



Sandur Pattana Souharda Sahakari Bank Ni.,  
 LB Colony, SANDUR-583 119. Bellary Dist. Karnataka  
 Tel : 08395-260933, 261417 E-mail : spsbank@gmail.com

To,  
 The Chief Executive Officer  
 Sandur Pattina Souharda Sahakari Bank Niyamitha  
 14th Ward, L.B. Colony, SANDUR-583 119.

Date : \_\_\_\_\_

**APPLICATION FOR RUPAY ATM / DEBIT CARD**

Dear Sir,

I request you to issue me Rupay ATM / debit Card and permit me to use ATM facility provided by your Bank.

Card Type :	
1) Personalised <input type="checkbox"/>	2) Non-Personalised <input type="checkbox"/>
New Card <input type="checkbox"/>	Replacement Card <input type="checkbox"/> Renewal Card <input type="checkbox"/>
Customer CIF No. : <input type="text"/>	
Name of the Customer (In BLOCK Letters)	
<input type="text"/>	
Name to be Printed on Card (In case of customer wants personalised card)	
<input type="text"/> (Max 25 character)	
Address of the Customer :	
Residence Address	Office Address
<input type="text"/>	<input type="text"/>
Contact Details :	
Land line No. : <input type="text"/>	<input type="text"/>
Mobile No. : <input type="text"/>	<input type="text"/>
Email ID : <input type="text"/>	Date of Birth (ddmmyyyy) : <input type="text"/>

Account Details :

Account Type	Account No.
CA / SB	<input type="text"/>

Declaration :

I am aware of the Terms and Conditions governing the use of ATM card mentioned over leaf and I agree to abide by them. Bank can call on me at my above mentioned numbers in connection with ATM transactions.

Customer's Signature

(For Office use only)

Queue No.:

- Card No. has been issued to above mentioned customer
- Personalised card issue request has been sent to Head Office

Date : \_\_\_\_\_ Clerk : \_\_\_\_\_ Br. Manager \_\_\_\_\_

Name of the Customer :	(Counterfile for Customer)
Application date	Application No.
Account Type	Account No. :
Card No. / Reference No.:	
* Please bring this slip for collect ATM card / PIN Number.	Br. Manager

## Terms and conditions

### SPS Bank Bank RuPay Debit Card has been issued as per following terms and conditions:

- a) **Debits to Customer's Account:** The Bank has the authority of the Cardholder to debit the designated account of the Cardholder for all withdrawals and payments effected by the Cardholder by using the Card, as evidenced by the Bank's records, which will be conclusive and binding on the Cardholder. The Cardholder authorizes the Bank to debit the designated account with service charges (if any) notified by the Bank from time to time.
- b) **Transactions:** The transactions record generated by the ATM or POS will be binding on the Cardholder and it will be conclusive unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Cardholder.
- c) **Closing of Account:** The Cardholder wishing to close the designated account and surrender the RuPay Debit Card will give the Bank notice in writing and surrender the Card along with the notice.
- d) **Validity of Card:** SPS Bank Bank RuPay Debit Card will be valid for 5 years from the month and year of issue. The month and year of expiry is preprinted on the Card. The Card is valid through the last date of the month of expiry. But once the card is issued and if it is not found in the interest of Bank, the validity of the card may be terminated without giving any kind of notice.
- e) **Contact Centre:** For more information and help, the customer can contact nearest bank branch.
- f) **Specimen Signature of the Customer Must Tally:** The Cardholder shall sign the Card on the reverse as per the specimen signature given on the application form for the Card in the Bank's record.
- g) **Range of Services**  
**Statement of Account:** A Mini Statement of the account can be obtained at NFS ATM's.  
**Balance Enquiry:** The Cardholder can view the balance in the designated account and also obtain a transaction receipt indicating the balance.
- h) **Fees & Charges: (Domestic)** The Cardholder's account is liable to be debited with the following fees, if the transaction is made at ATMs More than Five transactions each including nonfinancial transactions for Debit account holders free during a month as per extant RBI instruction, thereafter, charges applicable as per RBI guidelines (subject to change).

### OTHER IMPORTANT CONDITIONS GOVERNING THE TRANSACTIONS:

- The RuPay Debit Card service is meant for use at ATM/POS etc against the balance already available in the designated account. It is the Cardholder's obligation to maintain sufficient balance in the designated account to meet withdrawals and service charges.
- Where the ATM is not running online, the transactions in the ATM will be accounted for on the same/next working day.
- The Bank at its discretion may amend the Terms and Conditions governing ATM services and this Card, which will be binding on the Cardholder.
- The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reason for the same.
- The Bank may at its discretion refuse any application for the Card without assigning any reason. Fees charged (if any) for the use of the Card are not refundable under any circumstances.
- The Bank has the right to withdraw the privileges attached to the Card and to call upon the Cardholder to surrender the Card through the ME, or their representatives or any other representative of the Bank without assigning any reason.
- Use of the Card shall be terminated without notice, upon the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from anyone of the joint account holders changing the operative clause, receipt of an attachment order from a competent court or revenue authority or Income tax department or from RBI due to violation of FEMA/ Exchange Control Regulations, or for other valid reasons or when the whereabouts of the Cardholder become unknown to the Bank due to any cause attributable to the Cardholder. The Bank is not responsible / liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein.
- The Bank is not responsible for the refusal by any ME to accept or Income tax department or honor the Card, nor shall it be responsible in any respect for the goods or services supplied to the Cardholder. The Cardholder shall handle or resolve all claims or disputes directly with such establishments and no claim by the Cardholder against the ME is subject to a set-off or counterclaim against the Bank. The Cardholder's account will be credited only on receipt of money from the ME or the acquirer.
- The Bank will not be responsible for furnishing original bills of the ME to the Cardholder.
- The Cardholder will collect from the ME the Cardholder's copy of the transaction receipt and will preserve the same for his/her personal record.
- The Bank at its discretion will approve/reject any Card transaction.
- A transaction put through by utilizing the Card at the ATM or POS terminal shall be binding on the customer.
- The Cardholder should not countermand an order which he has given by means of his Card.
- The Bank shall not be liable for any loss caused by a technical break-down of the payment system.
- The Card is the property of the Bank and will be returned by the Cardholder unconditionally and immediately to the Bank upon request by the Bank. The Bank reserves the right to cancel the Card and stop its operations unilaterally without assigning any reason. The decision of the Bank is final and binding on the Cardholder. The Card is nontransferable.