दि हिंदुस्थान को-ऑप. बँक लि., मुंबई

THE HINDUSTHAN CO-OP. BANK LTD., MUMBAI

HINDUSTHAN BANK
दि हिंदुस्थान को.ऑप. बँक लि. मुंबई

शाखा आवक क्र.
BRANCH INWARD NO.

मुख्य कार्यालय : होरायझन टॉवर, पहिला व दुसरा मजला, जय शशांक को-ऑप. हौसिंग सोसा. लि., एटीआय समोर, व्ही. एन. पुरव मार्ग, चुनाभट्टी, मुंबई-४०००२२.
H.O.: Horizon Tower, 1st & 2nd Floor, Jai Shashank Co-Op. Hsg. Society Ltd., Opp. ATI, V. N. Purav Marg, Chunabhatti, Mumbai - 400022.
☎ 2405 2121 / 2424 / 2525 ✉ upport@hindusthan.bank.in 🌐 www.hindusthan.bank.in

APPLICATION FOR THE ISSUE OF ATM CARD (ए.टी.एम. कार्डसाठी अर्ज)

PERSONAL INFORMATION (वैयक्तिक माहिती)

अर्जाची तारीख
DATE OF APPLICATION

ग्राहक क्रमांक
CUSTOMER ID NO.

शाखा
BRANCH

(सूचना : कृपया अर्ज इंग्रजी कॅपिटल लेटर्स मध्ये भरा. लागू असलेल्या ठिकाणी (✔) खूण करा)
(NOTE : Please fill the form in English Capital Letters & Tick Mark (✔) as applicable)

अर्जदाराचे नांव (कार्डवर उठविण्यासाठी)
NAME OF THE APPLICANT (as to be Embossed on the Card)

खात्यावर व्यवहार करण्यासाठी : वैयक्तिक / हयात असलेल्यापैकी / कोणीही एक /मालक
ACCOUNT OPERATED BY : INDIVIDUAL / EITHER OR SURVIVOR / ANY ONE / PROPRIETOR

खाते क्रमांक
ACCOUNT NUMBER

बचत किंवा चालू
SAVING OR CURRENT :

खातेदाराचे नाव / नावे (आडनाव पहिले)
NAME(S) OF A/C HOLDER(S) : SURNAME FIRST

1. MALE / FEMALE पुरुष / स्त्री
2. MALE / FEMALE पुरुष / स्त्री
3. MALE / FEMALE पुरुष / स्त्री

अर्जदाराचा निवासाचा पत्ता
RESIDENTIAL ADDRESS OF THE APPLICANT

अर्जदाराचा कार्यालयीन पत्ता
OFFICE ADDRESS OF THE APPLICANT

पत्रव्यवहाराचा पत्ता :
MAILING ADDRESS : ☐ निवासाचा पत्ता Residential Address ☐ कार्यालयीन पत्ता Office Address

फोन
TEL

फॅक्स
FAX

मोबाईल
MOBILE

ई – मेल
EMAIL

जन्मतारीख
DATE OF BIRTH

कार्डाची विनंती
CARD REQUEST : ☐ नविन NEW ☐ चोरीला / हरविले / खराब झाल्यामुळे बदलून / दुसरे मिळणेबाबात.
REPLACEMENT FOR STOLEN/LOST / DAMAGED CARD

पूर्वीचा नंबर असल्यास
PREVIOUS CARD NO. (IF ANY)

फक्त हिंदुस्थान ए.टी.एम.कार्ड ONLY HINDUSTHAN ATM CARD

DECLARATION & UNDERTAKING OF APPLICANT (अर्जदाराचा जाहिरनामा)

I/We declare that all informations provided above are true & correct. I/We have received a copy of terms & conditions and have read & accept & abide by the terms and conditions governing the operations/ use of "ATM CARD', the rules & By Laws of the Bank which are now in force or may hereafter came in force. I/We request you to issue 'ATM CARD' in the name(s) mentioned above for accessing above referred Account (s).

मी/आम्ही असे जाहिर करतो की, वर दिलेली माहिती सत्य आणि खरी आहे. मला/आम्हांला अटी आणि शर्तींची प्रत मिळाली असून बँकेचे ए.टी.एम. कार्ड संदर्भात अस्तित्वात असलेले किंवा यापुढे अस्तित्वात येणारे नियम आणि पोटनियम, अटी व शर्ती मी/आम्ही वाचले असून त्या स्विकारुन पाळण्यात येतील.
मी/आम्ही अशी विनंती करतो की, वरील नावाप्रमाणे ए.टी.एम कार्ड देऊन उपरोक्त खात्यांमधून व्यवहार करण्याची सुविधा द्यावी.

	Name(s) नांव / नांवे	Sign. सही
1)		
2)		
3)		

BRANCH VERIFICATION AND RECOMMENDATION

ACCOUNT TYPE : SAVING / CURRENT

DATE OF A/C OPENING :

Recommended to issue ATM CARD ☐

Application rejected ☐

Checked by : Name : _____

Sign : _____

Date : _____

Sub Accountant / Branch Manager

TERMS AND CONDITIONS FOR THE ISSUE AND USE OF ATM CARD

1. **MEANING :** The term Bank referes to "THE HINDUSTHAN CO-OP BANK LTD." "ATM" Refers to the "Automated Teller Machine" installed at the branch of the Bank. Card Holder refers to Authorised User of ATM Card. "ATM Account" refers to the Account on which ATM Card will be issued. The "CIB" refers to Card Issuing Branch of the Bank. "EDP" refers to Electronic Data processing Cell at Head Office of the Bank. As the context may require, words herein denoting singular only shall be deemed to include the plural. Any notice there under to any such person shall be deemed effective notification to all such persons. If the person who signs and agrees to be bound by terms and conditions is female as the context may require, words herein denoting the male gender also shall be deemed to mean / include the female gender.

2. **ATM-ACCOUNT ELIGIBILITY :**

a) A satisfactory conducted Saving or Current A/C as approved by the bank to be eligible for ATM Card Shall be referred to as "ATM Account".
b) The cardholder shall give the reference of such account(s) held by him in writing on the application form for the issue of "ATM Card".
c) A minor's account or an account in which is a joint account holder shall not be eligible for becoming "ATM Account".
d) An account operated under joint signature shall not be eligible for becoming "ATM Account"

3. **JOINT ACCOUNTS :** In case of joint accounts, where only one card is issue to a joint account holder, the other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue of ATM Card and having signed on the application one person signs and agrees to be bound, by terms and conditions, the obligations of such person thereunder shall be joint and several.

4. **ATM-PIN (PERSONAL IDENTIFICATION NUMBER & REGISTRATION OF FINGER IMPRESSION)**

a) **PIN - SELECT :** Each ATM card holder shall select his or her "Personal Identification Number (PIN) "to gain access to the ATM services and to operate ATM account. The PIN shall under no circumstances be disclosed or open to any third party. The Card holder should keep memory of his/her PIN and maintain its secrecy to avoid any misuse and keep custody of ATM card safe and inaccessible. The card holder shall be solely responsible for consequences arising out of disclosure of his/her PIN and/or unauthorised use of ATM card and shall be liable for any increased liability which he/she may incur on account of unauthorised use of PIN & ATM card.

b) **PIN CHANGE :** ATM card shall be issued to any account holder in respect of ATM Account by the BANK to enable him to operate the ATM.The card holder shall get the Card intially validated with the Personal Identification Number (PIN) on the machine installed for the purpose, at the EDP. If card holder forgets PIN, the same can be changed after consulting EDP Department ATM card cell. It is advisable for card holder.

1. To change his/her PIN immediately after first access and also periodically.
2. To change his/her PIN if he/she suspects it is no longer confidential.
3. To select a non easily guess able PIN.

c) **PIN SAFETY :** Any wrong PIN fed to ATM Machine for more than three occasions will retain the card in ATM itself after completion of transactions, if ATM card remains unretrieved, it is assumed having forgotten and ATM will safely retain it. In the above circumstances ATM Account holder should approach Branch Manager of the concerned Branch for its retrieval.

d) **FINGER REGISTRATION :** Each ATM Card Holder shall register fingers impression of his/her left and right hand to gain access to operate ATM Account. Finger impression shall be used as a precautionary measure for safety of the use of ATM Card.

5. **ATM CARD SAFETY :** It is sole responsibility of card holder to preserve the card in good condition. Always ensure to keep ATM card safety in plastic pouch to prevent any physical damage to magnetic strip and not expose it to magnetic field, heat, water and dust any time. If the card is broken or readable it will be considered as invalid card and new card will be issued on receipt of a application form by the card holder alongwith surrender of such invalid card for cancellation.

6. **ATM FEATURES :** The facilities offered under ATM shall include.

A. Withdrawals of cash by the card holder from his/her ATM Account up to certain limit as fixed by Bank from time to time during cycle of 24 hours.
B. Any additional facilities made available by bank form time to time.

7. **MINIMUM BALANCE :** All the time Card holder shall have to maintain minimum balance of Rs. 500/- in saving account & Rs. 2000/- in the current account (or as may be modified by the bank form time to time) The Bank has discretion to levy penal interest or service charges as per Bank's rules from time to time. If minimum balance is not maintained at any time, the bank shall discontinue ATM card facility without giving any further notice and / or without incurring any liability or responsibility whatsover by withdrawal of such facility.

8. **ALL THE OPERATIONS :** through the ATM facility, on the card holder's ATM Account, can only be through the use of ATM Card on the Machine. The card holder(s) in all circumstances accept full responsibility and shall be liable for all transactions processed by using his/her ATM Card on whether or / not process with the Card Holder's knowledge or authority, express or implied. The printed output i.e. processed at the time of operation of the ATM are a record of the operation of the ATM and shall not be constructed as Bank's records. The banks record's of transactions shall be accepted by the card holder as conclusive and binding for all purpose.

9. **FEES :** All fees related to the ATM facility as determined by the BANK from time to time shall be payble forthwith on issuance of card and recovered debiting the Cardholders account if not paid in cash. In case of insufficient balance to debit account Bank has full right to stop the operation of ATM card and/or cease account or Bank shall withdrawal the ATM card facility.

10. **NON TRANSFERABILITY :** ATM card is non transferrable under any circumstances & shall be used only by card holder.

11. **OVERDRAFT :** If any transaction made using the ATM card result into an overdraft in the ATM account penal interest for the overdrawn amount shall be charged as per Bank's on prevailling interest rate structure and Bank may stop ATM facility.

12. **LOSS OF CARD :** In case of loss or theft of the ATM card the cardholder shall intimate issuing Branch immediately on same date in writing of loss / theft of ATM Card. The card holder shall, however be responsible and liable for all transactions effected by the use of the card till it is cancelled. Account holder will have to give in writing, application for issuance of new card alongwith copy of complaint with local police station. Another ATM Card will be issued to account holder in lieu of lost / stolen ATM card on payment of card fees / charges. Card Holder shall give undertaking to surrender the lost or stolan card, if found subsequently. Also stop payment instructions shall be given in writing.

13. **REFUSAL / TERMINATION / WITHDRAWL OF ATM CARD :** The Bank has sole discretion to refuse to issue or to renew or to cancel or to suspend or to call of or to with draw the facility in case of misuse, malfunction, tempering of ATM, non payment of account charges, interest dues etc. without assigning any reason therefore or giving prior notice.

14. **INDEMNIFICATION :** ATM card holder shall indemnify the Bank for the loss or damage caused, directly or indirectly by his/her act.of omission contrary to any of the terms and conditions, or even otherwise.

15. **CLOSURE / TERMINATION :** ATM cardholder if desire to close the ATM Account or terminate ATM facility can do so provided minimum seven working days prior written notice is given along with surrendering ATM card to issuing branch of the bank. The closure of such account will be allowed only on settlement of all dues in connection with ATM facility and surrender of ATM Card.

16. **ACCOUNT STATUS CHANGE :** Any change in the mode of operation, transfer or change of ATM card account shall not be allowed unless Bank's written permission, is obtained. For any change or transfer, ATM card will have to be surrendered to the bank and a fresh card will be issued on payment of fees / charges. The onus of informing such change and surrendering the card lies with card holder(s).

17. **THE BANK'S :** shall have the right of set-off lien irrespective of any other lien or charge, present as well as future of the deposits held in the card holder's primary account and / or secondary account or any other account, whether in single name or joint name (s), the extent of all outstanding dues, whatsoever, arising as a result of the HINDUSTAN BANK ATM CARD SERVICES extended to and or used by the card holder.

18. **AUTHORITY & RESPONSIBILITY :**

a) The bank shall not be responsible for any loss or damages arising directly as a result of any malfunction/ failure of the ATM card or the ATM or for the temporary insufficiency of funds in such machine or otherwise whatsoever.
b) The Bank reserves the right to limit the amount which may withdrawn by card holder daily any time without giving any prior notice. The Bank also reserves right to restrict the ATM to certain Hours of the day as may be notified and displayed from time to time.
c) The bank reserves the right to amend, add or delete any of terms & conditions or rules without prior notices to ATM account holder.
d) It is sole responsibility of the card holder for the transaction done by ATM card as with cardholder's knowledge or authority express or implied.
e) The bank shall not be liable for any failure to provide any service or to perform any obligation under this facility where such failure is due to any malfunction of the ATM or the card, any dispute or the circumstances beyond its control.
f) Bank shall, in no circumstances be held liable to card holder, If the ATM card is not honoured in desired manner, for whatsoever reason or if ATM services are disrupted and /or ATM is not functioning due to power failure, temporary insufficiency of cash in the ATM or any other reason the bank will not be liable for any consequential or indirect loss or damage arising therefrom.

These terms and conditions shall be construed and governed by the law for the time being in force.