

APPLICATION FORM FOR ATM CARDS

Thank you for applying for the **SBI ATM Card**, To help us process your request quickly, please fill this form as per the instructions below. If you have any questions, please check with your Branch Manager. We are committed to make your life simpler with the **SBI ATM Card**.

Please fill the entire form in CAPITAL LETTERS only.										Leave one box space between each word. (Example)													
Complete all sections. Do not write outside the Joint a/c. to be either or Sign the declaration Joint account holders to	survivo	or / an	yone										D	Α	V	I	D		Р	A	U	L	
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(Br. Mgr's Signature & Stamp)

State Bank of India

TERMS & CONDITIONS

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

(a) TERMS USED HERE:

Bank means State Bank of India

Card means ATM Cards issued to Customer

Cardholder means customer who has been issued ATM Card.

(b) THE CARD

- The card is the Property of the Bank and shall be returned unconditionality and immediately to the Bank upon request by the Bank
- The bank reserves the right to cancel the card and stop the operations unilaterally without assigning any reason.
- · The Card is non-transferable.

(c) THE PIN

The Cardholder is initially allotted a computer generated 4 digit PIN (Personal Identification Number) which will be in a secured and sealed. PIN Mailer, The Cardholder is advised in his own interest to change this PIN to any other four digit number of his/her choice. For this purpose he associated with him/her (e.g. Telephone number, date of birth etc.,) Besides, the selected PIN value should not comprise:

- A sequence from the associated account numbers
- · String of the same number
- Historically significant dates
- Please remember that an unauthorised person can access the ATM services on card holder's account if the gains the card and
 the PIN. The card, therefore, should remain Cardholder's 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 unauthorised use of the Card. This responsibility is fully that of the
 Cardholder. Further the Bank will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(d) LOSS OF CARD

- The Cardholder 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.
- Any Financial loss arising out of unauthorised use of the Card till such time the Bank records the notice of loss of card will be to the cardholder's account.
- Fresh card will be issued in replacement of lost/damaged card at a charge of Rs.200/-.

(e) DEBIT TO CUSTOMERS ACCOUNT

- 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 Cardholder.
- The Cardholder expressly authorises the Bank to debit the designated account with service charges from time to time.

(f) TRANSACTIONS

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

(g) CLOSING OF ACCOUNTS

• The Cardholder wishing to close the designated account to surrender the ATM facility will give the bank 10 working days notice in writing and surrender the Card along with the notice.

(h) OTHERS

- 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 withdrawals and service charges.
- Where the ATM is not connected on-line to the customer's branch, the transactions in the ATM will be accounted for on the same day or next working day.
- The Bank at its absolute discretion may amend the Terms and Conditions governing ATM services. Cardholders will be notified of such Charges.

(i) RANGE OF SERVICES

- Fast Cash: Cash withdrawals of pre-specified amount (at present Rs. 1000/-, Rs. 2,000/-, Rs. 3000/-, Rs. 5,000/-) From a Primary account to be designated by the cardholder.
- Balance Enquiry: Cardholder can see the balance in his accounts linked to ATM Card on the screen as well as obtain a transaction receipt showing the balance.
- Statement of Account: A statement containing the past ten transactions in the account can be obtained.
- Deposits (Cash / Cheques) (not available at present): Cardholders are requested to deposit cash/cheque at the ATM located at the Branch where they maintain their account only after receipt at the Customer's Branch and realization thereof.
- Request to Bank for statement / cheque book: Statement / cheque book will be issued after receipt of the request at the customer's branch.
- Change of PIN: Customers can change their PIN at any Networked ATM.

Procedure for Notifying Lost Card: Customers should inform the branch which has issued the card in writing.

Note: The Bank reserves the right to introduce new facilities or remove existing facilities as the when warranted without assigning any reason for the same. However, cardholder will be duly advised.