



THE JANATA CO-OPERATIVE BANK LTD.

H.O.: 32, F.F.,NETAJI SUBHASH MARG, DARYA GANJ, NEW DELHI-110002

Phone : 23256272, 23256273,23256274 E-mail : ho-manager@janatabank.in

APPLICATION FOR RUPAY DEBIT CARD

Please read instructions/Terms & Conditions carefully before filling up the form

Date: _____

INSTRUCTIONS : Please fill in the form in BLOCK LETTERS only.

Despatch Mode : At Branch Only

Card Type : Rupay Debit Card

1. Primary Accounts Details

Account No.: _____

2. Name of Applicant / Account Holder

Mr./Mrs./Miss/First Name _____

Middle Name _____

Last Name _____

3. Name as desired to be embossed on the card (Maximum upto 18 characters, No nick Name. Please leave one blockspace between each word)

Primary Account Holder _____

For ADD ON Card _____

4. Signature of the Applicant

☐

Single/Self

☐

Either or Survivor

☐

Jointly

☐

Other

Mode of
Operation

5. Declaration :

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

(1) Signature of Applicant _____ (2) Signature of Joint Account Holder (if any) _____

Name _____

Name _____

For Branch Use

Card issuing Branch Code

Branch Name _____

Customer ID _____ Account No. _____

Date : _____

Debit Card No. _____

Above Account Details Verified

THE JANATA CO-OPERATIVE BANK LTD.

Terms & Conditions for Rupay Debit Card

The terms & Conditions under which the Rupay Debit ATM card has been issued are mentioned below for the guidance of card holder.

(a) Terms Used Here :

Bank means The Janata Co-operative Bank Ltd.

Card means Rupay Debit ATM Card issued to customer.

Card holder means customer who has been issued Rupay Debit ATM Card.

(b) The Card

- The Card is the property of the Bank and shall be returned unconditionally and immediately to the 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 not transferable.

(c) The PIN

The card holder is initially allotted a computer generated 4 digit PIN (Personal identification Number) which will be in a secured and sealed PIN mailer. The card Holder is advised in his own interest to change this PIN to any other 4 digit number of his/her choice. For this purpose he may use the PIN change option available at ANY BANK ATM while selecting a PIN, the card holder is advised to avoid a PIN which can be easily associated with him/her (i.e.g.

- Telephone number, date of birth ect.) besides, the selected PIN value should not comprise of:-
- A sequence from the associated account number.
- String of the same number.
- Historically significant dates.

Please remember that an authorised person can access the ATM service on card holder's account if he gains the card and the PIN. The card therefore should remain in card holder's possession and should not be handed over to anyone else. The card is issued on the condition that the Bank bears to liability for the unauthorised use of the card. This responsibility is fully that of the Card Holder. Further the Bank will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(d) Loss of Card

- The card holder should immediately notify the Branch from where he/she has obtained the card, if the card is loss/stolen. The card holder should also change the PIN immediately if it is accidentally divulged to any other person.
- Any financial loss arising out of unauthorised use of the Card till the time Bank is notified about loss of card, will be that of the card holder.
- Press card will be issued in replacement of loss/damaged card against charge of Rs.150/-

(e) Debit to customer's account

The bank has the express authority to debit the designated account of the cardholder for all withdrawals/transfer effected using the card as per evidence by

- Bank's record, which will be conclusive and binding on the card holder.
- The card holder expressly authorises the Bank to debit the designated account with service charges from time to time.

(f) Transactions

- The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verificate and correction by the bank.

FEES & CHARGES

The Janata Co-operative Bank Ltd. Or HDFC Bank Ltd.

All transaction performed with you're the Janata Co-operative Bank Ltd. RuPay EMV Debit Card at HDFC Bank Ltd. ATMs are free of Charge.

Banks ATMs transactions

Four(4) transactions (Financial & non financial) in Metro centers and Five (5) transactions (Financial & non financial) in non metro centers per month are free for usage at other Banks ATM for saving bank account only, after these limit, charges apply as follows :-

| Transaction | Including Taxes | Transaction | Including Taxes |
|---|-------------------------|------------------|--------------------------|
| Financial | Rs.25/- per transaction | Non Financial | Rs.25/- per transaction |
| Following are the fees related to your RuPay Emv Debit Card: | | | |
| Fees | Excluding Taxes | Fees | Excluding Taxes |
| Joining Fee | Rs.300/- per annum +GST | Additional Card | Rs. 300/- per annum +GST |
| Renewal of Card | Rs.300/- + GST | Card Replacement | Rs.200/- + GST |
| PIN Replacement | Rs.25/- + GST | | |
| Withdrawal limits for your RuPayEMV Debit Card is listed as follows : | | | |
| ATM Cash Withdrawal Limit | Rs.50000/- per day | | |
| (The Janata Cooperative Bank Ltd. tie up HDFC Bank Ltd.) | | | |
| Purchase transaction Limit | Rs.20000/- per day | | |

Validity : Your RuPay Debit Card is valid for a period 5 years initilly.

For more information visit : www.janatabank.in

Note : The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning reason for the same however card holder will be advised.