Samarth Sahakari Bank Ltd., Solapur Antrolikar Shopping Centre Datta Chowk Solapur

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(Applicant's Signature)

Terms & Conditions

Terms Used here

Bank means Samarth Sahakari Bank Ltd. Solapur. Card means ATM Card issued to customer Card Holder means customer who has been issued ATM Card.

- The Card is the property of the Bank and will 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.
- The Card Holder shall initially be allotted a computer generated 4 digit PIN (Personal Identification Number) which will be in a secured and sealed envelop. 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 the ATMS.
- The Card Holder may change the PIN anytime he wishes to. The customer is advised to enter the PIN in a way that cannot be observed by others.
- The Card should remain in Card Holder's possession and should not be handed over a anyone else. The PIN should remain a secret, known only to the card Holder. Any person, other than the Card Holder himself, can unauthorisedly gain access to ATM. Services if he gains possession of the Card and PIN. The card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card,

This responsibility is fully that of Card Holder.

- Any Card Holder should immediately notify ATM branch from where he/her has obtained the card if the card is lost/stolen of the PIN is forgotten or accidently divulged. The Card Holder should also forward a copy of the FIR lodged with the concerned police station in case where the card has been stolen/misplaced/not traceable.
- Any financial loss arising out of unauthorized use Card till such time the Bank records 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 a fee.
- The Bank has the express authority to debit the designated account for all withdrawals/transfer effected using the Card as evidenced by Banks records which will be conclusive and binding on the Card Holder. The Card Holder expressly authorizes the Bank to debit the designated account with services charge from time to time.
- The transaction record generated by the ATM will be conclusive and binding unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Card Holder.
- The Card Holder wishing to close the designated account or surrender the ATM facility will give the Bank 10 working day notice in writing and also return the card together with the notice.
- The ATM service does not offer cash advances. It is therefore the Card Holders obligation to maintain sufficient balance in the designated account to meet cash withdrawals and services charges.
- Where the ATM is not running on-line, the transactions in the ATM will be accounted for on the next working day.
- The Bank at its absolute discretion may amend, the Terms and Conditions governing ATM services. Card Holders will be notified of such changes.

Range of Services :- Rupay Cards

- Transaction permissible at Rupays Cards (Known as on-as transaction)
 - Cash withdrawal :- Card Holders are requested to withdraw minimum of Rs.100/- and maximum of Rs.20000/-Transaction subject to the daily limit fixed by the branch, Any deviation in this regard may attract an additional fee, over and above the annual service charges.
- FAST CASH: Cash withdrawals of pre-specified amount (at present Rs. 100/. Rs. 500/ Rs. 1000/- Rs. 1500/- Rs. 2000/- Rs. 3000/- Rs. 5000/- Rs. 10000/-) from a primary account to be designated by the Card Holder.
- Deposits (Cheques) :- Card Holders are requested to deposit cheque at the ATM located at the branch where they maintaining their account. If the deposit is made at any other ATM ,it will be credited to the account only after receipt at the customer's branch of Samarth Sahakari Bank and on realization.
- Service Charges
 - Rs. 150/- one time. However, the Bank reserves the right to make upward/downward revision of the services charges and to stipulate such other conditions for issue of ATM Cards as the Bank may consider necessary, without any prior notice and the same will notified to them by mail. Bank Hold's the right of charges for Renewal closure of card & Repin, which is applicable to Card Holder.
- **Procedure for Notifying Lost Card**
 - The card Holder should intimate the branch in writing which has issued the card.
 - The Rupay Card Holders may also advise the Bank's operation will be stopped after complying with the required formalities only on receipt of written communication from the Card Holder.
- I am aware of the Terms and Conditions governing the use of the ATM Card and agree to abide by them.