



APPLICATION FOR RUPAY DEBIT / KCC CARD

NDCC Bank Ltd.,Branch

Thank you for applying NDCC Bank ATM/Debit Card. To help us process your request quickly, please fill this form as per the instructions overleaf, if you have any questions, please check with your Branch Official. We are committed to making your life simpler with the NDCC Bank CARDS.

New	Renewal	Replacement	Lost	Date		/		/			
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Name	
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Address																				
Town/City																				
State										Pin										
Telephone										Mobile										
Email																				

My designated account/s on which I require CARD services

Account Type:

Savings	Current	SB	KCC	Male	Female
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Date of Birth		/		/			
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A/C No.																				
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Lost ATM PIN	<input type="checkbox"/>	Card No:																		
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DECLARATION: I am aware of the Terms and Conditions governing the use of the ATM Card and agree to abide by them. The bank may call me at my residence/office in connection with my ATM transactions.

Place:

Date:			/			/				
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Applicant's Signature

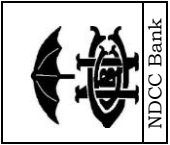
FOR OFFICE USE

New	Renewal	Replacement	Lost	Date		/		/			
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Branch Code												Assistant	Authorized Officer
CIF of Customer													
Issue Card	YES	NO											

Old ATM Card No.																				
New ATM Card No.																				
Ticket No.																				

**Old ATM card No. to be mentioned for a replacement or renewal of the card.
Ticket No. in case of Lost ATM card.**



TERMS AND CONDITIONS

1. DEBIT TO CUSTOMER'S ACCOUNT

- 1.1 The Bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/CDs and purchase of good at PoS/availment of services at merchant establishments in India in accordance with the Bank's record of transaction. The cardholder shall maintain sufficient funds to meet such transactions.
- 1.2 The records of the Bank for transactions put through by use of RuPay EMV Debit Card shall be conclusive and binding for all purpose.
- 1.3 The charges considered reasonable and determined by the Bank from time to time shall be recovered from/ debited to cardholder's account. The charges comprise the amount of any purchase of good and/or services and any amount chargeable to the card account by virtue of a transaction instruction. The cardholder is bound by his/her transactions and the applicable charges, if any, by use of our debit cards in ATMs/PoS terminal/E.Com. In case of doubtful/unsuccessful transactions, necessary clarifications will be obtained from the member Bank.
- 1.4 The cardholders should agree to acknowledge all the transactions initiated by him/her to debit his/her account as per Bank's record of transactions.
- 1.5 The cardholder should agree to acknowledge and hold the Bank indemnified for all transactions, fees, costs and any other charges outstanding in the account at any time.

2. TRANSACTION

- 2.1 The cardholder shall be fully responsible for all transactions put through by the use of this card with or without his/her knowledge/authority.

3. SERVICES

- 2.2 For transactions exceeding free transactions, following charges will be collected
Financial transactions at Rs.20/- per transaction (inclusive of taxes)and charges.
Non financial transactions at Rs.10/- per transaction (inclusive of taxes).
These charges may vary from time to time as per RBI directive.
After exceeding free transaction charges may be applicable as per bank rules.
- 2.3 The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason for the same. However, cardholder will be duly advised.

4. CARD HOLDER

- 2.4 The entire outstanding on account of withdrawals through ATM/Pos/E.Com shall become immediately due and payable in full, on the Bankruptcy of the cardholder (Subject to limitations imposed by statute) or on the death of the cardholder or at the Bank's discretion if there is any breach of condition by the cardholder.
- 2.5 The Cardholder authorized the Bank and/or its duly authorized agents to recover the dues from any of the accounts of the cardholder with the Bank or with any other Bank or Institution.
- 2.6 The Cardholder is aware of Bank's rules, regulations and guidelines that govern card usage. The guidelines issued by the Bank should be strictly followed.
- 2.7 The Bank may disclose, in strict confidence to any other institution such information concerning the cardholder's account as may be necessary or appropriate.
- 2.8 The cardholder should undertake to indemnify the Bank for all loss or damage caused to the Bank by the unauthorized use of the card or related PIN by the add on cardholder or any other person.
- 2.9 Operations by the use of card shall be subject to the Act of law governing the A/c.

2.10 The cardholder should note that if the card is used after the expiry date of the card, it will either be retained or rejected by the ATM.

2.11 A person having RuPay EMV Debit Card facility shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force.

2.12 Cardholders desirous of termination of the use of the RuPay EMV Debit Card shall give the Bank not less than 15 days prior notice in writing and surrender the card forthwith to the Bank. He/She shall be allowed to close the designated account only after expiry of the notice period.

2.13 The card holder shall take appropriate precautions while transacting with the card. Bank shall not be responsible or liable for any loss or for any inappropriate use of the card.

5. GENERAL

2.14 An account in the name of a minor or an account in which minor is a joint account holder is not eligible to be an account for the purpose of issue of Debit card.

2.15 The Bank reserves the right to withdraw/cancel the card at any time without prior notice to the cardholder.

2.16 The powers and authorization conferred on the Bank are irrevocable.

6. BANK

2.17 The Bank reserves to itself the right to delete or add or alter these terms and conditions at any time without giving a specific and separate notice to debit cardholders. An announcement of the change in the terms and conditions displayed on the notice board of the branch or given in the press by the Bank or published in the website of the bank will be considered as sufficient notice.

2.18 The Bank is entitled to add, alter or amend the rules as it thinks fit including limiting the account/amount of withdrawal or timing of the service in its absolute discretion without assigning any reasons whatsoever and the same shall be binding on the cardholder.

2.19 Bank reserves to it the right to withdraw the facility at any point of time. The cardholder shall surrender the card to the Bank for cancellation if the Bank withdraws the facility. The reason for withdrawal shall not be questioned by the cardholder. The decision taken by the Bank for withdrawing the card shall be final.

I Accept bank terms & conditions in www.niigrisdcob.net



In Case of Loss of Card / Blocking of Card Please Call Toll Free Number: **022 – 61342721**.

Signature of the Account holder