

TERMS AND CONDITIONS GOVERNING THE RAJKOT NAGARIK SAHAKARI BANK DEBIT CARD

Important:

Please make sure you have read these Debit Card terms and conditions carefully before using the Rajkot Nagarik Sahakari Bank Ltd. Debit Card. By using the Debit Card you are unconditionally accepting the terms and conditions listed hereunder and will be bound by them and you accept the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulation of the RBI all the rules and regulations framed under the Act and as amended/modified/applicable from time to time and any other corresponding enactment in force from time to time. You will also continue to remain bound by the terms and conditions of operation of your Savings Bank Account/Current Accounts with Rajkot Nagarik Sahakari Bank Ltd.

DEFINITIONS

1. "The Bank", "Rajkot Nagarik Sahakari Bank Ltd.", means Rajkot Nagarik Sahakari Bank Ltd. and its successors and assignees.
2. "Card" or "Debit Card", refers to the Rajkot Nagarik Sahakari Bank Ltd. Master Card/Visa/Rupay Debit Card issued by Rajkot Nagarik Sahakari Bank Ltd. to a Cardholder.
3. "Cardholder", "you", "your", "him" or similar pronouns shall where the context so admit, refer to a customer of Rajkot Nagarik Sahakari Bank Ltd. to whom a Rajkot Nagarik Sahakari Bank Ltd. Debit Card has been issued by Rajkot Nagarik Sahakari Bank Ltd. to operate on a nominated account(s). All references to the Cardholder in the masculine gender will also include the feminine gender.
4. "Account(s)", refers to the Cardholder's Savings or Current Accounts that have been designated by Rajkot Nagarik Sahakari Bank Ltd. to the eligible account(s) for the valid operation of the Debit Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone when there is more than one account holder / signatory.
5. "Primary Account", shall mean in case of multiple accounts linked to the Card, the account that has been designated as being the main/first account of operation i.e. the account from which purchase transactions, cash withdrawals charges and fees related to the Card are debited.
6. "Nominated Accounts", includes the Primary Account as described above, and it indicates the Cardholder's account(s) nominated in writing by him to be accessed by his Debit Card and PIN.
7. "ATM", refers to Automated Teller Machine whether in India or overseas, whether of Rajkot Nagarik Sahakari Bank Ltd., or of any other bank on a shared network, at which amongst other things, the Cardholder can use his Debit Card to access his funds in his account(s) held with Rajkot Nagarik Sahakari Bank Ltd.
8. "PIN", means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by Rajkot Nagarik Sahakari Bank Ltd., chosen by him from time to time.
9. "Transaction", means by instruction given, by a Cardholder by using his Card directly or indirectly, to Rajkot Nagarik Sahakari Bank Ltd. to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals, cash/cheque deposits, etc.).
10. "Statement", means a periodic statement of account sent by Rajkot Nagarik Sahakari Bank Ltd. to a Cardholder setting out the transactions carried out by the Cardholder(s) during the given period and the balance on that account. It may also include any other information that Rajkot Nagarik Sahakari Bank Ltd. may deem fit to include.
11. "Merchant" or "Merchant Establishments", shall mean establishments wherever located which accept/honour the Card and shall include amongst others: stores, shops, restaurants, airline organizations etc. advertised by Rajkot Nagarik Sahakari Bank Ltd. or MasterCard/Visa/Rupay International.
12. "EDC" or "Electronic Data Capture", refers to electronic Point-of-Sale swipe terminals whether in India or overseas, whether of Rajkot Nagarik Sahakari Bank Ltd. or any other bank on the shared network, that permit the debiting of the account(s) for purchase transactions from merchant establishments.
13. "MasterCard/Visa/Rupay", means a trademark owned by a normally associated with Master Card / Visa / Rupay.
14. "MasterCard/Visa/Rupay ATM Network", means ATMs that honour the Debit Card and that display the MasterCard/Visa/Rupay symbols. The Debit Card ("the Card") is issued by Rajkot Nagarik Sahakari Bank Ltd., ("Rajkot Nagarik Sahakari Bank Ltd.") having its registered office at "Arvindbhai Maniar Nagarik Sevalay" 150 Feet Ring Road Near Raiya Circle Rajkot 360005, on the following terms and conditions:

CARD VALIDITY AND CARDHOLDER OBLIGATIONS

1. The issue and use of the Card shall be subject to the rules and regulations in force from time to time as issued by the Reserve Bank of India, Rajkot Nagarik Sahakari Bank Ltd.
2. The Card shall be valid only for transaction options, as permitted by the Bank from time to time in India, at Rajkot Nagarik Sahakari Bank Ltd. ATMs, ATMs of other banks, which are members of the MasterCard / Visa / Rupay ATM network and MasterCard/Visa/Rupay Point-of-Sale swipe terminals at merchant establishments.
3. The Card is and will be at all times the property of Rajkot Nagarik Sahakari Bank Ltd. and shall be returned to Rajkot Nagarik Sahakari Bank Ltd. unconditionally and immediately upon Rajkot Nagarik Sahakari Bank Ltd's request. The Cardholder is requested to ensure that the identity of the Bank Officer is established before handing over the Card.
4. The Debit Card is not transferrable or assignable by the Cardholder under any circumstance.
5. You must sign the Card immediately upon receipt. You must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card under your personal control at all times.

The Personal Identification Number (PIN) issued to the Cardholder for use with the Card or any number chosen by the Cardholder as a PIN, should be known only to the Cardholder and are for the personal use of the Cardholder and are non-transferable and strictly confidential. A written record of the PIN number 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, either to staff of the Bank or to merchant establishments, under any circumstance or by any means whether voluntary or otherwise. The Bank shall exercise care while issuing the PIN's and shall be under obligation not to disclose the cardholder's PIN, except to the cardholder.

7. The Cardholder's account will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the Card. The Cardholder should maintain sufficient funds in the account to meet any such transactions.
8. The Cardholder shall not be entitled to overdraw the Cardholders' account(s) with Rajkot Nagarik Sahakari Bank Ltd. or withdraw funds by use of the Debit Card in excess of any agreed overdraft limit.
9. The Cardholder will be responsible for transactions effected by use of the Card, whether authorized by the Cardholder or not, and shall indemnify Rajkot Nagarik Sahakari Bank Ltd. against any loss or damage caused by any unauthorized use of the Card or related PIN, including any penal action arising therefrom on account of any violation of RBI guidelines or any other law being in force in India
10. You are requested to note that the Debit Card is valid up to the last day of the month/year indicated. You hereby undertake to destroy the Debit Card when it expires by cutting it into several pieces. Your renewed Debit Card shall be sent to you before the expiry of the Card at the discretion of Rajkot Nagarik Sahakari Bank Ltd., upon evaluation of the conduct of your account. Rajkot Nagarik Sahakari Bank Ltd. reserves the sole right of renewing your Card account on expiry and debit any renewable charges to your account.
11. The Cardholder will inform Rajkot Nagarik Sahakari Bank Ltd. in writing within 15 days from the statement date of any irregularities or discrepancies that exist in the transaction details at an ATM/merchant establishment on the statement of account sent by Rajkot Nagarik Sahakari Bank Ltd. If no such notice is received during this time, Rajkot Nagarik Sahakari Bank Ltd. will assume the correctness of both the transaction and the statement of account.

MERCHANT ESTABLISHMENT USAGE

1. The Card is accepted at all electronic Point-of-Sale terminal at merchant establishments in India which display the MasterCard/Visa/Rupay logo.
2. The Card is Electronic Use only and will be accepted only at merchant establishments that have an electronic Point-of-Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorized and the Cardholder will be solely responsible for such transactions. Please note that as per RBI guidelines, w.e.f. 1 December 2013, all Debit Card transactions at retail outlets as well as the electronic Point-of-Sale (PoS) swipe terminals at merchant establishments will need to be validated using the existing ATM PIN.
3. When a merchant swipes or inserts your Debit Card in a PoS machine, he/she will first enter the amount. Then the PoS machine will prompt for a PIN, which you will have to enter to complete the transaction. This PIN is the same one that you use at ATMs. If you don't punch in your PIN, Rajkot Nagarik Sahakari Bank Ltd. will decline the transaction. You get three chances to enter the right PIN. If the third attempt is also wrong, your card will get blocked. This is similar to the process at ATMs.
4. Always enter Debit Card PIN yourself at the merchant establishment. Never share your Debit Card PIN with anyone, including the merchant. While using your card on PoS machine, if you suspect something unusual, do not use the machine and report it to Rajkot Nagarik Sahakari Bank Ltd. immediately. Usage of PIN for Debit Card transaction has been introduced as a security measure that acts as Two-Factor Authentication
5. Bank prohibits withdrawal of cash using Debit Card at the POS, unless specifically permitted by us for specific accounts and amounts.
6. In case of the Cardholder already has an Rajkot Nagarik Sahakari Bank Ltd. Debit/ATM Card, on his acceptance of the Debit Card through the first utilization of the PIN at any Rajkot Nagarik Sahakari Bank Ltd. ATM or MasterCard/Visa/Rupay ATM, the same will be deactivated by Rajkot Nagarik Sahakari Bank Ltd. subsequently.
7. You must sign the charge slip and retain your copy of the charge slip whenever the Card is used at merchant establishments. Rajkot Nagarik Sahakari Bank Ltd. will not furnish copies of the charge slip. Any charge slip not personally signed by you but which can be proven, as being authorized by you will be deemed to be your liability.
8. The Debit Card is accepted at all MasterCard/Visa/Rupay merchant outlets having electronic point-of-sale terminals in India. Rajkot Nagarik Sahakari Bank Ltd. will not accept any responsibility for any dealing the merchant may have with you, including but not limited to the supply of goods and services so availed or offered. Should you have any complaint relating to any MasterCard/Visa/Rupay merchant establishment, you should resolve the matter with the merchant establishment and failure to do so will not relieve you from any obligations to Rajkot Nagarik Sahakari Bank Ltd. If you decide to cancel your purchase and not accept the goods after the card is swiped, ensure that the merchant cancels the transaction immediately and the slip is handed over to you. Any cancellation thereafter will be routed as a "charge back" on the merchant through the acquiring bank and will take the time required to complete the process. There can be no guarantee of full/partial return of the amount.
9. Rajkot Nagarik Sahakari Bank Ltd. accepts no responsibility for any charge levied by any merchant establishment over and above the value/cost of transactions and debited to your account along with the transaction amount.
10. A purchase and a subsequent credit for cancellation of goods/services are two separate transactions. The refund will only be credited to your account (less cancellation charges) after it is received from the merchant. If the credit is not posted to your card account within 30 days from the day of refund, you must notify Rajkot Nagarik Sahakari Bank Ltd., along with a copy of the credit note from the merchant.
11. In case of Cards linked to multiple accounts, transactions at merchant establishments will be effected only on the primary account. In case, there are insufficient funds in the said account, Rajkot Nagarik Sahakari Bank Ltd. will not honour the transactions even if the necessary funds are available cumulatively or severally in the other accounts linked to the Card.
12. The Card should not be used at Hotels during check-in and also at other locations where payment is made before completion of the purchase transaction or service. Please note that in case such a transaction is effected, your funds will be temporarily blocked.
13. The Cardholder would be solely liable for all unauthorized acts and transactions.

ATM USAGE

1. The Card is accepted at the Rajkot Nagarik Sahakari Bank Ltd. ATMs and MasterCard/Visa/Rupay enabled ATMs in India.
2. Cash withdrawals and balance inquiry performed by the Cardholder at MasterCard/Visa/Rupay enabled ATMs in India may also be subject to a fee (as decided by Rajkot Nagarik Sahakari Bank Ltd. from time to time) and will be debited to the account at the time of such cash withdrawal and balance inquiry transactions. All transactions at non-Rajkot Nagarik Sahakari Bank Ltd. ATMs are subjected to charges as determined by Rajkot Nagarik Sahakari Bank Ltd. from time to time.
3. For all cash withdrawals, cheque / cash deposits at a Rajkot Nagarik Sahakari Bank Ltd. ATM, any statement/receipt MOST IMPORTANT TERMS AND CONDITIONS OF DEBIT CARD issued by the ATM at the time of deposit or withdrawal shall be deemed conclusive, unless verified and intimated otherwise by Rajkot Nagarik Sahakari Bank Ltd.



- Sahakari Bank Ltd. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Cardholder.
- Rajkot Nagarik Sahakari Bank Ltd. will not be liable for any failure to provide any service or to perform any obligation thereunder where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or other circumstance beyond its control.
 - Rajkot Nagarik Sahakari Bank Ltd. will not be liable for any consequential or indirect loss or damage arising from or related to the loss/use of the Card and related PIN, howsoever caused.
 - The availability of ATM services in a country other than that in which the Card was issued is governed by the local regulations in force in the said country. Rajkot Nagarik Sahakari Bank Ltd. shall not be liable if these services are withdrawn without notice thereof.

FEES

- Transaction fees for cash withdrawals/balance inquiry and/or wherever applicable, will be debited to the account at the time of posting the cash withdrawal/balance inquiry or wherever applicable.
- The Charges/Fees applicable on the usage of the Debit Card may be revised / changed by Rajkot Nagarik Sahakari Bank Ltd. from time to time with prior information to the Cardholder(s).

FEATURES OF THE DEBIT CARD

The Bank may, from time to time, at its discretion, tie-up with various agencies to offer various features on your Debit Card. The Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or services offered by any service providers/merchants/ outlets/agencies. Disputes (if any) would have to be taken up with the merchant/agency, etc. directly, without involving the Bank.

DISCLOSURE OF INFORMATION

- When requested by Rajkot Nagarik Sahakari Bank Ltd., you shall provide any information, records or certificates relating to any matter that Rajkot Nagarik Sahakari Bank Ltd. deems necessary. You will also authorize Rajkot Nagarik Sahakari Bank Ltd. to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if the same is found incorrect, Rajkot Nagarik Sahakari Bank Ltd. may, at its discretion, refuse renewal of the Card or cancel the Card forthwith.
- Rajkot Nagarik Sahakari Bank Ltd. reserves the right to disclose customer information in any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.
- Rajkot Nagarik Sahakari Bank Ltd. reserves the right to disclose, in strict confidence, to other institution, such information concerning the Cardholders account as maybe necessary or appropriate in connection to its participation in any Electronic Fund Transfer network.

LOST OR STOLEN CARD

- In the event that the Card is lost or stolen, the occurrence must be reported to any office of Rajkot Nagarik Sahakari Bank Ltd. You shall be required to disclose information regarding your Debit Card number, your Account Number, address, Date of Birth and Mother's maiden name. Under no circumstance should you disclose the PIN number.
- The loss or theft of the Debit Card should be reported to Rajkot Nagarik Sahakari Bank Ltd. immediately. you must confirm the same in writing to Rajkot Nagarik Sahakari Bank Ltd. as soon as possible. A copy of that acknowledged police complaint must accompany the said written confirmation.
- Should transactions be received by Rajkot Nagarik Sahakari Bank Ltd. after the Card has been lost or stolen but before receipt of your written confirmation, you shall be liable for all amounts debited to your account(s). However, if prior to the receipt of the written confirmation, if it can be proven that the Card was safeguarded, the loss/theft promptly reported and that you acted in good faith and with reasonable care and diligence, your lost Card liability for purchase transactions will be insured up to the specified limit (once the loss is reported in writing). There will be no such coverage provided on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to you.
- You hereby indemnify Rajkot Nagarik Sahakari Bank Ltd. 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 Rajkot Nagarik Sahakari Bank Ltd., or lost and misused before Rajkot Nagarik Sahakari Bank Ltd. is informed.
- Provided you have in all respects complied with the terms and conditions, are placement Card may be issued at the sole discretion of Rajkot Nagarik Sahakari Bank Ltd. at the applicable fee.
- Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting it into several pieces through the magnetic strip.

STATEMENT AND RECORDS

- The records of Card transactions will be available on the account statement sent by Rajkot Nagarik Sahakari Bank Ltd., Such account statements shall be mailed to the Cardholder on a periodic basis to the mailing address corresponding to the primary account on record as indicated by the Cardholder. The Cardholder can also get the details of his transactions by utilizing the mini statement facility at Rajkot Nagarik Sahakari Bank Ltd. ATMs.
- Rajkot Nagarik Sahakari Bank Ltd.'s record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

DISPUTES

- In case of purchase transactions, as sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence between Rajkot Nagarik Sahakari Bank Ltd. and the Cardholder as to the extent of the liability incurred by the Cardholder Rajkot Nagarik Sahakari Bank Ltd. shall not be required to ensure that the Cardholder has received the goods purchased/availed of the service availed of the Cardholders satisfaction.
- Rajkot Nagarik Sahakari Bank Ltd. shall make bonafide and reasonable efforts to resolve an aggrieved Cardholders disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of disagreement. If after such efforts Rajkot Nagarik Sahakari Bank Ltd. determines that the charge is incorrect it shall communicate the same to the Cardholder.



- Rajkot Nagarik Sahakari Bank Ltd. accepts no responsibility for the refusal of any establishment to honour the Card.
- This agreement will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Rajkot, India irrespective of whether any other court may have concurrent jurisdiction in the matter.
- The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.
- Bank shall be responsible for direct losses incurred by a cardholder due to a system malfunction directly within the bank's control. However, the bank shall not be held liable for any loss caused by a technical breakdown of the payment system which is beyond its reasonable control. Further, in case the breakdown of the system was recognizable for the cardholder by a message on the display of the device or otherwise known. The responsibility of the bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms.

GENERAL

- You will promptly notify Rajkot Nagarik Sahakari Bank Ltd. in writing of any change in your employment and/or office and/or residential address and telephone numbers or Communication or Contact Details.
- Rajkot Nagarik Sahakari Bank Ltd. reserves the right to add to, delete or vary any of the terms and conditions, policies, features, and benefits upon notice to the Cardholder. Please visit www.rnsbindia.com Website for updated terms & conditions. Use of the Debit Card after the date upon which any of these alterations are to take effect will be taken to be evidence of the acceptance, without reservations by the Cardholder of such changes.
- Any notice hereunder sent by post will be deemed to have been received by the Cardholder within 7 days from the posting of the notification to the address last given to Rajkot Nagarik Sahakari Bank Ltd. in writing by the Cardholder. Publication of changes by such means as Rajkot Nagarik Sahakari Bank Ltd. may consider appropriate will constitute effective notice to the Cardholder thereof.
- If an account holder, by using the Card, draws an amount in excess of the balance available or overdraft limit permitted by Rajkot Nagarik Sahakari Bank Ltd., the account holder will pay Rajkot Nagarik Sahakari Bank Ltd. unconditionally the entire amount overdrawn with interest and penalties, if any, at a rate decided by Rajkot Nagarik Sahakari Bank Ltd., However this should not be construed as an agreement, either expressed or implied that Rajkot Nagarik Sahakari Bank Ltd. is bound to grant any overdraft facility whatsoever.
- Rajkot Nagarik Sahakari Bank Ltd. makes no representations about the quality of the goods and services of third parties providing benefits such as discounts to Cardholders. Rajkot Nagarik Sahakari Bank Ltd. will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
- In all matters relating to the Debit Card, the decision of the Bank shall be final and binding in all respects.
- Any person taking advantage of the Debit Card in good standing shall be deemed to have read, understood and accepted these terms and conditions.

TERMINATION

- Rajkot Nagarik Sahakari Bank Ltd. reserves the right to cancel/withdraw the Card or any of the other services offered at any time without prior notice and without assigning any reason.
- In the event that the Cardholder decides to close his account with Rajkot Nagarik Sahakari Bank Ltd., the Card(s) issued with this account, as the primary account would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Card and destroy and return all his/additional Cards that are linked to this account. In case of any outstanding Card transactions that have not yet been debited to the account the same will be netted off from the balance prior to Rajkot Nagarik Sahakari Bank Ltd. returning funds to him.
- In the event that the Cardholder decided to terminate the use of the Debit Card, the Cardholder shall give Rajkot Nagarik Sahakari Bank Ltd. not less than 7 days prior notice in writing and forthwith return the Card and any additional Card (if not required) cut into several pieces through the magnetic strip, to Rajkot Nagarik Sahakari Bank Ltd.. The Cardholder will be responsible for all the Card facilities and related charges incurred on the Debit Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Cardholder will be responsible for all the charges incurred on the Debit Card whether or not the same are a result of misuse/fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.
- The Card is the property of Rajkot Nagarik Sahakari Bank Ltd. and must be returned to an Officer of Rajkot Nagarik Sahakari Bank Ltd. immediately and unconditionally upon request. Please ensure that the identity of the Bank Officer is established by you before handing over your Card.
- Rajkot Nagarik Sahakari Bank Ltd. shall be entitled to terminate the Debit Card facility with immediate effect and the Card shall be returned upon occurrence of any of the following event:
 - Failure to comply with the terms and conditions herein set forth.
 - An event of default under an agreement or commitment (contingent or otherwise) entered into with Rajkot Nagarik Sahakari Bank Ltd..
 - The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - Demise of the Cardholder.
 - Closure of the Cardholder's account or failure to maintain the minimum average balance in the said account.
- The Debit Card should be returned to Rajkot Nagarik Sahakari Bank Ltd. prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, changes or terms and conditions applicable to the Card. An understanding, an agreement TERMS AND CONDITIONS GOVERNING THE RAJKOT NAGARIK SAHAKARI BANK LTD.

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