



THE ANANTAPUR DCCBANK Ltd.
BRANCH :: _____



ATM CARD

- Instant Card
 Personalised Card

APPLICATION FORM

(PLEASE FILL IN CAPITAL LETTERS AND
TICK MARK IN APPROPRIATE BOXES)

APPLICANT NAME IN FULL	<input type="text"/>
	<input type="text"/>
NAME TO BE EMBOSSED	<input type="text"/>

PERSONAL DETAILS

DATE OF BIRTH	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	MOTHER'S NAME	<input type="text"/>
---------------	----------------------	----------------------	----------------------	----------------------	----------------------	---------------	----------------------

COMMUNICATION ADDRESS

STATE		PIN	CITY
PHONE(S)	RESIDENCE	PAN NO	
	MOBILE	AADHAAR No.	
EMAIL ID			

ATM CARD - OPERATIVE ACCOUNT LINK DETAILS

ACCOUNT	TYPE (SPECIFY) CA / OD / SB	ACCOUNT NUMBER
PRIMARY A/C NUMBER		<input type="text"/>

DECLARATION

I hereby authorise ADCCBank Ltd to issue me an ATM CARD as desired by me and to debit the primary / secondary account (s) linked to the card for all withdrawals to be made by using the ATM Card including Bank's charges / fees from time to time. I here by declare that the above particulars furnished by me are true / correct. Further I have read, fully understood and do accept the 'ATM CARD terms and conditions' given overleaf and agree to be bound by the changes that may be made therein from time to time.

PLACE	SIGNATURE
DATE	

FOR BRANCH USE

The above mentioned customer/s has/ have been properly introduced to the branch and complied the requisite KYC norms the customer ID No is _____

The Signature(s) of the applicant(s) verified. The application is in order. Recommended to issue an ATM CARD.

Application Number	<input type="text"/>
CARD NUMBER	<input type="text"/>

Date of Card Issue

Date of Issue of PIN

Full KYC accepted		
PLACE	ENTERED BY	BRANCH MANAGER'S SIGNATURE
	NAME	NAME
DATE	STAFF NO.	STAFF NO.

TERMS USED HERE

BANK means Anantapur District Cooperative Bank Ltd

ATM CARD HOLDER means CUSTOMER who has been issued/proposed to be issued ADCCB- Amaravathi Card
PIN means PERSONAL IDENTIFICATION NUMBER

ATM Card means, ADCCB-Amaravathi card issued to customer

ATM CARD TERMS & CONDITIONS

1) CARD

- Unless stated otherwise, the term 'Card' refers to ADCCB- ATM Amaravathi Card
- Only individuals are eligible for TMB - SURABHI ATM CARDS.
- Issue of ATM Card is at the sole discretion of the Bank and the Bank has the right to summarily reject the application of any customer without the obligation of assigning the reasons thereof.
- The ATM Card is the property of the Bank and shall be returnable unconditionally.
- ATM Card so issued is not transferable.
- ATM Card issued is valid for a period of five years from the date of issue of the card.
- Upon receipt of the " Personal Identification Number " from the ATM Cell of the Bank, the applicant can collect the ATM Card from the Branch where the applicant had submitted application for the ATM Card.
- Broken / Damaged card can be replaced on surrender of the card and payment of the specified fees / charges.

2) ATM CENTER and CARD USAGE

- The ATM Cardholder shall use the Card at the Bank's ATM Centers and / or that of other affiliated institutions as notified by the Bank from time to time.

3) PIN - Personal Identification Number

- PIN is a secret number given to every customer who is issued ATM Card and the Bank cannot be held liable for any default on the part of cardholders in maintenance of the secrecy of PIN number
- PIN is sent directly to customers through courier/postal service and selection of such service provider is the sole discretion of the Bank and NOT that of the applicant.
- PIN number has to be keyed in by the cardholder every time to activate any services available in ATM.
- The Cardholder is advised to change the PIN number at the first instance of using the ATM Card through PIN change option in ATM.
- Cardholder is advised to keep the PIN strictly confidential.
- Divulging PIN details to other persons might lead to unauthorized access by others and the Bank cannot be held liable for any such act.
- Avoid PIN number which can be easily guessed such as Phone Numbers Date of Birth etc., to maintain secrecy / security.
- In case the PIN is not received by the applicant within a fortnight since submitting the application at the Branch or the PIN is not delivered to the applicant for any reason, the applicant may approach the Branch concerned.
- PIN is not transferable.

4) ACCOUNT

Primary Account

- Primary account shall mean the account specifically declared by the ATM Card holder in the application form as the primary account to be operated by using the ATM card. Such account shall be in the name of the Cardholder and have satisfactory operations.
- If so desired, a Cardholder may add further two accounts held in his name besides the Primary Account for the purpose of ATM operations.
- Account operated jointly or account of a minor or account in which minor is a joint account holder is not eligible for ATM operations.

Joint Primary Account

- A joint account held by the ATM Cardholder along with others may be designated as primary Account provided such account is freely operable by any joint holders with their individual signatures and all the parties to such joint account submit a joint declaration to the Bank agreeing to pay all the monies, including the fee / charges, if any, of the Bank that are due and payable to the Bank upon ATM operations by the Cardholder.

Account Maintenance

- Cardholder is advised to maintain sufficient balance to do financial transactions in ATM.
- In the event of a Cardholder's Account receiving both the ATM debit and Clearing Cheque debit simultaneously, priority will always be given to ATM debit. If the balance in the account upon ATM debit is not sufficient to honour the clearing cheque, the Bank has the absolute right to return the clearing cheque without any responsibility / liability on the part of the Bank.
- All fee/charges, as determined by the Bank from time to time, relating to ATM Card / ATM Transactions will be recovered by debiting cardholder's designated accounts and the Bank cannot be held liable for rejection of any ATM transaction, clearing cheque for the reason of insufficiency of funds due to the said recovery of charges by the Bank.

5) TRANSACTION

- The Cardholder is deemed to have accepted and hold himself responsible at all circumstances for the transactions done with this card in the Bank's ATMs/ and ATMs of other applied institutions.
- The Cardholder shall accept the Bank's transaction records as conclusive and binding for all purposes and not the printed slips generated by the system at the end of each transaction at ATM.

- Any Over Draft caused in the designated account due to ATM card usage shall be repaid along with interest at the prevailing Rate of Interest fixed by the Bank from time to time and is subject to all the Rules and Regulations applied by the Bank for its Over Draft limits.
- The Transactions charges as applicable will be recovered from the card holder's account. Such charges subject to change from time to time.

6) AVAILABLE SERVICES

- **Fast Cash:** Cash withdrawals of a pre specified amount like Rs.500, Rs.1000, Rs.2000, etc., from primary account.
- **Cash Withdrawal:** Cardholders can withdraw in multiples of Rs.100/- subject to Daily Limit /Transaction Limit Fixed or limit fixed by the Bank from time to time.
- **Balance Enquiry:** Cardholder can see the balance in his account linked to the ATM card on screen and can obtain a transaction slip showing the account balance.
- **Mini Statement:** A statement containing the last 9 transactions in the account can be obtained.
- **PIN Change :** Customers can change the PIN at any time.
- **Fund Transfer :** Customers can transfer funds from the accounts linked to ATM card to any other operative account in the Bank.
- **Statement / Cheque Book / Product information :** Customer can make a request for any of these services which will be processed by the card issuing Branch.

7) RENEWAL / TERMINATION

- The Bank may renew the ATM Card on its expiry subject to the condition that a written request for the same has been submitted by the cardholder and the Bank is satisfied with the track record of the card usage by the Cardholder. The Bank, however, reserves the right to accept/reject renewal of the ATM CARD to a cardholder at its discretion.
- The card holder wishing to close any of the designated account can do by submitting a written request at the branch concerned and allowing the Bank a minimum of 10 working days to process such request. The liability of the Cardholder to the Bank under the surrendered ATM Card will cease to exist only upon receipt of written approval in this regard received by the branch concerned from the ATM Cell.
- The Bank has the absolute right to recall / cancel any card issued or stop operations on a card or terminate the ATM Card Service to a cardholder at any time during the validity period of the ATM Card without prior notice to the cardholder concerned and without the obligation of assigning any reason thereof.

8) OTHERS

- The ATM Card usage will be disabled in the event of entering wrong PIN 3 times continuously. For activation applicant has to contact the card issuing Branch.
- Closure, Transfer or any change in operational mode of designated account(s) will be considered on surrender of ATM CARD and payment of dues if any.

9) FORCE MAJEURE

- The Bank will not be responsible nor shall be liable to indemnify the card holder in the event of any loss or damage suffered by the cardholder due to any cause or reason beyond the control of the Bank.

10) LOST or Stolen Card

- In the event that the Card is lost or stolen, the occurrence must be reported to the ATM Cell, Chennai.
- The loss or theft of the ATM Card should be reported to TMB immediately. Although loss or theft may be reported by means of the 24 Hour Customer Service, the Cardholder must confirm the same in writing to TMB as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.
- Should transactions be received by TMB after the Card has been lost or stolen but before receipt of the cardholder's written confirmation he shall be liable for all amounts debited to the accounts.
- The Cardholder hereby indemnify TMB fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to TMB, or lost and misused before TMB is informed.
- Provided the cardholder has in all respects complied with the terms and conditions, a replacement Card may be issued at the sole discretion of TMB at the applicable fee.
- Should the Cardholder subsequently recover the Card, it cannot be used. It should be destroyed by cutting it into several pieces through the "magnetic strip".

11) CHANGE IN TERMS & CONDITONS

- The Bank may, at its discretion, amend / modify, at any time, the terms and conditions governing the ATM services. Non receipt of any notification or failure to receive the notification, if any, by the cardholder in this regard will not exempt from such amendments / modifications.

CARDHOLDER'S SIGNATURE