

**APPLICATION FOR THE ISSUE OF ATM CARD**

**SECTION (A) PERSONAL INFORMATION**

DATE

BRANCH

NAME OF THE APPLICANT (AS TO BE EMBOSSSED ON THE CARD)

CUSTOMER ID

ACCOUNT OPERATED BY : INDIVIDUAL / EITHER OR SURVIVOR / ANY ONE / PROPRIETOR

ACCOUNT NUMBER (16 digit)

SB / CA

Name of Account Holder 1

2

Address

Pin

Phone No.

Mobile	<input type="text"/>	Res	<input type="text"/>
	<input type="text"/>	Off	<input type="text"/>
E-mail	<input type="text"/>		

CARD REQUEST: -  NEW  REPLACEMENT FOR LOST / STOLEN / DAMAGE CARD

**SECTION (B) DECLARATION AND UNDERTAKING OF APPLICANT**

I / We confirm that I/ We am/are the accountholder/s has/have the required mandate to operate the account linked to debit card. I/ We understand that upon issue of debit card to me/ us the existing ATM card(s) linked to my/our account will be deactivated. I/We authorize The Kodungallur Town Co op Bank Ltd No 102 to debit my/our primary account annually with an amount equivalent to the fees and charges for use of the debit card. I/We confirm that the information given my me/us on this form is true and correct. I/ We will be bound by the terms and conditions of usage of the debit card, as modified from time to time and the usage of the debit card by me/ us will be deemed to be automatic acceptance of the said terms and conditions of usage of the debit card, as modified from time to time. I/We have read and understood the terms and conditions mentioned (overleaf) governing the usage of the Debit Card.

Name/s

1.

2.

3.

Signature/s

1.

2.

3.

**★BRANCH USE ONLY ★**

**SECTION (C) BRANCH VERIFICATION AND RECOMMENDATION**

All Account Holders have signed this Form personally before me. I confirm that the Account is Operative and operations are satisfactory. In view of the above, the present Application for Debit Card is accepted.

Branch Seal

Name / Signature of verifying officer

Date

Application No

P.T.O

**Terms & Conditions governing The Kodungallur Town Co operative Bank Debit cum ATM card**

**DEFINITION:** The “Bank”, means The Kodungallur Town Co operative Bank LTD No.102, having licence under Banking Regulation Act 1949(as applicable to co operative societies) which had come into force 1<sup>st</sup> March 1966 and registered under Kerala co operative Act and having its Head Office at Kodungallur,Thrissur,Kerala.

“Card” or “Debit –cum- ATM Card” or “Debit card” refers to the Kodungallur Town Co operative Bank Card issued by the Bank to a Card Holder

“Cardholder” means the approved Customer who has requested for the Card upon his/her undertaking to abide by the terms and conditions herein and who has been issued the Card and who is authorized/has the necessary mandate to hold and use the Card. Cardholder is referred to as “you”, “your”, “him” or similar pronouns and all reference to the card holder in the masculine gender will also include the feminine gender. Words in plural shall also mean and include those in singular and vice versa.

“Account(s)” means the Cardholder’s Savings or Current Accounts that have been designated by the Bank to be eligible account(s) for valid operations of the Debit Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone / individually when there are more than one account holders/signatories.

**CARD HOLDER’S OBLIGATIONS:** The Card shall be valid only for transaction options, as permitted by the Bank from time to time in India, at The Kodungallur Town Co operative Bank ATMs, ATMs of other NFS member banks and Point-of Sale swipe terminals at Merchant Establishments from time to time.

The Card is not transferable or assignable by the Cardholder under any circumstances.

The Card is and will be the property of The Kodungallur Town Co operative Bank at all times and shall be returned to the Bank immediately upon Bank’s request unconditionally. The Cardholder is requested to ensure that the identity of the Bank’s officer is established before handing over the Card.

The Cardholder is required to sign the acknowledgement at the time of receipt of card as also to sign the Card immediately upon receipt. The Cardholder must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card in his personal possession and under his personal control at all times.

The PIN issued to the Cardholder for use with the Card or any numbers chosen by the Cardholder as a PIN shall be known only to the Cardholder and are for his personal use and are strictly confidential. A written record of the PIN should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, including the staff of the Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.

The Cardholder ‘s account will be debited immediately except in case of technical delays or Force Majeure events with the amount of any withdrawal, transfer, valid charges and other transactions effected by the use of the Card. The Cardholder will maintain sufficient funds in the account to meet any such transactions and also shall not call in question the dates of transactions as appearing in his account even when they appear a few days later but within a reasonable period.

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 Bank’s rules from time to time and/or withdraw the Card Facility, if at any time the amount of balance falls short of the required minimum as aforesaid, without giving any further notice to the Cardholder and/or without incurring any liability of responsibility whatsoever by reason of such withdrawal.

The Cardholder should not use or attempt to use the Card without sufficient funds in the card account. In the event of payment/debit made in excess of the balance available in the Cardholder/s card account/s for any reason whatsoever, the Cardholder undertakes to repay such overdrawn amount together with the interest 18% p.a. or as applicable from time to time and charges that may be debited by the Bank within –3- days of such overdrawn amount. This will be in addition to the cancellation of the card at the discretion of the Bank & for any other action which Bank may deem fit.

In case of joint account, where only one card is issued to a joint account holder, the other joint account holder/s shall expressly agree with and give consent on the application form or issue of the card. If more than one person sign or agree to be bound by these terms and conditions, the obligation of such persons hereunder will be joint and several and as the context may require. Any notice to any such person will be deemed as an effective notification to all such persons: -

In case any of the joint account holder/s gives “STOP OPERATION” instructions, no operations will be allowed on such Card account/s through the use of the Card. Anyone or more joint account holders only in respect of such card accounts in which he/she is a joint account holder can give the ‘Stop Payment’ instructions.

All the joint account holders shall jointly instruct the Bank to revoke “Stop Payment Instructions”

The Cardholder is required to verify statement of account / get passbook of his Account updated from the branch where he is maintaining his Card Account at least once in a month.

**ATM USAGE:** The Card is accepted at NFS member bank’s ATMs in India and ATMs showing RuPay logo.

The Bank will not be liable for any failure, due to technical problems or Force Majeure Events, to provide any service or to perform any obligation there under; nor for any delayed debits, if any, and the consequences thereof.

Bank will not be liable for any consequential or indirect loss or damage arising from or related to loss/use of the Card and/or related PIN, howsoever caused.

If the Card is lost or stolen, the Cardholder must report the loss to the Bank immediately for hot listing the Card. Though the loss or theft may be reported by means of the 24 hours Customer Service, at his own expenses, the Cardholder must confirm the same in writing to the Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.

These terms and conditions shall be construed and governed by the law for the time being in force

Sign  
Primary Holder

sign  
Secondary Holder