

## APPLICATION FORM FOR ATM-cum-DEBIT CARD

Thank you for applying for the Bhavasara Bank ATM-cum-Debit Card. To help us process your request quickly, please fill this form as per the instruction given below. If you have any queries, please check with your Branch Manager. We are committed to making your life simpler with the Bhavasara Bank ATM-cum-Debit Card. will be called as ATM card in this document.

### IMPORTANT INSTRUCTIONS:

Please fill the form in CAPITAL LETTERS only.

Complete all sections. Do not write outside the box provided.

Joint a/c. to be either or survivor / anyone or survivor. Sign the declaration.

### FULL NAME OF APPLICANT

TITLE	NAME
Name of the Applicant	

Name as you would like on the card (max.25 letters) including space (card will be issued on first applicant name only).

<b>Address for Correspondence</b>		Telephone No.	Residence No.	Mobile No.
		Email Id		

KYC Details attached. (Please mention document type and Number).

ID PROOF	
ADDRESS PROOF	

My designated account/s on which I require ATM Services:

MODE OF OEPRATION: SINGLE / E OR S / ANY ONE OR SUVIOUR / PROPRIETOR (for CA Account Only).

Primary Account    Savings ☐ or Current ☐ Branch Name

Savings / Current A/c No.

. Declaration: I am aware of the Terms and Conditions (overleaf) governing the use of the ATM-cum-Debit Card and agree to abide by them.

. The bank may call me at my residence / office in connection with my ATM transactions.

(To be signed by all account holders)

1 <sup>st</sup> Applicant Name		SIGNATURE	
2 <sup>nd</sup> Applicant Name		SIGNATURE	
3 <sup>rd</sup> Applicant Name		SIGNATURE	

## FOR OFFICE USE, ONLY

### BRANCH USE ONLY:

Application Received Date: \_\_\_\_\_ For Account No. \_\_\_\_\_

Cross verified KYC details with records online and in CBS, found correct. Customer has availed SMS Banking Vide Registration No. \_\_\_\_\_ and Date: \_\_\_\_\_. He/she is eligible / Not eligible for Bhavasara Bank ATM Card.

Clerk's Signature \_\_\_\_\_ Staff No. \_\_\_\_\_ dated \_\_\_\_\_

Branch Manger's Signature \_\_\_\_\_ Staff No. \_\_\_\_\_ dated \_\_\_\_\_

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### HO USE ONLY:

Application Received Date: \_\_\_\_\_ check and found all the information mentioned above is correct.

Card can be issued YES / NO.

YES

NO

Details entered into card management system for process on: \_\_\_\_\_

Clerk's Signature \_\_\_\_\_ Staff No. \_\_\_\_\_ dated \_\_\_\_\_

Branch Manger's Signature \_\_\_\_\_ Staff No. \_\_\_\_\_ dated \_\_\_\_\_

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### CARD DETAILS

Old ATM Card No. (for replacement cards only)				
New ATM Card No.		Received date _____	Staff No.	Signature
New PIN Details	Document No:	Received date _____	Staff No.	Signature
Card Sent to Branch:	on dated:	Sent to Branch by.	Staff No.	Signature

## TERMS & CONDITIONS.

The Terms and Conditions under which the ATM card has been issued are mentioned below for your guidance.

### 1. Terms Used here:

Bank Means Bhavasara Bank, Card Means ATM Card issued to Customer, Card holder means customer who has been issued ATD Card.

### 2. ATM-Account Eligibility:

- (i) A satisfactory conducted Saving or Current A/C's as approved by the bank to be eligible for Bhavasara ATM Card shall be referred to as "ATM Account".
- (ii) The cardholder shall give the reference of such accounts held by him/her in writing on the application form for the issue of Bhavasara ATM Card.
- (iii) A minor's account or an account in which a minor is a joint account holder, shall not be eligible for becoming ATM Account.
- (iv) An account operated under joint signatures shall not be eligible for becoming ATM Account.

### 3. Joint Accounts:

- (i) In case of joint accounts, (operated E or S, A or S) where only one card is issued in the name of first applicant, the other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue of Bhavasara ATM Card. And having signed on the application shall be, presumed to have consented, agreed and accepted the terms and conditions of Bhavasara ATM Card, and liable for all such transactions. If more than one person signs and agrees to be bound by terms and conditions, the obligations of such person there under shall be joint and several.

### 4. The Card:

- (i) The card is the property of the Bank and shall be returned unconditionally and immediately to the Bank upon request by the Bank.
- (ii) The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- (iii) The Card is non-transferable.
- (iv) It is sole responsibility of cardholder to preserve the card in good condition. Always ensure to keep Bhavasara ATM card safely in Plastic pouch to prevent any physical damage to magnetic strip and not expose it to magnetic fields, heat, water and dust any time. If the card is broken or unreadable it will be considered as invalid card and new card will be issued on receipt of application from the card holder along with surrender of such invalid card for cancellation.

### 5. The Pin

- (i) The card holder is initially allotted a computer generated 4-digit PIN (Personal identification Number) which will be in a secured and sealed PIN Mailer. The card holder is advised in his 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 BHAVASARA BANK / ICICI Bank ATMs. While selecting a PIN, the cardholder is advised to avoid a PIN which can be easily associated with him/her (e.g. Telephone number, date of birth etc.) Besides, the selected PIN value should not compromise of ....
  - a. A sequence from the associated account number
  - b. String of the same number
  - c. Historically significant dates.Please remember that an unauthorized person can access the ATM services on cardholder's account if he gains the card and the PIN. The card therefore, should remain in Card Holders possession and should not be handed over to anyone else. The card is issued on the condition that the Bank bears no liability for the unauthorized use of the 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.

### 6. Loss of card:

- (i) 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.
- (ii) Any financial loss arising out of unauthorized use of the Card till such time the Bank record the notice of loss of Card will be to the card holder's account.
- (iii) Fresh card will be issued in replacement of lost / damaged card at charge of Rs.200/-.

\_\_\_\_\_  
1<sup>st</sup> Applicant Signature.

\_\_\_\_\_  
2<sup>nd</sup> Applicant Signature.

\_\_\_\_\_  
3<sup>rd</sup> Applicant Signature.

**7. Debit to Customer's account:**

- (i) The Bank has the express authority to debit the designated account of the cardholder for all withdrawals / transfers effected using the Card as evidenced by Bank's records, which will be conclusive and binding on the Card Holder.
- (ii) The card holder expressly authorizes the Bank to debit the designated account with service charges from time to time.

**8. Transactions:**

- (i) 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 Holder's Deposits (cash and / or cheques etc.) and will be verified by two officials of the Bank and their account will be deemed to be correct. Errors will be notified to the Card Holder by Mail.
- (ii) Outstation cheques, drafts, dividend warrants etc, will normally be accepted on collection basis / immediate credits subject to Bank's existing terms and conditions governing such business.

**9. Closing of Accounts:**

- (i) The card holder wishing to close the designated account or surrender the ATM facility will give the Bank 10 working days' notice in writing and surrender the card along with the notice.

**10. Validity of Card:**

- (i) The card has no expiry date. Fresh card will be issued on expiry of old card, if any.

**11. Fees and Charges:**

- (i) All fees related to ATM cum Debit card facility as determined by the Bank from time to time shall be payable forthwith on issuance of card and recovered by debiting the cardholders account. In case of insufficient balance to debit account, Bank has full rights to stop the operation of ATM card and / or to cease account or Bank shall withdraw Bhavasara ATM Card facility.

**12. Over Draft:**

- (i) 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 then prevailing interest rate structure and Bank may stop ATM facility.

**13. Others:**

- (i) The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges.
- (ii) Where the ATM is not connected on-online to the customer's branch, the transaction in the ATM will be accounted for on the same day or next working day.
- (iii) The Bank at its absolute discretion may amend the Terms and conditions governing ATM services. Card Holder will be notified of such changes over Bank notice board or on Bank's website.

**14. Range of Services:**

**A. BHAVASARA BANK ATM CARDS (Networked ATMs)**

- (i) Fast Cash: Cash withdrawal of pre-specified amount (at present Rs.1000/-, Rs.2000/-, Rs.3000/- and Rs.5000/-) from a primary account to be designated by the Cardholder.
- (ii) Cash withdrawals: Cardholders may withdraw minimum of Rs.100/- and maximum of Rs.15000/- per day, subject to the daily limit fixed by the Branch. Any deviation in this regard may attract additional charges.
- (iii) Balance Enquiry: Cardholder can see the balance in his account linked to ATM card on the screen as well as obtained during the day mode.
- (iv) Statement of Account: A statement containing the last five transactions in the account can be obtained during the day mode.
- (v) Request to Bank for statement / Cheque Book: Statement / Cheque book will be issued after receipt of the request at the customer's branch.
- (vi) Change of PIN: Customers can change their PIN at any ICICI Bank ATM.

Note: 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.

\_\_\_\_\_  
1<sup>st</sup> Applicant Signature.

\_\_\_\_\_  
2<sup>nd</sup> Applicant Signature.

\_\_\_\_\_  
3<sup>rd</sup> Applicant Signature.

**CUSTOMER ACKNOWLEDGMENT**

Received the application for ATM card by \_\_\_\_\_ Inward No. \_\_\_\_\_

For Account Number \_\_\_\_\_ on \_\_\_\_\_ Receiving officer Signature \_\_\_\_\_