



# Arunachal Pradesh State Co-operative Apex Bank Ltd.

## ATM CUM DEBIT CARD APPLICATION FORM

Application No.....

To,

The Branch Manager  
A.P.State Coop. Apex Bank Ltd  
.....Branch.

Sub:- **ATM Cum-Debit Card**

*I am an account holder of your branch, I shall be grateful if you kindly issue a :-*

ATM Card     Debit Card     Telebanking     i-Banking

Name																									
Name as you would like it on the card (max. 25 Letters (including spaces))																									

Address for correspondence																										
Town / City																										
State																					Pin					
Telephone																2 <sup>nd</sup> Telephone/Mobile										

My designated account/s on which I require ATM services

Primary Account

Savings		Current		Overdraft		KCC		Male		Female	
Savings A/C No.						SB PMJDY A/C No					
Current A/C No						KCC A/C No					

**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.

Remarks \_\_\_\_\_ Applicant's  
Signature \_\_\_\_\_  
Date:

Place:

### IMPORTANT INSTRUCTIONS

- ❖ Please fill the entire form in CAPITAL LETTERS only
- ❖ Leave one box space between each word.
- ❖ Do not write outside the provided boxes
- ❖ Complete all sections.
- ❖ Sign the declaration.
- ❖ If joint A/c please fill another application form.
- ❖ Joint A/C to be either or survivor / anyone or survivor.
- ❖ Ensure the application is attested by your Branch Manager.
- ❖ Applicable Annual Service Charges will be charged on ATM Cards

Signature of Applicant

### FOR Office Use only

New	Renewal	Replacement	Date							

ATM Branch Code						Branch Manager's Signature & Branch Stamp
Customer / Link Branch Code						
Issue Card Yes / No						
Daily Limit Rs.						

Old ATM Card No.																									
New ATM Card No.																									

Old ATM card to be mentioned for a replacement or renewal of the card

THE ARUNACHAL PRADESH STATE COOPERATIVE APEX BANK LIMITED  
TERMS & CONDITIONS

The term and conditions under which the ATM card has been issued are mention below for your guidance.

**a) Terms used here:**

Bank means Arunachal Pradesh State Co-operative Apex Bank Limited

Card means ATM card issued to customer

Cardholder means customer who has been issued ATM card

**b) The Card:**

- The card is the property of the Bank and shall be returned unconditionally and immediately to the Bank upon request by the bank.
- The Bank reserve the right to cancel the card and stop its operations unilaterally without assigning any reason.

**c) The Pin**

- The card holder is initially allotted a computer generated 4 digit Pin (personal Identification Number) which will be in secured and sealed Pin Mailer. The card holder is advice in the 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 SBI-ATM. While selecting a Pin, the cardholder is advice to avoid a Pin which can be easily associated with his/her (eg. Telephone number, date of birth etc.) Beside the selection Pin value should not of compromise of.

- A sequence from the association account number.
- Historically significant dates.

Please remember that an unauthorized person can access the ATM service on cardholders account. If he gains the card and the PIN. The card therefore should remain in card holder possession and should not be handed over to anyone else. The card is issued on condition that the bank bears on liability of the unauthorized use of card. This responsibility is fully that of the card holder. Further the bank will not be responsible for any loss either direct or indirect on account of ATM failure / malfunctioning

**d) Loss of card**

- The card holder should immediately notify the branch from where he/she has obtained the card, if the card is lost/stolen. The cardholder should change the Pin Immediately if it is accidentally divulged
- Any finical loss arising out of unauthorized use of card till such time the bank record the notice of loss of card will be the card holder's account.
- Fresh card will be issued in replacement of lost/damaged card at change of Rs 300/-

**e) Debit to customer account**

- The bank has the express authority to debit the designated account of the cardholder for all withdrawal/ transfer effected using the card as evidence by bank record. Which will be conclusive and binding on the Card Holder.
- The card holder expressly authorize the bank to debit the designated account which service changes from time to time.

**f) Transactions**

- The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verification and corrected by the bank. The verified and corrected amount will be binding on the card holders deposits (Cash and/ or cheque etc) and will be verified two official of the bank and the account will be deemed to the correct. Errors will be notified to the card holder by mail.
- Outstation cheque, draft dividend warrants etc. will normally be accepted on collection basis /immediate credit subject to bank existing terms and condition governing such business.

**g) Closing of accounts**

- The card holder wishing to close the designated account of surrender the ATM facility will give the bank 10 working days' notice in writing and surrender the card along with the notice.

**h) Validity of card**

- As per bank norms

**i) Others**

- The ATM service is the withdrawal cash against the balance that is already available in your account. It is therefore the cardholder obligation to maintain sufficient balance in the designated account to meet cash withdrawal and service charges.
- Where the ATM is not connected on-line to the customer's branch, the transition in the ATM will be accounted for on the same day or next working day.
- The bank at its absolute discretion may amend the terms and conditions governing ATM services. Cardholder will be notified of such charges.

**j) Range of service:**

**A. Apex Bank ATM cards (Network ATMS)**

- **Fast cash:** Cash withdrawals of pre-specified amount (at present Rs 1,000/- Rs 2,000/- Rs 3,000/- and Rs 5,000/-) from a primary account to be designated by the cardholder.
- **Cash withdrawals:** Cardholder may withdrawal minimum of RS 100/- and maximum of Rs 15,000/ per day, subject to the daily limit fixed by the branch. Any deviation in this regard may attract additional charges.
- **Balance Enquiry:** Cardholder may see the balance of this account linked to ATM card on the screen as well as obtained during the day mode.
- **Statement of account:** A statement containing the last five transactions in the account can be obtained during the day mode.
- **Deposits (Cash/Cheque) (not available at present):** Cardholder are request to deposit the cash/ cheque at the ATM location at the branch where they maintain their account only after receipt at the customer's branch and realization thereof.
- **Request to bank for statement / cheque book:** Statement / cheque book will be issued after receipt of the request at the customer branch.
- **Change of pin:** Customer can change their pin at any Network ATM.

Note: The bank reserve 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.

Signature of Customers