardholder. Errors will be notified to the Cardholder by mail or correction in his / her Bank statement.
- Outstation cheques, drafts, dividend warrants etc. will normally be accepted on collection basis/immediate credit subject to Bank's existing Terms and conditions Governing such business. Cheques and Deposits are to be submitted at the particular Branch where the customer is maintaining his / her account

(g) Closing of Accounts :-

- The Cardholder wishing to close the designated account or surrender the ATM facility will give the bank 10 (ten) working days notice in writing and surrender the Card along with the notice at the Branch where the customer maintains his/her account.

(h) Validity of Card :-

- The Card is valid till the Bank stops its operation.

(i) Others :-

- The ATM service is for withdrawing cash against the balance that is already available in your account. It is, therefore, the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and Service Charges.
- Where the ATM is not running online or some technical snags are there the transactions in the ATM will be accounted for on the same/next working day or with some delay.
- The Bank at its absolute discretion may amend the Terms and Conditions governing ATM services. Cardholders will be notified of such changes by either Public Notice or Announcement in the Media or Branch Notice Board etc.

(j) Range of Services :-

- **Cash withdrawals** : Cardholders are requested to withdraw minimum of ₹ 500/= and maximum of ₹ 25,000/= per day. Any deviation in this regard may attract additional charges. When the Branch is online withdrawal will also be subject to balance being available in the Customer's account.
- **Fast Cash** : Cash withdrawals of pre-specified amount (at present ₹ 500/= ₹ 1,000/= ₹ 2,000/= ₹ 3,000/= ₹ 5000/= and ₹ 10,000/=) from a primary account, to be designated by the Cardholder.
- **Balance Enquiry** : Cardholder can view the balance in his/her accounts linked to the ATM and also obtain a transaction receipt indicating the balance.
- **Statement of Account** : A mini-statement containing the last 9 transactions can be obtained.
- **Deposits (Cash / Cheques)** : Cardholders are requested to deposit Cash / Cheque at the Branch where they maintain this account.
- **Request to Bank for Statement / Cheque Book** : Statement / Cheque Book will be issued after receipt of the request at the Customer's Branch.
- **Change of PIN** : Other facilities will be added in due course. In case of technical snags, the Bank will try to do its best to reduce the inconvenience of the customer. However, the Bank accepts no liability for any damages. Due to technical snags, it is possible that at times a backdated balance will be displayed at the ATM. Errors/Overdrafts created as a consequence are required to be rectified / adjusted as soon as they are observed. Overdrafts will attract interest at the prevailing rates.

FAMILIARISING YOURSELF WITH YOU THE BCCB-ATM CARD

On the face of your the BCCB ATM Card, you will find :-

- Your name : Please check to see if your name appears correctly. If not, please advise your Branch to arrange for corrections.
- Your individual 19-digit The BCCB ATM Card Number.
- Valid from : The date after which your Card can be used.

On the Reverse of your BCCB ATM Card, you will find :-

- The Magnetic Stripe, which contains encoded information.
- The signature Panel on which you must sign as soon you get your Card. This identifies the Card as your The BCCB ATM Card.

CARING FOR YOUR BCCB ATM CARD :-

- The Black magnetic stripe on the back of your The BCCB ATM Card contains important information about your Card and needs special handling. Do not keep your Card in an area where there is a continuous magnetic field. Such as on-top of your TV set or near any electronic appliance.
- Avoid scratching the magnetic stripe.
- Do not place to Cards with the magnetic strips together.
- Do not bend the Card.
- keep your Card away from heat and direct sunlight.

These simple precautions will help protecting the important information stored on the magnetic strip and reduce problems in using your card.

THANK YOU for using The Burdwan Central Co-operative Bank's ATM Facility.

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APPLICANT'S SIGNATURE