M.P.Rajya Sahakari Bank Mydt;

"Proudly Cooperative"

Application No.

Br.Code

E.C.Ledger Code

Application Form for Apex Bank ATM CARD for Individuals Please read instructions, terms & conditions over leaf, before filling up the form BRANCH NAME:- MAIN BRANCH, T.T.NAGAR, BHOPAL

Please fill this as per the instructions mention below to help us to process your request quickly. If you have any question. Please check with your Branch Manager. We are committed of making your life simpler with the Apex Bank ATM Card. 1. Name of the Primary Account Holder MR. Ms. (Surname First) .Name to be embossed on the card (Max.20 Characters) 2.Name of the 2nd Account Holder Ms .Name to be embossed on the card (Max.20 Characters) 3. Residential Address City 4. Official Address City Pin Residence Office Communication Required at Tel.No.(with STD Code) Resi. Off. Mobile No. 7. Date of Birth Primary account holder dd MM YYYY

	2nd account holder		
8.	Occupation Service Business Professional Student (Primary Account Holder) Self Employed Housewife Others		
9.	E-mail Address (If any)		
10.	Main account of the customer on which ATM Card service are required		
	Saving Current OD OD		
11	Add on Account details:		
	Saving Current OD OD		
12. *	2. Declaration I/We agree to abide by the terms and conditions governing use of ATM card from time to time The Bank may call me at my residence/ office in connection with my ATM transactions.		
1.	Primary A/C Holder Signature		

Thank you for applying for the Apex Bank ATM Card.

Instructions:

- 1.Please fill in the form in BLOCK LETTERS only. 2. Tick (J) appropriate column wherever required. 3.Multiply account should be in the same name and same capacity. Above accounts shall be linked only for
- 3. Multiply account should be in the same name and same capacity. Above accounts shall be linked only for the purpose of ATM transaction.

TERMS AND CONDITIONS

- 1. APEX BANK ATM card (hereinafter referred as card) means the card issued by the M.P.Rajya Sahakari Bank Mydt; Apex Bank (hereinafter referred as Bank), its successors and assigns to the applicant (hereinafter referred as cardholder) for effecting Cash withdrawal, Balance Enquiry and other permitted transactions through "Automated Teller Machines" (ATMs).
- 2. The cardholder must maintain a current/savings/overdraft account at the branch where application for the issue of the card is submitted. The designated account can be in joint names with 'either or survivor' or with 'former or survivor' mandate only. In case of 'Former or survivor' accounts card can be issued only to former. The card will not be issued to firms, HUFs, corporate bodies and NRE/NRO A/C's. This facility is not available if the operating instructions are jointly by all. ATM card shall not be issued to minor account and illiterate.
- 3. If more than one person signs or agrees to be bound by these terms and condition, the obligation of such persons hereunder will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one person will be deemed as affective notification to all such persons.
- 4. On issuance of card , the cardholder shall be intimated a four digit secret personal identification Number (PIN) Cardholder, in his own interest, may change the PIN to any other four-digit number, which is convenient for him to remember. Cardholders are advised not to have PIN in running series like 1111, or 1234 etc. as these numbers are not considered safe from security point of view. Under no circumstances shall the cardholder inform the PIN to any other person. Responsibility to ensure safety of the PIN is entirely that of the cardholder.
- 5. The cardholder shall in all circumstances be fully responsible for all the transactions processed by the use of the card, whether or not processed with cardholder's knowledge or by his/her authority express or implied. This facility is not available if the operating instructions are jointly by all.
- 6. The cardholder authorizes the bank to recover all dues (including charges, fees and taxes, if any) arising and becoming payable to bank as a result of use of card by cardholder through the ATM, from all or any of the accounts of the cardholder with the bank. In case the funds in the accounts of the cardholder are not sufficient to meet such dues, the bank shall be entitled to recover such dues from the cardholder, through due process of law.
- 7. Bank shall debit cardholders' account in respect of any of the debit transactions (Including Transaction fee if applicable) done through the ATM.
- 8. The card is not transferable.
- 9. The Bank will not be responsible for any misuse of the "Apex Bank" ATM cards, under any circumstances, the bank will not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributable ' (whether directly or indirectly) to any malfunctioning of the ATM or the card temporary insufficiency of funds a dispute or other circumstances beyond its control. The bank will not be liable for any consequential or indirect loss or damages, arising from or related to the use of the "Apex Bank" ATM Card. any statement issued by the ATM at the time of

deposit or withdrawal shall be conclusive unless verified otherwise by the bank. Any such verification shall likewise be final and binding.

- 10. The bank will not be responsible for any loss, either direct or indirect on account of the ATM malfunctioning/failure.
- 11. Transactions done prior to receipt of notice of loss/ theft or surrender/cancellation of the card by the bank shall be binding on the cardholder.
- 12. Cardholders may apply for replacement of card after reporting of loss/ theft of the card. Replacement of card shall be considered as the continuation of existing contract and shall be issued on payment of charges as decided by the bank from time to time.
- 13. The Bank reserves the rights to cancel the card and stop its operations anytime without assigning any reason giving any notice.
- 14. The card shall remain the property of the bank and shall be surrendered to bank on demand.
- 15. The bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the cardholder's account as may be necessary or appropriate in connection with its, participation in any Electronic Fund Transfer Network.
- 16. The bank may, in its absolute discretion amend or supplement any of these terms and conditions including limiting the amount of withdrawal or timing of the service without prior notice to the cardholder.
- 17. Closing of account; The card holder wishing to close the designated account or surrender the ATM facility will give the Bank 7 working days notice in writing and surrender the card along with the notice.
- 18. Validity of card:-cards are valid for 3 years from date of issue the card is valid till the last day of the month embossed on the card. Please note that the card if used after expiry it will be either retained or rejected by the ATM.
- 19. Maximum withdrawal allowed per day Rs.10000.00 (Rs.Ten thousand only) and minimum of Rs.100.00 (one hundred only) per day with a maximum of 3 transactions per day of 24 hours counting from 12.00 midnight, in multiples of Rs.100.00 or thereafter. Subject to the minimum balance in the account Cardholder's account will be debited for the withdrawal affected using A.T.M. The cardholder should keep sufficient fund in the account to meet any such transaction.
- 20. All authorization and powers conferred in these rules on the bank are irrevocable.
- 21. Any dispute arising out of the services provided shall be subject to jurisdiction of Bhopal court.

Declaration: I/We have read the above depicted terms & conditions from Sr. No 1 to 21 governing use of ATM CARD and accepted. I/We agree to abide by them.

Signature
Name

(FOR OFFICE USE ONLY)

IMPORTANT INSTRUCTIONS : (Please (\(\frac{1}{2} \)) in the appropriate box)					
Application Serial No					
Application registration No Date					
Customer I.D.		PHOTOGRAPH			
Mode of Operation	E or S Single Anyone F or S				
Card Issuing Branch Code Link Branch Code					
Issue Card Old ATM Card No New ATM Card No.	Yes No	 			
Staff Member	Yes No				
Place : Date :					
Verified details of accounts and signatures of the account holders/as given above Detailed Request for issue of APEX BANK ATM Card accepted. Request denied for the reason					
Authorised Officer		Branch Manager			
Place : Date	(Signature & Stamp)				