

j) The Bank shall have the right of set off and lien irrespective of any other lien or charge, present as well as future on the balances held in the cardholder's primary and/or secondary accounts or in any other account whether in single name or joint names to the extent of all outstanding dues, whatsoever, arising as a result of services extended to and/or used by the cardholder. The cardholder hereby authorizes the bank or its agent to recover all dues from any of the accounts of the cardholder with the bank.

k) The cardholder will in all circumstance accept & be responsible for transactions effected by the use of the card, whether authorized by the cardholder or not, and shall indemnify the Bank against any loss or damage caused by an unauthorized use of the card or related PIN, including any penal action arising there from on account of any violation of RBI guidelines or any other law being in force in India and/or any other country/state continent/territory wherever located in the world at the time, notwithstanding the termination of this agreement.

l) In case of joint account, where only one card is issued to a joint account holder, the other joint account holder/s shall expressly agree with and give consent on the application form or issue of the card. If more than one person sign or agree to be bound by these terms and conditions, the obligation of such persons hereunder will be joint and several and as the context may require. Any notice to any such person will be deemed as an effective notification to all such persons:-

I. In case any of the joint account holder/s gives "STOP OPERATION" instructions, no operations will be allowed on such Card account/s through the use of the Card.

Anyone or more joint account holders only in respect of such card accounts in which he/she is a joint account holder can give the 'Stop Payment' instructions.

II. All the joint account holders shall jointly instruct the Bank to revoke "Stop Payment Instructions".

m) The Cardholder is requested to note that the Card is valid up to the last day of the month/year indicated on the card. The renewed card shall be sent by the Bank before the expiry of the Card at the discretion of the bank, upon evaluation of the conduct of the account. The Bank reserves the sole right of renewing the card account on expiry. The cardholder undertakes to destroy the expired debit card by cutting it into several pieces.

n) The Cardholder is required to verify statement of account / get passbook of his Account updated from the branch where he is maintaining his Card Account at least once in a month.

1. ATM Facilities: Following facilities at CCU Bank ATMs pertaining to Card Account shall be offered at the sole discretion of the bank subject to the change from time to time, without prior notice.

i. Withdrawal of cash by the Cardholder from his card account up to a stipulated number of occasions limit during the cycle of 24 hours, as may be prescribed, by the Bank from time to time.

ii. Enquiry about the balances in the card accounts.

iii. Printing of Mini Statement of accounts.

iv. Change of PIN.

1. ATM USAGE:

a. The Card is accepted at NFS member bank's ATMs in India and ATMs showing RuPay logo.

b. The Bank will not be liable for any failure, due to technical problems or Force Majeure Events, to provide any service or to perform any obligation there under; nor for any delayed debits, if any, and the consequences thereof.

c. Bank will not be liable for any consequential or indirect loss or damage arising from or related to loss/use of the Card and/or related PIN, howsoever caused.

d. If the Card is lost or stolen, the Cardholder must report the loss to the Bank immediately for hot listing the Card. Though the loss or theft may be reported by means of the 24 hours Customer Service, at his own expenses, the Cardholder must confirm the same in writing to the Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.

These terms and conditions form an integral part of the ATM/Debit Card usage and the powers; authorizations conferred upon bank are irrevocable. The cardholder subscribes to & is bound by these terms & conditions immediately when he/she submits the application form for the CCU Bank RuPay debit cum ATM Card.



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RuPay ATM Cum Debit Card



Terms & Conditions governing The CCU Bank Debit cum ATM card

Important: By using the RuPay 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 Regulations 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 Account with Calicut Cooperative Urban Bank Ltd. (CCUB).

DEFINITIONS:

1. The "Bank", means The CCU Bank LTD, having license under Banking Regulation Act 1949(as applicable to co operative societies) which had come into force 1st March 1966 and registered under Kerala co operative Act and having its Head Office at Kozhikode, Kerala.
2. "Card" or "Debit-cum- ATM Card" or "Debit card" refers to the CCU Bank Card issued by the Bank to a Cardholder.
3. "Cardholder" means the approved Customer who has requested for the Card upon his/her undertaking to abide by the terms and conditions herein and who has been issued the Card and who is authorized/has the necessary mandate to hold and use the Card. Cardholder is referred to as "you", "your"/ " him" or similar pronouns and all reference to the card holder in the masculine gender will also include the feminine gender. Words in plural shall also mean and include those in singular and vice versa.
4. "Account(s)" means the Cardholder's Savings or Current Accounts that have been designated by the Bank to be eligible account(s) for valid operations of the Debit Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone / individually when there are more than one account holders/signatories.
5. "Technical Problem" include any problems and difficulties arising due to the power and electricity failure, computer errors, programming errors, software or hardware errors, computer breakdown, non-availability of Internet connections, communication problems between the Bank's server and ATM network, shutting down of the Bank's servers, no availability of links, corruption of the computer software, problems in ATM or any other service providers infrastructure and telecommunication network, problems in any other telecommunication network and any other technology related problems.

CCU Bank RuPay Debit cum ATM card is issued on the following terms and conditions:

1.Activation

a. The card sent to you needs to be activated at ATM prior to its use at any other device. The card can be activated through first utilization of the PIN for PIN change at any ATM.

b. PIN is a secret four-digit code number referred to as ATM-PIN, which is assigned by the bank to the cardholder. The Cardholder will be required to enter the PIN to avail ATM services using the card. Cardholder should ensure that the PIN mailed by the Bank is received in a sealed envelope without any tampering.

c. The cardholder is advised to change the PIN immediately through the relevant menu option in ATMs and he is also advice to keep changing the PIN at frequent intervals. If the Cardholder forgets the PIN, he shall apply to the Bank for the regeneration of the PIN. The Bank shall give the new PIN directly to the Cardholder. New PIN may be issued at the sole discretion of the Bank, upon request in writing and payment of requisite fee.

d. The Bank may from time to time, at its discretion , tie up with various agencies to offer various features on Debit Cards. All these features would be on best efforts basis only. The Bank does not guarantee or warranty the efficacy, efficiency, and usefulness of any of the products or services offered by any service providers /merchants/outlets/agencies.

Dispute, if any, would have to be taken up with the merchant/agency, etc directly and solely i.e. without involving the Bank in any manner.

2.CARD HOLDER'S OBLIGATIONS:

a) The issue and use of the card shall be subject to the rules and regulations in force from time to time as issued by CCU Bank and Reserve Bank of India.

b) The Card shall be valid only for transaction options, as permitted by the Bank from time to time in India, at The CCU Bank ATMs, ATMs of other NFS member banks and Point-of Sale swipe terminals at Merchant Establishments from time to time.

c) The Card is not transferable or assignable by the Cardholder under any circumstances.

d) The Card is and will be the property of The CCU Bank at all times and shall be returned to the Bank immediately upon Bank's request unconditionally. The Cardholder is requested to ensure that the identity of the Bank's officer is established before handing over the Card.

e) The Cardholder is required to sign the acknowledgment at the time of receipt of card as also to sign the Card immediately upon receipt. The Cardholder must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card in his personal possession and under his personal control at all times.

f) The PIN issued to the Cardholder for use with the Card or any numbers chosen by the Cardholder as a PIN shall be known only to the Cardholder and are for his personal use and are strictly confidential. A written record of the PIN 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, including the staff of the Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.

g) The Cardholder's account will be debited immediately except in case of technical delays or Force Majeure events with the amount of any withdrawal, transfer, valid charges and other transactions effected by the use of the Card. The Cardholder will maintain sufficient funds in the account to meet any such transactions and also shall not call in question the dates of transactions as appearing in his account even when they appear a few days later but within a reasonable period.

h) The Cardholder shall maintain, at all times, such minimum balance in his account as the Bank may decide from time to time, and the Bank may at its discretion, levy such penal or service charges as per Bank's rules from time to time and/or withdraw the Card Facility, if at any time the amount of balance falls short of the required minimum as aforesaid, without giving any further notice to the Cardholder and/or without incurring any liability of responsibility whatsoever by reason of such withdrawal.

I) The Cardholder should not use or attempt to use the Card without sufficient funds in the card account. In the event of payment/debit made in excess of the balance available in the Cardholder's card account/s for any reason whatsoever, the Cardholder undertakes to repay such overdrown amount together with the interest 18% p.a. or as applicable from time to time and charges that may be debited by the Bank within -3-days of such overdrown amount. This will be in addition to the cancellation of the card at the discretion of the Bank & for any other action which Bank may deem fit.

Accepted Conditions

Name Signature of Applicant