



Application Form for the RuPay ATM-cum-Debit Card

To
The Branch Manager,
Branch _____,

I wish to apply for the following facilities of The Akola Urban Co-Operative Bank Ltd., Akola.:

RuPay Card:

Duplicate RuPay Card :

My Personal Details are as given below:

Full Name :

Name to be embossed on Debit Card ^(20 Characters only) :

Address :

City : Pin code :

Tel(Res.):

Mobile No. : Email : _____

Date of Birth :

Reason for applying (if) **Duplicate Card** : _____

For RuPay Card:

(Service available for Individual / Joint Account Holders / Sole Proprietorship only)
(In case of Joint Account – separate Mandate required from other joint holders)

Branch : _____ SB/CA A/c No.

The said account will be linked to RuPay ATM-cum-Debit Card

Declaration:

I have read and accepted the “Terms and Conditions” given overleaf & displayed on www.akolaurbanbank.com / www.aucbakola.com which can be amended from time to time regarding the use of RuPay ATM-cum-Debit Card. I accept and agree to be bound by the said “Terms and Conditions” limiting the Bank's liability. I understand that the Bank may, at the absolute discretion, discontinue any of the service completely or partially without any notice to me. I agree that the Bank may debit my account for service charges as applicable for time to time. I understand that all the operations effected through use of RuPay ATM-cum-Debit Card are binding on me.

SIGNATURE OF THE FIRST ACCOUNT HOLDER

Date :

For Office use only

Signature of the above account holder is verified and is as per the records. Mode of operation verified. KYC complied.
All above accounts & mobile no. are linked to Customer No. _____

Recommended to issue *RuPay ATM-cum-Debit Card*
(In case of joint account holders a separate mandate is to be obtained from other account holders).

(Name and signature of the Branch officer)
With his/her employee code:

Branch Seal/Stamp:
Date :



TERMS & CONDITIONS:

The Terms and Conditions under which the RuPay ATM-cum-Debit card has been issued are mentioned below...

- a) Terms Used here:
 - Bank means The Akola Urban Co-Operative Bank Ltd., Akola (Multistate Scheduled Bank)
 - Card Means RuPay ATM-cum-Debit Card Issued to customer.
 - Cardholder means customer who has been issued RuPay ATM-cum-Debit Card.
- b) The Card
 - The Card is the property of the Bank and shall be returned unconditionally and immediately to 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 non-transferable.
- c) The PIN
 - The Card Holder is initially allotted a computer generated 4 digit PIN 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 four digit number of his/her choice. For this purpose, he may use the PIN change option available at Any-ATM. While selecting a PIN, the cardholder is advised to avoid a PIN which can be easily associated with him/her (eg. Telephone number, DOB etc.) Besides, the selected PIN value should not of compromise of
 - Any sequence from the associated account number.
 - String of the same number.
 - Historically significant dates.

Please remember that an un-authorized person can access the ATM services on cardholder's account if he gains the card and 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 no liability for the un-authorized 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/mal-functioning.

- d) Loss of Card
 - The Card Holder should immediately notify the Branch from where he/she has obtained the card, if the card is lost/stolen. The Cardholder should change the PIN immediately if it is accidentally divulged.
 - Any financial loss arising out of unauthorised use of Card till such time the Bank record the notice of loss of Card will be to the Card holder's account.
 - Fresh card will be issued in replacement of lost / damaged card at charge of Rs. 250/-
- e) Debit to Customer's account
 - The bank has the express authority to debit the designated account of the cardholder for all withdrawals / transfers effected using the Card as evidenced by Bank's records, 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 verification and corrected by the bank. The verified and corrected amount will be binding on the Card Holder's Deposits (cash and /or cheques etc.) and will be verified by two officials of the Bank and their account will be deemed to be correct.
- g) Closing of Accounts
 - The Card Holder wishing to close the designated account or surrender the ATM facility will give the Bank 10 working days notice in writing and surrender the Card along with the notice.
- h) Validity of Card: As per mentioned on the card.
- i) Others
 - The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges.
 - Where the ATM is not connected on-line to the customer's branch, the transaction in the ATM will be accounted for on the same day or next working day.
 - The Bank at its absolute discretion may amend the Terms and conditions governing ATM-cum Debit Card services. Card Holders will be notified of such changes.
- j) ATM Services : RuPay ATM-cum-Debit Card
 - Cash Withdrawals : Cardholders may withdraw minimum of Rs. 100/- and maximum of Rs. 25000/- per day, subject to the daily limit fixed by the bank from time to time.
 - Balance Enquiry : Cardholder can see the balance in his account linked to RuPay ATM-cum Debit Card on the screen as well as obtained during the day mode
 - Statement of Account : A statement containing the last five transactions in the account can be obtained during the day mode.
 - Change of PIN : Customers can change their PIN at any Networked ATM.