



The Greater Bombay Co-Operative Bank Ltd.

(Scheduled Bank)

Corp: JITO House, Plot no A/56, Road no. 1, MIDC Marol, Andheri (East), Mumbai- 400 093.

ATM cum Debit Card Terms & Conditions

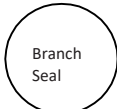
- 1) Meaning :** The term 'Bank' refers to "The Greater Bombay Co-Op. Bank Ltd" , "ATM" refers to the Automated Teller Machine; "Card Holder" refers to an Authorised user of "ATM Cum Debit Card".
- 2) Facility :** The facilities offered under ATM facility will include withdrawal of cash by the Cardholder from his account up to a stipulated amount limit. Enquiry about balance in the account(s), request for PIN number change, and such other facilities as the Bank may decide to provide, from time to time.
- 3) Minimum Balance :** The cardholder shall maintain, at all times, such minimum balance in his account, as the Bank may decide from time to time and 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 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.
- 4) Fee :** The Cardholder shall pay ATM Cum Debit Card issue charges annually and transaction charges as prescribed by the Bank from time to time.
- 5) ATM - PIN (Personal Identification Number)**
- a) Each ATM cum Debit card holder shall be issued his or her "Personal Identification Number" (PIN) to gain access to the ATM services and to operate account. The Card holder should SET his PIN immediately on any GBCB ATM by using Green Pin Option. The PIN should under no circumstances be disclosed to any third party. Also ensure not to mention the PIN on the Card. The Card holder should memorize his PIN and maintain its secrecy to avoid any misuse and keep custody of ATM cum Debit card safe and inaccessible. B) It is advisable for the Card holder : - 1) To change his PIN periodically (2) To change his PIN, if he suspects it is no longer confidential (3) To select a non easily guessable PIN. c) If a wrong PIN is entered thrice, the ATM cum Debit card will be invalidated for the rest of the day.
- 6) Special Accounts:** In case of joint accounts with MOP as jointly, Partnership Firm, Private Limited Company, Co-operative Society, trust, HUF ,LOAN Accounts ATM cum Debit cards will not be allotted.
- 7) Loss / Theft of ATM cum Debit Cards :** The Cardholder shall be responsible for the safe custody of The Greater Bombay Co.Op. Bank Ltd. ATM cum Debit Card. In case of loss or theft of the ATM cum Debit Card, the Cardholder shall advise any of our branches, preferably the ATM cum Debit Card issuing branch promptly and if possible in writing. The cardholder shall, however be responsible and liable for all transactions effected by the use of the ATM cum Debit card till it is cancelled. Account holder will have to give in writing an application for issuance of new ATM cum Debit card. Another ATM cum Debit card will be issued to account holder in lieu of lost / stolen ATM Cum Debit Card on payment of card fees / charges.
- 8) Refund of Amount:** If the cardholder withdraws the amount from the other Bank's ATM, and if the cardholder did not receive the amount then he / she would have to fill up the Request letter and submit to the branch within 60 days from the date of transaction. After the receipt of the Request the same will be processed by the Bank and within 7 days we will share the outcome of the request
- 9) Ownership of The Greater Bombay Co.op. Bank ATM cum Debit Card :** ATM Cum 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 or Electronic Fund Transfer Network.
- 10) Non transferability :** ATM Cum Debit Card is non transferable under any circumstances.
- 11) ATM Cum Debit Card Validity :** The ATM Cum Debit Card validity will be mentioned on the card (Expiry date).
- 12) ATM Cum Debit Card :** It is the sole responsibility of card holder to preserve the ATM cum Debit card in good condition. Always ensure to keep ATM cum Debit Card safely in plastic pouch to prevent any physical damage to CHIP and not to expose it to magnetic fields, heat, water and dust anytime.
- 13) Please note on receipt of the card you will have only the ATM withdrawal facility, to activate for online transactions, kindly download the GB M-Connect App from the play store and use the same to enable your card for PoS/Ecom. You can Control your Card i.e. enable / disable the card and also change the limits (ATM /PoS/ECOM).**
- 14) Renewal of Cards :** Cardholders desirous of termination of the use of the Debit Card shall give the bank not less than 30 days prior notice in writing and surrender the card forthwith to the Bank.
- 15) Authority & Responsibility :**
- a) The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction/ failure of the ATM cum Debit card or the ATM or the temporary Insufficiency of funds in such machine or otherwise whatsoever.
- b) The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily by giving prior notice. The Bank also reserves the right to restrict the ATM to certain Hours of the day as may be notified and displayed from time to time.
- c) The Bank reserves the right to amend, add or delete any of the terms & conditions or rules without prior notice to ATM account Holder.
- d) It is sole responsibility of the cardholder, for the transaction done by ATM cum Debit card as with cardholder's knowledge or authority express or implied e) Refusal / termination / withdrawal of ATM cum Debit Card : The Bank has absolute right and sole discretion to refuse to issue or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction, tampering ATM, nonpayment of account charges, interest, dues etc. without assigning any reason therefore or giving prior notice.

*Primary Holder	*Secondary Holder	*Third holder

*(Signature of Debit Card Holder)

Certificate by Branch Head / Competent Official

All Account Holders have signed this Form personally before me. I confirm that the Mode of Operation of the Account mentioned in this Form is not "jointly by all Account holders" or "jointly by 2 or more Account holders". I confirm that the Account is Operative and operations are satisfactory. In view of the above, the present Application for Debit Card is accepted.



Signature of verifying / approving authority

Employee No.

Date