

.....Branch

Dear Sir,

Date :

Please issue me a Maestro Debit Card / Debit Master Card (Unembossed) against my Savings Bank / NRE / Current / ODA/c No.....Maintained with your branch as detailed below :

Personal Details:

Name :	Father / Husband's Name :
Office Address :	Residence Address :
PIN :	PIN :
Tel No. (o)	Tel No. (R)
Mobile No.	Email id : PAN :

Account Details:

Account Type	Account Number	Date of Opening	Balance Rs.	Due Date
Savings Bank/SB NRE				
Current Account/OD				
Fixed Deposit / RIP				
R.D.				

I declare that the information given above is correct. I have read the terms and conditions governing the use of Maestro Debit Card / Debit Master Card (Unembossed) facility and agree to comply with and be bound by the same and changes that may be made therein from time to time. I undertake to adhere to RBI / FEMA Regulations, issued from time to time while using the card at ATMs / POS in foreign countries. The above account(s) is/are held by me individually/jointly with Mr/Mrs /Ms.....The authorisation from joint account holder(s) to issue Maestro Debit Card / Debit Master Card (unembossed) in my favour is given below.

Add-On Card Request: I request you to issue add-on card in the individual name of my wife / husband / son / daughter.

Mr./Mrs./Ms.....

Date:.....

Signature of the applicant

Authorisation from the Joint Account Holders

I/We hereby authorize Indian Bank to issue Maestro Debit Card/Debit Master Card (unembossed) to Mr./Mrs.....against our Savings Bank / Current Account No.....with you. All transactions arising from the use of the said card shall be binding on me/us, jointly and severally.

Signature(s) of Joint Account holder(s)

FOR BANK'S USE

Card Number	Off line Limit Recommended	Date of Issue to Customer
	Rs.	

Date :

Branch Manager

The terms and conditions governing the facility of Maestro Debit Card/Debit Master Card (unembossed) are appended for the guidance of the applicant.



TERMS AND CONDITIONS

1. DEFINITION

1.1. Maestro Debit Card / Debit Master Card (Unembossed) referred to as 'Debit card' shall mean the card issued by Indian Bank (hereinafter referred to as "Bank" and its successors and assigns) to the account holder for effecting banking transactions through "Automated Teller Machines" (ATMs) "Cash Dispenser" (CD) and "Points of Sale (POS) Terminals" installed / to be installed by the Bank from time to time.

1.2 Account refers to the Account holder's Savings / Current / OD / NRE account or any other type of account so designated by the Bank to eligible account(s) for operations through the use of Maestro Debit Card / Debit Master Card (unembossed).

2. THE CARD

2.1 The Card is Bank's property and should be returned at the request of the Bank or its agent.

2.2 The Card shall be used only by the card holder and is not transferable.

2.3 The card holder shall take all necessary precautions to ensure safety of the card.

3. THE PIN

3.1 The cardholder shall not inform / disclose to any person of the Personal Identification Number (PIN) at any point of time and under any circumstances whether, voluntarily or otherwise. The cardholder shall not keep any written record of his PIN in any place or manner which may enable a third party to use the ATM card.

3.2 Changing of PIN, revision of card limit, change of host branch or replacement of card, etc., shall not be construed as commencement of a new contract.

4. LOSS OF CARD

4.1 The cardholder shall indemnify the Bank for all the loss or damages caused to the Bank by any unauthorised use of card / PIN.

4.2 If the card is lost or stolen, the cardholder must immediately notify the ATM Switch Centre of the Bank by phone or the e-mail id atmhotlist@indianbank.co.in. If this notification is given orally, it must be confirmed in writing within 24 hours. After the Bank has been properly notified of any loss, the principal cardholder will give the Bank all the information in his or her possession as to the circumstances of loss and take all reasonable steps to assist the Bank to recover the missing card.

4.3 Any instruction to STOP OPERATION of Maestro Debit Card / Debit Master Card (unembossed) facility due to loss / theft / surrender or due to any other reason shall be made in writing and will become operative at ATMs / POS, only from the time such instructions are received and carried out.

4.4 Replacements / renewals of the Maestro Debit Card / Debit Master Card (Unembossed) shall be subject to the terms and conditions in respect of the use of the Debit card.

5. DEBIT TO CUSTOMER'S ACCOUNT

5.1 The Bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/ CDs and purchase of goods at POS/availment of services at merchant establishments established worldwide in accordance with the Bank's record of transaction. The cardholder shall maintain sufficient funds to meet such transactions. If the cardholder withdraws money from the ATMs/purchases goods at POS without sufficient balance, interest will be charged at the rate chargeable for clean advances / overdraft and also to recover the Bank's charges / fees applicable from time to time.

5.2 The records of the Bank for transactions put through by use of Maestro Debit card / Debit Master Card (unembossed) shall be conclusive and binding for all purposes.

5.3 The charges considered reasonable and determined by the Bank from time to time shall be recovered from / debited to card holder's account. The charges comprise of the amount of any purchase of goods and / or services and any amount chargeable to the card account by virtue of a transaction instruction. The card holder is bound by his / her transactions and the applicable charges, if any, by use of our debit cards globally in



ATMs / POS terminals. In case of doubtful / unsuccessful transactions, necessary clarifications will be obtained from the member Bank.

5.4 The cardholder should agree to acknowledge all transactions initiated by him / her or by the add-on cardholder to debit his / her account as per Bank's record of transactions.

5.5 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 including the transactions initiated by the "add-on card holder". For transactions initiated by the add-on cardholder, no separate statement will be furnished to the additional / add-on cardholder.

6. TRANSACTION

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

6.2 Deposit of cash or cheques will be subject to verification by the Bank. In case of cash, credit will be given on the next working day. In case of cheques, proceeds will be credited to the account only after realization. The amount and other contents as verified by the Bank in these cases will be conclusive and binding for all purposes. The receipt issued by the ATM at the time of deposit only represents what the card holder purports to have deposited and will not be binding on the Bank and the Bank will not be responsible for the contents thereof.

7. SERVICES

7.1 The Bank shall not be liable for any failure to provide any service or to perform any obligation under this facility and for any consequential effects where such failure is due to any malfunction of the ATM / CD / POS / Communication lines or other equipment(s) related to this service, due to any reason including temporary insufficiency of cash in the ATM, other circumstances beyond its control etc., or any of the POS who do not transact business against the card for whatsoever reason. Bank shall not be responsible or liable in any manner for any deficiency in service by any service provider.

7.2 ATM services can be availed for withdrawals of cash not more than thrice a day free of charges from Indian Bank ATMs. For every additional withdrawal a charge of Rs.....(or as may be revised by the Bank from time to time) will be levied.

7.3 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.

7.4 The cardholder will be allowed to use ATMs / POS terminals globally on a fixed on line / off line per day limit. The limit gets refreshed / renewed at midnight. Usage of the card in a foreign country is governed by RBI / FEMA Act 1999 / amendments / regulations thereof and agree not to make any claim against Indian Bank. The Bank will not be held responsible for any violation of RBI / Government guidelines by the customer in this regard.

8. CARD HOLDER

8.1 The entire outstanding on account of withdrawals through ATM / POS 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 conditions by the card holder.

8.2 The cardholder authorizes 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.

8.3 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.

8.4 The Bank may disclose, in strict confidence to any other institution such information concerning the cardholder's account as may be necessary or appropriate.

8.5 The cardholder should undertake to indemnify the Bank for all loss or damage caused to the Bank by the unauthorised use of the card or related PIN by the add-on cardholder or any other person.



8.6 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.

8.7 A person having Maestro Debit Card or Debit Master Card (Unembossed) facility shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force.

8.8 Cardholders desirous of termination the use of the Maestro Debit Card / Debit Master Card (unembossed) 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.

8.9 Cardholder may avail Value added services like (1) payment of school / college fees, transfer of funds, recharge of prepaid mobiles, booking of airline tickets and making payment through ATMs; (2) booking of railway tickets through Indian Railway Catering and Tourism Corporation Limited (IRCTC), Internet site and other services availed through other merchants and effecting payment for these services by our debit cards through the Bank's authorized payment gateway services. While transacting through internet, the customer should ensure that he / she is giving his / her ATM Card number / PIN details **only through the secured URLs (Uniform Resource Locator) specified by the Bank from time to time.** The guidelines that govern usage of the card are applicable for 'value added services' also.

9. GENERAL

9.1 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.

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

9.3 The Powers and authorisation conferred on the Bank are irrevocable.

9.4 Interest will be charged and debited to the card account at the rate chargeable for clean advances on the overdrafts created in the account. The Bank may "HOTLIST" the card which will render his / her card invalid. The Bank will not be in a position to intimate the cardholder personally before Hot listing his / her card.

10. BANK

10.1 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 card holders. 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 will be considered as sufficient notice.

10.2 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 card holder.

10.3 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.