

# RuPay PLATINUM-CARD

## Terms and Conditions of Usage

### a).KNOW YOUR CARD

The MGB RuPay Platinum Card is issued by Maharashtra Gramin Bank having its head office at Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Aurangabad near Disha\_Sankriti Society, Aurangabad-431136 with the following terms and conditions. The issue and use of the Card shall be subject to the rules regulations in force from time to time as issued by the RBI and our bank. Please read the terms and conditions given below carefully before using the card. These terms and conditions apply to all transactions involving use of the card. Please note that by using the debit card, for the first time at any ATM, the cardholder unconditionally accepts and will be bound by the said terms and conditions listed hereunder. The cardholder will also be bound by the rules and accepts the responsibility of ensuring compliance with all the relevant rules of Reserve Bank of India Regulations, National Payments Corporation of India, Exchange Control Regulations, and 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. The cardholder will also continue to remain bound by the terms and conditions of operation of the linked Savings or Current account with the Bank

### 1. DEFINITIONS

a. Account/s means Cardholder's savings and/or current/overdraft account designated by the Bank to be eligible account/s for operations through the use of the Card

b. Account Statement means a statement of account or the passbook issued by the Bank to a Cardholder setting out the transactions carried out and balance in the Account as on a given date, and any other information the Bank may deem fit to include

c. ATM means any Automated Teller Machine in India, whether of the Bank or of a specified Shared Network, at which, amongst others, the Cardholder can use his Card to access his funds in his Account held with the Bank.

d. The 'Bank' Means "Maharashtra Gramin Bank, having its Head Office at Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Aurangabad near Disha\_Sankriti Society, Aurangabad-431136

e.Card Means "Maharashtra Gramin Bank RuPay Platinum Card."

F Cardholder means a customer of the Bank to whom a Card has been issued and who is authorized to hold the Card.

g. Charge means a charge incurred by the Cardholder for purchase of goods or services on the Card or any other charge as may be included by the Bank from time to time.

h. Merchant Establishment (ME) means commercial establishments of any nature, wherever located, which honor the Card for transactions with them.

I.Merchant means any person who owns or manages or operates at Merchant Establishment

J. Personal Identification Number (PIN) is a four digit confidential number given to the Cardholder by the Bank, while issuing the card or later selected by him from time to time, which is used to identify the customer at an ATM or a PoS terminal for putting through transactions.

k. PoS Terminal means point of sale electronic terminal at ME in India capable of processing transactions and at which amongst others, the Cardholder can use his card to access Particulars in the application for a card for the purpose of card operations.

m. Shared Network means RuPay CARD Network,or any other networks like NFS or any other Bank's private network called by any name.

n. . Transaction means any instruction given by a cardholder by using his card directly or indirectly, to the Bank to effect some action on the account.

o. RuPay regulations means regulations issued by RuPay to its franchisee / member banks.

## **2. ELIGIBILITY:**

Savings account with cheque book facility/ current and overdraft account with individual capacity are eligible for issue of Cards. In case of joint accounts, only those accounts which can be operated by any account holder are eligible for issuance of card. Accounts operated by joint signature OR account of minor OR an account in which a minor is a joint account holder OR account opened with thumb impression, shall not be eligible for issue of cards.

## **3. VALIDITY:**

The Card is valid for use at ATMs of the Bank and approved ATMs of RuPay displaying the logo. The cards can also be used as one with PoS terminals in India displaying RuPay Logo. However, the Card is not valid for payment in foreign exchange. The Card is valid up to the last working day of the month and the year indicated on the Card. any time by a written notice to the Bank and returning the Card to the Bank cut into two pieces diagonally. The Cardholder shall be liable for all charges incurred on the card, The Bank shall be entitled to discontinue this facility at anytime by canceling the Card with or without assigning any reason whatsoever.

## **4. BANK'S RIGHT TO REFUSE RENEWAL TERMINATE CARD:**

The Bank may in its absolute discretion renew a card upon payment of prescribed charges. The Bank shall be entitled in its absolute discretion to refuse to issue/renew a Card to any Cardholder or withdraw the Card and or services thereby provided at any time the card facility with immediate effect upon the occurrence of any of the following events:

I. Failure to adhere of or comply with the terms and conditions herein set forth and also the terms and conditions that are applicable to cardholders account with the Bank.

II. In the event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank;

III. The Cardholder becoming the subject of any Bankruptcy, in solvency proceedings or proceedings of similar nature,

IV. Demise of the Cardholder

V. Reported lunacy / insanity / unsound mind of the Cardholder.

VI. if the Bank deems that the facility is being misused/improperly used in anyway.

VII. If any adverse report is received from any of the Banks/Branches in the network; The card shall promptly cut in half and returned to the Bank responsible for the security of the Card. He shall take all steps to keep the card safely. The Cardholder only has to suffer and bear the financial liability on the lost or stolen Card. Provided that the Cardholder has complied with the terms and conditions in all respects, a replacement card may be issued at the sole discretion of the Bank.

## **5. SURRENDER/ REPLACEMENT OF CARD**

Card broken/damaged while in use or other Wise or lost however; will be replaced at a cost decided by the Bank from time to time. A replacement card may, however; be issued at the Bank's discretion against (i) A fresh application and (ii) a suitable indemnity in case of a lost card or surrender of the card if it is broken or damaged as the case may be. Issuance of a replacement Card shall not amount to fresh contract. The Card issued to the Cardholder shall remain the property of the Bank and will be surrendered to the Bank, on request or in the event of the card is no longer required by the cardholder or if the services are withdrawn by the bank for any reason whatsoever. The Bank may, in its absolute discretion issue a replacement Card With a new PIN for any lost or stolen Card or a new PIN on the existing Card, or issue a renewal Card with a new or the same PIN on the same terms and conditions or such other terms other term & conditions as the Bank may Deem fit. Subject to the Foreign provisions, the Cardholder will not hold the Bank liable in case of improper / fraudulent / unauthorized / erroneous use of the Card or through a duplicate card and/or the PIN in event of the card falling in the hands of or through the PIN coming to the knowledge of any third party.

## **6. CARDHOLDERS RIGHT TO SURRENDER CARD:**

**a)** The Cardholder may discontinue this facility any time by a written notice to the Bank and returning the Card to the Bank cut into two pieces diagonally. The Cardholder shall be liable for all charges incurred on the card. The Bank shall be entitled to discontinue this facility at anytime by canceling the Card with or without assigning any reason whatsoever

**b)** BANK'S RIGHT TO REFUSE RENEWAL TERMINATE CARD:

The Bank may in its absolute discretion renew a card upon payment of prescribed charges. The Bank shall be entitled in its absolute discretion to refuse to issue/renew a Card to any Cardholder or withdraw the Card and/or services thereby provided at any time the card facility with immediate effect upon the occurrence of any of the following events:

- I. Failure to adhere to or comply with the terms and conditions herein set forth and also the terms and conditions that are applicable to cardholders' accounts with the Bank;
- II. In the event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank;
- III. The Cardholder becoming the subject of any Bankruptcy, in solvency proceedings or proceedings of similar nature;
- IV. Demise of the Cardholder
- V. Reported lunacy / insanity / unsound mind of the Cardholder.
- VI. If the Bank deems that the facility is being misused/improperly used in anyway.
- VII. If any adverse report is received from any of the Banks /Branches in the network, the card shall be made non operational in case of Primary account being made inoperative by the Bank. Notwithstanding termination of the ATM Card facility, the transactions already processed but reported to the card holders branch after the termination shall be put through the Cardholders Account.

## **7. TERMS OF USAGE**

- a. The card is not transferable and shall be used only by the Cardholder.
- b. The cardholder shall at all times ensure that the card is kept at a place, and shall under no circumstances whatsoever allow the Card to be used by any other individual. The card holder will sign on the reverse of the card in the signature panel immediately upon receipt of the card from the Bank.
- c. The card is the property of the Bank and must be returned to an authorized person of the bank on request or in the event of Cardholder no longer requiring the services. The cardholder shall ensure that the identity of the authorized person of the Bank is established before handing over his Card.
- d. The Cardholder will be responsible for all facilities granted by the Bank in respect of the Card and for all related charges.
- e. The type of Transaction offered on Shared Network ATMs may differ from those offered on the Bank's own network. The Bank will only support cash withdrawal and balance enquiry transactions at the ATMs belonging to Shared Networks, The Bank reserves the right to change the types of Transactions supported without any notice to the Cardholder.
- f. FAST CASH options in the ATM can be used for Primary account only.

## **8. MULTIPLE ACCOUNTS JOINT ACCOUNTS**

- a. The Cardholder agrees that in case he has multiple accounts with the Bank, the Bank shall have the right to decide the number of accounts which will have the Card facility on them.
- b. In case of Cards Linked to multiple Accounts Transactions at Shared Networks and Merchant establishments will be effected on the Primary Account. In case there are no funds in this Account, the Bank will not honor the transactions even if there are funds available in the other Accounts linked to the same card.
- c. Transfer of primary account or any change in operational mode thereof will not be allowed unless the Card is surrendered and dues, if any, against it are paid.
- d. The Bank will debit the Account linked to the Card for the value of all purchases of goods or services, cash, fees, charges and payment payable by the use of the Card.
- e. The Cardholder shall maintain at all times, in his Primary Account at the Bank the minimum deposit amount as applicable from time to time during the validity period of the Card, and the Bank may, at its discretion levy such penal or service charges as per Bank's rules from time to time, the amount of deposit falls or has fallen below the minimum amount of deposit as aforesaid, without giving any further notice to the Cardholder and/or without incurring any liability or responsibility whatsoever, by reason of such withdrawal.

f . The Cardholder or such card holder who is a joint account holder permitted to operate upon the joint account singly authorized the Bank to debit the account/s with the amount withdrawn and/or transfers effected by the use of the Card as per Bank's records. The Bank's record for transaction processed by the ATM machine or PoS terminal shall be binding on the entire account holder jointly and each severally. All fees/ charges related to the Card, as determined by the Bank, from time, will be recovered by debiting any of the Cardholder's accounts. In case any of the joint account holders desires to give stop payment /transaction instructions, in respect of operations of the Card, at least seven days clear prior notice, in writing, will have to be given to the Bank, so as to enable the Bank to inform all Banks / ATM centers participating in the Network and take steps in its discretion to carry out the instructions.

## **9. STATEMENTS AND RECORDS**

a. The Cardholder shall accept the Bank's record of the transactions as conclusive and binding for all purposes. The printed output that is produced at the time of operation of the ATMs is the record of the Cardholder's operations on the ATM and shall not be construed as the Bank's record for this purpose, Transactions conducted after the normal business hours, of the bank/branches would be reflected in the Banks books of accounts on the next business day. For the purpose of levy of charges/ interest etc., the actual date of transactions will be reckoned.

b. The Cardholder should inform the Bank in writing within 15 days from the date of transaction if any irregularities or discrepancies exist in the transactions / particulars of the Account, If the Bank does not receive any information to the contrary within 15 days, the Bank would assume that the Account Statement and the transactions recorded therein are correct.

c .To ensure the Cardholder's interest the Bank may record on camera or on videotape, at its own discretion, the access to and the presence of any person while availing the use of the Card facilities. All records maintained by the Bank, in Electronic or documentary form, of the instructions of the Cardholder and such other details, and all camera/video recording made as mentioned above, shall as against the Cardholder, be deemed to be conclusive evidence of such instructions and such other details

## **10. ATM USAGE**

a. At no time shall the Cardholder use or attempt to use the Card. (A) for withdrawal or transfer (within permitted limit) unless there are sufficient funds in the Accounts and/or (B) for withdrawal or transfer with intention to default payment of his cheque/s issued to other parties. In case an ATM/ or PoS terminal debit and clearing cheque are presented simultaneously in an account, the ATM/or PoS terminal debit " would be accorded first priority over the cheque and in the event of insufficient funds after ATM or PoS terminal debit, the cheque would be returned by the Bank. It will be the responsibility of the account holder to maintain sufficient funds for cheque and other transactions.

b. The Card is operable with the help of the confidential PIN at ATM locations. All Transactions conducted with use of the PIN will be the Cardholder's responsibility and he will abide by the record of the transactions as generated. When Card holder completes the transaction through an ATM, he can opt to receive a printed transaction record. The amount of available funds is shown on this ATM receipt when he uses his card.

c. There shall not be any signed receipts for deposits. Transactions of deposits shall be subject to verification by the Bank's officials or its designated persons, when the deposit envelopes are opened and cash/cheque (s) is/are verified. In case of any discrepancy whatsoever, the Bank's decision shall be final and binding upon the Customer. Deposit involving mutilated or soiled notes will be subject to final acceptance / reimbursement by R.B.I, as per their Note Refund Rules. Cheque will be accepted for collection only and the proceeds will not be available until they have been cleared any deposit of foreign currency or otherwise considered unacceptable will be returned. The Card holder's cost, risk and responsibility Collection and credit of proceeds of cheques is subject to the relevant provisions of the Negotiable instruments Act.

d. All transactions, in particular or deposit of cash and cheque, shall be subject to delay, due to transit period. The Bank shall not be responsible for any Cardholder due to such delays.

e. The Cardholder should retain the record of Transactions generated by the ATM with him

f. The Cardholder agrees that he will be allowed to withdraw cash up to a maximum of ₹50,000/- and make purchase up to a maximum of ₹ 100,000/-per day subject availability of clear balance in the Account(S) or any such maximum Withdrawals / purchase limits decided by the Bank from time to time. Any attempt to violate these limited would lead to withdrawing of his-Card facility. The Cardholder agrees not to attempt of withdraw/ purchase using the Card unless sufficient funds are available in the Account The onus of ensuring adequate Account balance is entirely on the Cardholder.

## **11. MERCHANTS LOCATIONS USAGE:**

a. The Card is acceptable at all MEs in India which display the logos of the Bank/RUPAYCARD and which have a PoS terminal. The Card is for electronic use only. The Cardholder must key in pin and sign Sales Slip whenever the Card is used at a Merchant Establishment and should retain his copy. The Bank at an additional charge may furnish copies of the Sales Slip as per RUPAY CARD rules is used at a Merchant Establishment and should retain his copy. The Bank at an additional charge may furnish copies of the Sales Slip as per RUPAY CARD rules upon card holders request within 30 days of transaction date. Any Sales Slip not personally signed by the cardholder, will be his liability. The amount of transaction is debited from the Primary Account linked to the Card immediately. The Card is operable with the help of the Cardholder's signature and the PIN at PoS terminals installed at Merchants locations depending on the functionality of the PoS terminal.

b. The Bank will not accept the responsibility for any dealing the Cardholder may have with a Merchants including but not limited to the supply of goods and services. Should the cardholder have any complaints concerning any Merchant establishment, the matter should be resolved by the Cardholder with the Merchant Establishment and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of this complaint immediately for action by the Bank as per RUPAY CARD rules

c. The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the cardholder's Account with the Transaction amount.

d. Any charge or other payment requisition received from an ME by Bank for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred of the ME for the amount and by the Cardholder using the Card referred to in that charge or other requisition except where the Card has been lost or stolen and such loss was duly reported to the police and intimated to the Bank in terms of clause 6(a) above.

e. If any cardholder claims that the card was used fraudulently, the burden of proof of fraud lies with the Cardholder, the Bank does not undertake any responsibility of any loss if incurred by the Cardholder on account of such fraudulent usage.

f. In case a cardholder wishes to cancel a completed transaction due to an error or on account of merchandise return, the earlier receipt must be cancelled by the Merchant, and a copy of the receipt for cancellation transaction must be retained by the Cardholder. Reversal/debits due to such Transactions will be processed manually. It is necessary for the cardholder to produce the sales receipts for the cancellation transaction for effecting the reversals.

g. The card should not be used for any mail order/phone order/ internet purchases and any such usage will be considered as un-authorized and the Cardholder will be solely responsible for all such transactions

## **12. EXCLUSION FROM LIABILITY**

a. Consideration of the Bank providing the Cardholder with the facility of the Card, the cardholder hereby agrees to indemnify and keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses damages, personal inquiry costs charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Cardholder the said facility of the card or by reason of the Bank's acting in good faith taking or refusing to take or omitting to take action on the cardholder's. Instruction and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Cardholder; breach or non-compliance of the rules, terms and conditions relating to the Card and the Account and/or fraud or dishonesty relating to any Transaction by the Cardholder or his employee or agents.

b. The Cardholder agrees to indemnify the Bank for any machine/mechanical error /failure. The Cardholder shall also indemnify the Bank fully against any loss on account of misplacement by the courier or loss-in-transit of the Card/PIN.

c. Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of: Any defect in quality of goods or services supplied by MEs.

- The refusal of any person to honor or accept a Card.
- The malfunction of any computer terminal, ATM or PoS terminal.
- Effecting Transaction instructions other than by a Cardholder.
- Handing over of the Card by the Bank. Cardholder to anybody other than the designated employees of the Bank at the Bank's premises.
- The exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date printed on its face, whether such demand and surrender is made and/or procured by the Bank or any person or computer terminal, ATM or PoS terminals.
- The exercise by the Bank of its right to terminate any Card.

- Any injury to the credit, character and reputation of the cardholder alleged to " Have been caused by the repossession of the card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Card.
- Any mis-statement, misrepresentation, error or omission in any detail disclosed by the Bank.

d. Except as otherwise required by Law, if the Bank receives any process summons, order injunction, execution decree, lien, information or notice which the Bank in good faith believes calls into question the Cardholder's ability, or the ability to someone purporting to be authorized by the cardholder, to transact on the card, the liability to the Cardholder or such other person, decline to allow the Cardholder to obtain any portion of his funds, or may pay such funds over an appropriate authority and take any other steps required by applicable law.

e. The Bank reserves the right to recover from the Cardholder's Account a reasonable service charge and any expenses it incurs, including but not limited to reasonable fees, due to legal action involving the Cardholder's Card

f. In case the account gets overdrawn due to any, reason, the Cardholder should provide enough funds to bring it in credit, for every occasion when the account is overdrawn, a flat fee is levied, in addition to the interest. The flat fee and interest shall be recovered at the rate determined by the Bank from time to time.

G In the event of an Account being over drawn due to Card Transaction, the Bank reserves the right to set off miss amount against any credit lying in any of the Cardholder's other accounts held singly or jointly without giving any notice, wherever applicable.

h. Nothing in these terms and conditions shall affect the Bank's right of set-off, transfer and appropriation of monies pursuant to any other agreement from time to time subsisting between the Bank and Cardholder. i. The details of applicable fees and charges for issuance /renewal usage of the Card is as" under:

- 1.Cash withdrawal at Bank's own ATMs (per withdrawal): 5 Free per month
- 2.Cash withdrawal/Balance enquiry at other Banks ATM (as perRBI Guidelines)
3. Transactions at railway counters (Transaction amount) + Rs. 10/- applicable taxes and surcharge
4. Transactions at petrol pumps (Transaction amount) + 2.5 % or Rs. 10/- whichever is higher applicable taxes and surcharge
5. Card reissuance upon loss, spoilage Rs. 150/-
6. Issuance of one additional card (as applicable at that time)
7. Issuance of more than one additional card (per card). (as applicable at that time) "Above charges are subject to change without any notice from time to time.

### **13. DISPUTES**

a. The Bank accepts no responsibility for refusal se by any Merchant Establishment to accept and/or honor the Card. In case of dispute pertaining to a Transaction with a Merchant Establishment, a sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence as between the Bank and the Cardholder as to the extent of liability incurred by the Cardholder and the Bank shall not be required to ensure that the Cardholder has duly received the goods purchased/to be purchased or has duly received the service availed/to be availed to the Cardholder's satisfaction.

b. A sales slip with the signature of the cardholder together with the card number noted thereon shall be conclusive evidence as between the Bank and the cardholder as to the extent of liability incurred by the cardholder The Bank shall make bonafide and reasonable efforts to resolve an aggrieved cardholder's disagreement with the charge indicated in the statement.

c. Within two months of receipt of the notice of disagreement, If after such effort, the Bank determines that the charge indicated is correct then it shall communicate the same to the cardholder along with details including a copy of the Sales Slips or payment requisition. Any dispute in respect of a shared network ATM transaction will be resolved as per regulations of the respective network. The Bank does not accept responsibility for any transactions the Cardholder may have on the shared networks should the cardholder have any complaints concerning any shared network ATM, the matter should be resolved by the Cardholder with the Shared Network, and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of the complaint immediately.

### **14. INSURANCE BENEFITS**

a. The Cardholder may, under the Card, be offered various insurance benefits from time to time by the Bank through a tie up with an insurance company. The Cardholder specifically acknowledges that he shall not hold the Bank responsible for any matter in arising out of or conjunction with such insurance cover, whether for or in respect of any deficiency or defect in

such insurance cover recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the insurance company.

b. The insurance company will be solely liable for settlement of the claim. Further the Cardholder also agrees that the Bank may at any time (in its sole discretion and without giving any notice thereof to the Cardholder or assigning any reason thereof) suspend, withdraw or cancel the benefit of such insurance cover, and there will be no binding obligation on the Bank to continue this benefit.

#### **15. MISCELLANEOUS**

a. The terms and conditions for use of the Card are as specified in this document and as amended by the Bank from time to time. The Cardholder shall be deemed to have unconditionally agreed to, and accepted these terms and conditions by signing the Card application form, or acknowledging receipt of the Card inviting, by signing on the reverse of the Card, or by performing a transaction with the Card or by requesting activation of the Card to the Bank or after 10 days having elapsed since the Card was dispatched to the on the record

b. These terms and conditions will be in addition to and not in derogation of the terms and conditions relating to any account of the Cardholder. The Bank may also make changes in the terms and conditions without notice, if it is considered that the changes are necessary to maintain or restore the security of the electronic system or equipment used for the Card Transactions and/or for any other reason whatsoever and the same shall be binding on the cardholder.

c. The Bank will not be responsible if the ATMs failed to function due to breakdown of power, communication line, and mechanical failure or for any reasons which are beyond its control.

#### **16. NOTIFICATION OF CHANGES**

a. The Bank has the absolute discretion to withdraw the Card and/or the services thereby provided or amend or supplement any of the above terms and condition at any time without prior notice to the Cardholder.

b. All authorizations and power conferred on the Bank are irrevocable.

#### **17. GOVERNING LAW**

a. The usage of the Card and the terms and conditions will be governed by the laws of India

b. The Cardholder undertakes to comply with the applicable laws and procedures while availing of and utilizing the Card, c. All disputes are subject to the jurisdiction of the competent courts in Aurangabad

#### **18, FORCE MAJEURE:**

The Bank will not be responsible nor shall it be liable to indemnify the Cardholder in the event of any loss or damage by the Cardholder due to any cause or reason, beyond the control of the Bank.

#### **19. Customer Assistance:**

1. In the event of loss / theft of the card, the occurrence must be reported to any office of MGB or to the Card Cell Phone 18001236230/18005327444 followed by written communication by Regd AD / Speed Post on Following address, within 24 hours along with a copy of FIR lodged with local police station as stated above. MGB RuPay Platinum Card Cell.

Chief Manager,IT

Head Office Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Aurangabad near Disha Sankriti Society, Aurangabad-431136

Dear Customer.

Heartiest congratulations! The most modern form of cash is now yours! Backed by Maharashtra Gramin Bank, launched in association with RuPay from NPCI, (Maharashtra Gramin Bank) RuPay Platinum Card optimizes convenience. So you can enjoy the convenience of anywhere every time banking tension free shopping. Transfer transactions at ATMs in India. The terms and conditions are mentioned in this manual. First usage of card at an ATM/ at any bank's ATM amounts to your acceptance of the Terms and Conditions. Your Maharashtra Gramin Bank RuPay Platinum card lets you conveniently access your account through ATMs as well as PoS terminals with Merchant establishment anywhere in India.

Welcome to Maharashtra Gramin Bank's new era banking! Looking forward to a long, fulfilling relationship

Chief Manager, IT

Head Office Plot no 42,Gut no 33,

Golwadi Village near Disha Sankriti Society

Tal-Dist-Aurangabad, Aurangabad-431136

#### **General Guidelines/Safety Tips:**

- Kindly read carefully the enclosed user's manual and instructions on the PIN mailer.
- Sign on the signature panel at the back of the card as soon as you receive it.
- Use your new card on an ATM immediately to change the system generated PIN.
- Please change your PIN to a new four digit number of your choice. Memorize it and destroy the PIN mailer. Preferably change it every quarter.
- Please keep your PIN secret and not to disclose it to anybody. Including a family member or your banker
- Please avoid taking help from any strangers in the ATM room.
- Never let anyone see you enter your PIN.
- Never write your PIN on your card.

#### **Taking care of your card:**

- Keep your card safely.
- The card must not be kept near a TV.
- Never leave your unattended.
- Store your card in a secure place where you will immediately its missing.
- Avoid scratching the magnetic stripe.
- Do not place two Cards with the magnetic stripes together
- Do not bend the card
- Keep your card away from direct sunlight

#### **Did you know:**

- You can get cash within 60 second from an ATM anywhere and at any time.
- You can check your account balance on ATM.
- You can print last few transactions of your account through ATM.
- Cash at PoS is allowed through this card.

#### **Using your Maharashtra Gramin Bank RuPay Platinum Card for Cash Withdrawals at ATMs**

Step1: Swipe your card horizontally or vertically with the magnetic strip facing the slot depending on the position on the access lock in the door at the ATM room

Step2: Insert your card into the ATM at the slot indicated, If the ATM is a dip card ATM, dip the slat and take it back, In case of motorized card reader card will be retained in the ATM till the transaction is completed

Step3: The card will prompt you to select the language in which you desire to interest.

Step4: Next the ATM will prompt you to key in the PIN, After the PIN is input, the ATM processes the information and if it is found correct, guides you step by step for conducting transactions

Step5: At this stage, options will appear on the screen and you can choose appropriate option amongst Fast Cash Withdrawal PIN Change, Balance Inquiry and Mini statement.



Step6: If you have no further transactions, please collect your Card. The card should be collected as soon as it is ejected (Within 30 seconds) in case of motorized Card reader ATMs, or else it will be retained by the ATM . In such an event, please Contact the ATM linked branch or card issuing Branch.

### **Important:-**

After receiving your card, please sign immediately on the signature panel on the reverse of your card to prevent any Misuse. The same PIN number used in ATM to withdraw money should be used at Merchant Establishments

### **Maharashtra Gramin Bank RuPay Platinum Card Tariff Sheet**

- Annual Fee: First Year Free
- Second Year as per policy, 5-transaction free (Financial and non-financials) on all banks ATM

### **Charges for using other Bank ATMs - SB\***

I. The first five transactions (includes both financial and non-financial transactions) in a calendar month free

I. Sixth transactions onwards:

a. Financial-Rs. 20.00 + GST

b. Non- Financial -Rs 10.00+ GST

Replacement of lost / broken card + PIN-Rs. 50/-

Transactions at Petrol Pumps & Railway counters-upto 1%

Regeneration of PIN- Rs. 50/-

### **Using your Maharashtra Gramin Bank RuPay Platinum Card at Merchant outlets:**

Step1: Present your Card to the merchant.

Step2: The merchant will swipe it at the PoS terminal and enter the amount of purchase

Step3: You will be presented the PIN pad, Key in your PIN

Step4: The terminal will process the transaction and charge slip will be printed.

Step5: Check the amount on the charge slip and sign on the merchant copy.

Step6: The merchant will return the customer copy of the charge slip and your card.

### **Know Your Maharashtra Gramin Bank RuPay Platinum Card:**

#### **Front Side of the Card:**

1. RuPay Card Number: This is your exclusive 16-digit card number. Please ensure to quote this number in all card related communications / correspondence.

2. Your Name: This is the Insta ATM card. No any personalize name printed on card

3. Validity: Card is valid up to last day of the month of the year indicated on the card.

4. RuPay Logo: This logo will be printed prominently on the card and any merchant establishment / ATM displaying this logo will accept your Debit Card in India.

#### **Add-on Card Facility:**

Joint Account Holders in the Primary Account Of the Cardholder shall be entitled to get Additional cards Add-on cards at the request of the account holders jointly, at an annual charge per card as prescribed by the bank, provided the operating instructions on the primary account allow for the account operations to be conducted singly by each of the joint account holders. Presently, there are no charges for Add-on cards.

#### **Back Side of the Card**

1.**Signature panel:** This is the space provided below magnetic stripe for authorized signature of the cardholder. Please sign on this panel in non-erasable black ink ball point pen immediately on receipt of your card. Your Signature On the card must tally with your specimen signature on bank's record and you must use the same signature while confirming the charge slips at merchant outlets

2. **Personal Identification Number (PIN):** This is a 4 digit secret number related to your card more frequently called / referred to as 'PIN', This PIN is required for use of your Card at ATMs as well as merchant Establishments (ME).PIN is to be memorized at all times as PoS transactions and ATM operations can be performed only after keying this secret PIN. This PIN is to be kept secret and strictly confidential as there is a possibility of misuse of card at ATM, in case, anybody else comes into possession of the card and knows the related PIN. The PN is to be used only with the card for which it is designed and it will not work with any other card of the cardholder

3. **Card Validation Code (CVD)** - This is the 3 digit code number specially derived for security purpose which will appear on the back side of your card. Please note down this number and preserve it safely for future reference

4. **Customer Service Number** - This is our toll-free Customer Service Centre number embossed on the card, available to you for any assistance.