



PUNE PEOPLE'S CO-OP. BANK LTD., PUNE.

(Multi State Bank)

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APPLICATION FORM FOR ATM / DEBIT CARD FOR INDIVIDUALS

(All Information in Capital Letters)

Card Issuing Branch Name	<input type="text"/>
Primary Account type Saving A/c / Current A/c	<input type="text"/>
Account No.	<input type="text"/>
Name of Applicant / Account Holder	<input type="text"/> <input type="text"/>
Date of Birth	<input type="text"/> D D M M Y Y Y Y
Mother's Maiden name	<input type="text"/>
Aadhar No.	<input type="text"/>
PAN No.	<input type="text"/>
E-mail ID	<input type="text"/>
Mobile No.	<input type="text"/>
Name as desired to be embossed on the card (Maximum upto 19 characters, No nick Name Please Leave one block space between each word.)	<input type="text"/>
Residential Address	<input type="text"/> <input type="text"/> <input type="text"/>
Residential Telephone	<input type="text"/>
Office Business Address	<input type="text"/> <input type="text"/> <input type="text"/>
Office Telephone	<input type="text"/>

Terms & Conditions

1. **Meaning of certain terms :** The term "Bank" refers to "PUNE PEOPLE'S CO-OPERATIVE Bank Ltd," "ATM" refers to the Automated Teller Machines installed by the Bank, "Card holder" refers to an account who has been issued by PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card.

2. **PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card Issuance :** An account holder may be issued an PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card by the bank at its discretion, if he/she has satisfactorily conducted savings and/or current account and/or any other type of account so designated by

the Bank to be eligible account(s) for operations through the use PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT Card. The account holder shall give his/her preference of such account(s) held by him in writing in the Relationship form for issue of PUNE PEOPLE'S CO-OPERATIVE Bank. ATM/DEBIT Card.

A Minor's account or an account in which a minor is a joint account holder, is not eligible for issuance of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card.

3. **PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card :** PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT Card shall be issued to an approved account holder in respect of his account to enable him to operate the ATM.

4. **ATM-Facilities :** The facilities offered under ATM/DEBIT facility will include withdrawal of cash by the Cardholder from his account up to a stipulated amount limit only during a cycle of 24 hours, enquiry about the balance in the account(s), Mini-statement of account, PIN number change and such other facilities as the Bank may decide to provide, from time to time.

These ATM / DEBIT facilities are available on PUNE PEOPLE'S CO-OPERATIVE Bank's ATM as well as on RuPay ATM Network.

5. **Minimum Balance in Primary Account :** The Cardholder shall maintain, at all times, such minimum balance in his account, as the Bank may decide from time to time and the Bank may at its discretion levy such penal or service charges as per the Bank's rules from time to time, or withdraw the ATM/DEBIT facility, if at any time the amount of deposit falls short of the required minimum as aforesaid, without giving any further notice to the Cardholder(s) and/or without incurring any liability or responsibility whatsoever by reason of such withdrawal.

6. **Fees :** Currently, the ATM/DEBIT card is issued free of cost to customers. Also no charges are levied for transactions made through the ATM. However, the Bank reserves the right to charge fees for the ATM/DEBIT facilities in future with prior intimation to customers.

7. **Multiple Cards :** In case of joint account(s) with operating type as Either or Survivor / Anyone multiple cards to more than one person can be issued on request. All the Card-holders put together, shall withdraw only up-to the permissible limit allowed to single card account(s), within the cycle time of 24 hours.

8. **Joint account :** In case of joint accounts where only one card is issued to a joint account holder, the other joint account holder(s) shall expressly agree with and give his/her consent on the application form for issue of PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card. In case any of the joint account holder(s) gives "stop payment stop transactions" instructions in respect of operations through the use of PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card, on any of the accounts held jointly by them, no operations will be allowed on such account(s) through the use of PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card. The "stop payment stop transactions" instruction can be given only in respect of such accounts in which he/she is a joint account holder.

9. **Non-Transferability :** PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card is not transferable under any circumstance and shall be used only by the Cardholder.

10. **Personal Identification Number** : Each Cardholder will be issued a sealed envelope containing a four digit number called Personal Identification number (PIN) to gain access to the ATM/DEBIT services. This number can be changed to any other convenient four digit number by the cardholder, at the ATM/DEBIT. The PIN shall under no circumstances be revealed to any third party. The Cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorized use of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card and shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN and PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card. If the Cardholder forgets the PIN, he/she should make an application in writing for a fresh PIN. The selection of a new Personal Identification Number and/or the replacement of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card shall not be construed as the commencement of a new contract. "Pune People's Bank Never ask For Card Details such as Card No, PIN, CVV & OTP to any card holder so do not share it to any one. If the card holder is giving this information to any one Pune People's Bank is not liable to pay any loss."

11. **Funds in the accounts** : The Cardholder should not use or attempt to use PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card without sufficient funds in the account he wants to operate through the card.

12. **Loss / Theft of Cards** : The Cardholder shall be sole responsible for the safe custody of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card. In case of loss or theft of the PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card, the Cardholder shall advise the PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card **issuing branch** as promptly as possible in writing, of the loss of PUNE PEOPLE'S COOPERATIVE Bank ATM DEBIT card. **Cardholder shall however be responsible and liable for all transactions effected by the user of the Card until it is confiscated cancelled.** Another PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card will be issued to the Cardholder, in lieu of lost / stolen PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card, upon request in writing and payment of issue fee.

13. **Authority to debit the account** : The Cardholder along with the joint account holder(s), if any, shall authorize the Bank to debit the account(s) with the amount of withdrawals, or transfers affected by the use of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card, as per the Bank's records. The Bank's record for transactions processed by the ATM / DEBIT machine shall be binding on all the joint account holders, jointly and severally.

14. **Responsibility for all transactions processed through the ATM** : Operations through the ATM / DEBIT facility on the Cardholders account(s) can only be through the use of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card on the machine. The Cardholder shall in all circumstances, accept full responsibility for all transactions processed by the use of his / her PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card, whether or not processed with the Cardholder's knowledge or authority, express or implied. The printed output that is produced at the time of operation of the ATM / DEBIT is a record of the operation of the ATM and shall not be construed as the Bank's records. The Bank's records of transactions shall be accepted as conclusive and binding for all purpose.

15. **Closure of account(s)** : If the Cardholder desires to close his account(s) or withdraw any PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card linked deposit, or even otherwise decides to terminate the use of the PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card facility, he shall give a written notice of at least seven days and surrender PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card to the Bank. The Cardholder shall also pay dues, if any, payable to the Bank in connection with the ATM / DEBIT facility.

16. **Change of terms and conditions** : The Bank has the absolute discretion to withdraw PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card, the service thereby provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Cardholder.

17. **Honoring the Card** : The Bank shall in no circumstances be held liable to the Cardholder if PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card is not honored in the desired manner for whatsoever reason, or if the ATM/DEBIT is destroyed or not functioning due to technical reason, power failure, temporary insufficiency of cash in the ATM/DEBIT or any other reason. The Bank will not be liable for any consequential or indirect loss or damage arising therefrom.

18. **Ownership of PUNE PEOPLE'S CO-OPERATIVE Bank ATM / DEBIT card** : PUNE PEOPLE'S CO-OPERATIVE Bank ATM/DEBIT card shall be the property of the Bank and will be surrendered to the Bank on request or in the event of the Cardholder no longer requiring the service. The Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate in connection with its participation in any ATM / DEBIT or Electronic Fund Transfer Network.

I/We, have read, understood and accepted the terms and conditions governing the use of Proton Card herein given overleaf. I / We hereby agree to abide by the said terms and conditions as in force from time to time.

Name of Account Holder	Signature
1) _____	1) _____
2) _____	2) _____
3) _____	3) _____
4) _____	4) _____
5) _____	5) _____

For Branch Use

Application Receipt Date :

Request Registered in System On :

Details of Accounts, Branch Code, Branch Name, Customer ID, Signature & Mode Of Operation of Accounts Verified and charges levied (whenever applicable) and authorized to issue Card.
Reason (in case declined to issue card)

Name of verifying authority

Signature of verifying authority

- Acknowledgment -

Received ATM / DEBIT Card No. & PIN.

Customer Signature