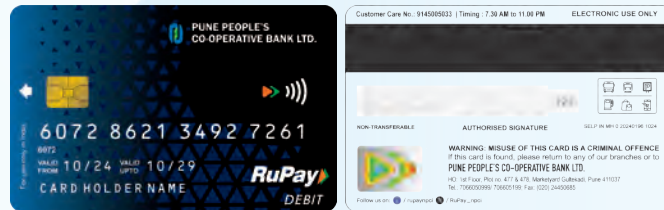


Know your RuPay Contactless (DI) Debit card:

Personal Identification Number (PIN): Confidential 4-digit number for using your card at ATMs and POS terminals.

FRONT OF THE CARD

1. Debit Card Number: This is your 16-digit Card Number. Please note that you are required to quote this number for all future correspondences with your bank.
2. Your Name: Only you are authorized to use your Debit Card. Please check that your name has been correctly printed on your Debit Card. If not, then please contact your branch at the earliest.
3. Expiry Date: Your RuPay contactless Debit Card is valid from the day you receive it, up to the last day of the month of the year mentioned on the card.
4. RuPay Logo: Your RuPay contactless Debit Card is acceptable in India
5. at ATMs and Merchant Establishments displaying RuPay logo.
6. Micro Chip: The embedded chip in your RuPay contactless Debit Card helps protection against counterfeiting and skimming card frauds.

**BACK OF THE CARD**

1. Magnetic Stripe: Important information pertaining to your RuPay contactless Debit Card is enclosed here. Please protect the magnetic stripe from getting damaged.
2. Signature Panel: Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink).
3. CVV number: This is a 3-digit number present at the end of the signature panel on the back of the card. An added security features for CNP (card-not-present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

Terms & Conditions**RIGHTS**

1. Bank reserves the right to approve or decline any transaction. The card holder cannot later deny any instruction given through this card.
2. Bank reserves the right to start new services for the card or to stop any existing service as and when required.
3. Bank reserves the right to change the Terms and Conditions of ATM and POS services anytime.

Tariff*

Transaction Charges		
Transactions	Financial (Cash Withdrawal)	Non Financial
All Bank's ATM First 3 transactions of the month (financial & non-financial) in metro cities and first 5 transactions of the month (financial & non-financial) in non-metro cities	Free	Free
All Bank's ATM After first 3 transactions and first 5 transactions in metro & non metro cities respectively in a month	Rs. 25/- per transaction Including GST	Rs. 10/- per transaction Including GST

Daily Transaction Limits	
Cash Withdrawal Transaction Limit at ATM	Rs. 25,000/-
Purchase Transaction Limit at Merchant Establishment**	Rs. 50,000/-
Daily limit for Contactless POS (including per transaction limit without PIN-Rs. 2,000/-)	Rs. 5,000/-

ATM Card Charges	
Annual Fee	Rs. 100/-
Additional Card (p.a.)	Rs. 100/-
Card Replacement Fee	Rs. 100/-

*Service tax extra. **When enabled.

QR code for GREEN PIN Generation:**USER GUIDE**

Guidelines & Safety Tips for your RuPay Contactless Debit Card

Steps to create GREEN PIN at ATMs:

You can generate GREEN PIN first time on Pune Peoples Bank's ATM machines and second time onwards you can generate GREEN PIN at any other ATMs

1. Insert your card into the slot provided.
2. The ATM will prompt you to select your preferred language.
3. Click on GREEN PIN
4. Then click on Generate OTP
5. OTP will be received on your registered mobile number.
6. Enter 6 digit OTP to validate the same.
7. Then type your new 4-digit PIN
8. Re-type your new 4-digit PIN
9. Your GREEN PIN will be generated successfully

Before you begin using your card...

- Sign on the signature panel at the back of the card as soon as you receive it.
- Never write your PIN on your card. Remember the PIN instead of writing it down.

Dos

- Keep your PIN secret.
- Change your PIN regularly. Preferably, change it on monthly basis.
- In case of loss or theft of your card, you can call on 9145005033 between 07.30 AM to 11.00 PM or visit the nearest branch immediately and request for the blocking of your card or you can block your card from PPCO mobile app.
- Keep your card away from sunlight.
- Keep your card away from TV and magnetic products.
- If you have two cards, take care that the magnetic stripes of the two cards do not rub against each other.

DON'Ts

- Do not give your card to anyone.
- Do not share your PIN with anybody (including family members, your banker or any branch employee).
- Never leave your card unattended. Keep your card in a place where you will immediately know if it is missing.
- Avoid taking help from anybody under any circumstances at an ATM.
- Never let anyone see you enter your PIN. The safest measure is to ensure that you are alone in the ATM while you
- are conducting your transactions.
- Always dip your contactless debit card to enjoy enhanced security for your transactions.
- Not to swipe your Rupay contactless debit card at chip enabled

terminals to ensure better security.

- Do not remove or scratch the magnetic stripe behind the card.
- Do not bend the card.
- Remember that Pune People's Co-operative Bank Ltd. will never ask for financial / personal / Debit Card related information via email. Thus, please do not respond to emails seeking such information. They may be fraudulent.

Card Usage at ATMs

You can use your card at ATMs of Pune People's Co-operative Bank Ltd. or any other bank's ATM which is in the NFS network. Look for RuPay logo displayed at the ATM. This logo indicates that the ATM is in the NFS network. You can use your card at over **2.2 lac such ATMs across India.**

Step 1: Insert your card into the slot provided. If the ATM has a dip reader, insert the card into the slot and pull it back. If the ATM has a motorized card reader, your card will be retained in the ATM till the transaction is completed.

Step 2: The ATM will prompt you to select your preferred language.

Step 3: Next, the ATM will prompt you to enter your PIN.

Step 4: If your PIN is correct, you will be provided with a list of transaction options, viz.: Fast Cash, Cash Withdrawal, Balance Enquiry, Mini Statement, Change PIN. Select your desired transaction and follow the instructions.

Step 5: In case of cash withdrawals, your account with Pune People's Co-operative Bank Ltd. will be debited online with the amount of withdrawal.

Step 6: After you finish the transaction at an ATM having a motorized card reader, collect your card as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM. If your card gets retained, please contact the ATM linked branch or the card issuing branch.

NOTE:

- You can withdraw cash minimum of Rs. 100/- to the maximum limit prescribed for the
- type of your account. Please go through the Tariff Sheet for the charges applicable.
- Enter your PIN properly at the ATM. If you enter a wrong PIN three times repeatedly, your card will get blocked for the day.
- In such a situation, contact the bank immediately.
- Bank will not be held responsible for any unauthorized transactions on the card.

- **IMPORTANT:** As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss.

Card Usage at Merchant Establishments**

Step 1: Present your card to the Merchant Establishment displaying RuPay logo.

Step 2: The merchant will dip it through the POS terminal and enter the amount of your purchase.

Step 3: You will be presented the PIN pad. Enter the same PIN which you use at an ATM to withdraw money.

Step 4: The POS terminal will process your transaction by debiting your account with Pune People's Co-operative Bank Ltd. with the purchase amount (subject to availability of funds in your account) and print a charge slip.

Step 5: Verify the amount on the charge slip and sign on the merchant copy.

Step 6: The merchant will return the customer copy of the charge slip and your card.

Usage of RuPay Contactless (DI) Debit Card for E-Commerce/Online Transactions

FOR FIRST PURCHASE - STEPS - (ONLINE REGISTRATION)**

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.
- Select Payment method as RuPay Debit Card.
- In Payment options - enter the cardholder details on the merchant page and submit the details.
- RuPay Cardholder receives One Time Password on his mobile which is registered with the bank. Cardholder is redirected to OTP page. He enters this OTP in the space provided.
- After submitting the OTP, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

NOTE:

- Card/Cardholder will be registered for online transactions only if the transaction is successful.