APPLICATION FOR BARODA DEBIT CARD Bank of Baroda

Attach a passport size photo of Applicant/
Joint Holder

The Branch Manager Bank of Baroda

Branch Name:

| Dear Sir, | | | | | | |
|---|--|--|---|--|--|--|
| | to issue a New/Add-on/Repla | acement BARODA DE | BIT CARD to | | | |
| I/We am/are maintain | nt no. | at your branch. | | | | |
| 1. MY PERSONAL PARTIC | (Ple | (Please √ where applicable) | | | | |
| Name:(Title) (S SHORT NAME TO BE EM (Surname) Street: C Ph (Bus.): O | ncters only): | Sex: Male Female Male Female Date of Birth: / / (DD/MM/YYYY) Ph (Res.): Marital Status: | | | | |
| L. JOINT A/C HOLDER'S PA | RTICULARS ARE GIVEN BE | LOW: (Fil | l if applying for an add-on card) | | | |
| SHORT NAME TO BE EM (Surname) Street: C | urname) (First name) IBOSSED ON CARD (20 Chara (Given Na | acters only): mes) | Sex: | | | |
| Ph (Bus.): O | ccupation: Annu | al Income: F\$ | Marital Status: | | | |
| 3. ACCOUNT DETAILS: | | | | | | |
| Savings Bank Account No | | FNPF/Driver's Li | cense No: | | | |
| I/We have received, read an accept the said terms and coit's own discretion without a | nditions and to any changes & mo | ons governing the usage odifications made therein | of the debit card. I/We agree and from time to time by the Bank at ny/our debit card and agree not to | | | |
| (Applica | nt's Signature) | (Joint A/c Holder's | Signature) | | | |
| Date: / / (DD/MM/ | | | | | | |
| ************************************** | ************************************** | DEBIT CA | RD NO | | | |
| signature and particulars verified | I | Issuance of | DEBIT CARD authorized | | | |
| Signature of the Officer | _ * } . | Signati | ure of Branch Manager | | | |

BARODA DEBIT CARD TERMS AND CONDITIONS

- 1. The applicant (hereinafter called the Cardholder) must maintain a personal savings account at the branch of Bank of Baroda (hereinafter called Bank) to whom the application for the BARODA Debit Card (hereinafter called Debit Card) is submitted, which will be the designated account for all his/her ATM/*Merchant Terminal transactions. The designated account shall be in the individual name of the Cardholder, or joint account with operational instructions being "Either or Survivor" or "Anyone, Survivors or Survivor". None of the account holders should be a 'Minor'. Closure, transfer or any change in the Operational mode of the designated account will not be permitted unless the Debit Card is surrendered and dues, if any, against it are paid.
- The card is issued entirely at the risk of the customer and shall indemnify the Bank for any loss or damage howsoever caused resulting from the use of the card.
- (a)Transactions on ATM/*Merchant Terminal will be allowed to the extent of the permissible limit/balance in the account subject to the daily maximum limit.
 - (b) Cards issued from branch can be used only at the Bank of Baroda ATMs/ *ATMs of other banks and *Merchant Terminals for which the Cards have been issued. The Cardholder should ascertain the usability of the Debit Card from the branch.
- 4. The Bank shall debit the Cardholder's account with the amount withdrawn from any of the ATMs by the use of the Debit Card. The transaction record generated by the ATM and Bank's records thereof shall be deemed to be conclusive proof of the correctness of the transaction and binding unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Cardholder.
- 5. The Debit Card is issued on the basis that all the drawings will be covered by sufficient credit balances in the Card holder's account. It will be the Card holder's responsibility to ensure that sufficient funds are available to meet drawings by the use of this Card.
- The Bank reserves the right to limit amount which may be withdrawn by a Cardholder daily. The Bank also reserves its right to restrict the ATM to certain hours of the day, as notified from time to time.
- 7. The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of all transactions made with the Debit Card and shall stand indemnified by the Cardholder against such loss or damage.
- a) If the card is lost/stolen/misplaced or for any reason liable to misuse, the customer must immediately notify the issuing branch of the bank or the Manager (IT), Territory Office, 86-88 Marks St, Suva in writing.
 - b) If notification of the loss/stolen/misplaced is given orally it shall not take effect until confirmation in writing is received by the Bank and is acknowledged by the Bank in writing.
 - c) In the event of unauthorized use of the card prior to the receipt of the Bank's acknowledgement the customer will be responsible and liable for all financial and non-financial transactions that have taken place during the intervening period.
 - d) If the card is reported lost/ stolen/ misplaced and later on located or liable to misuse then the card must not subsequently be used. It must be cut in half and returned to the issuing branch of the bank for deactivation as per rule. Where the customer reported subsequent finding of the card and confirms to the Bank in writing that the relative PIN has not been compromised and requests the Bank in writing to re-activate the card, the Bank at its sole discretion may agree to re-activate the card within a reasonable time.
- All notifications and /or questions concerning the use of the Debit Card should be directed to the Manager of the Branch which issued the Debit Card to him/her and where the Cardholder maintains his / her account.
- O. The Bank reserves the right to refuse an application and to withdraw at any time, any or all rights and privileges pertaining to Debit Card, at its sole discretion. The Bank also reserves its right to terminate the usage of the ATM/*Merchant Terminal facility to the Cardholder in the event of the Cardholder not adhering strictly to the terms and conditions set out herein, or in the event of the death or insolvency or lunacy of the Cardholder or if the opinion of the Bank the ATM/ Merchant Terminal facility is used improperly, or for any other reason, not withstanding such termination of the ATM/ *Merchant Terminal facility, transactions already processed in the ATM/ *Merchant Terminal will be put through the designated account of the Cardholder.

*Availability of the facility to be notified later.

I have fully read the above terms and conditions and agree to abide by the same.

11. The Bank reserves the right to limit and alter from time to time the total cash sum withdrawal amount and number of transactions, which may be initiated by the customer during the day.

12. *In case the ATM is provided with the Cash/Cheque deposit facility, any cash deposited through the ATM will be subject to verification by the Bank, which shall be binding and conclusive for all purposes. Any cheque deposited through ATM shall be accepted for collection only. Third party cheques, if deposited, will not be processed and will be returned to the customer.

13. The Debit Card remains at all times, the property of the Bank.

- 14. The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction / failure of the Debit Card or the ATM/ Merchant Terminal, the temporary insufficiency of funds in such machine or otherwise howsoever.
- 15. At the time of issuance of the Debit Card, the Cardholder will be advised a secret personal identification number (PIN). The Cardholder should immediately on receipt of the card, change his PIN to a PIN of his choice by using the Card on the ATM. This new PIN should thereafter be used for all his ATM/ Merchant Terminal transactions until it is changed by him.
- 16. The Bank may levy interest, cost, charges and expenses in respect of usage of the ATM/ Merchant Terminal and Debit Card. The Cardholder agrees to pay the applicable charges levied by the Bank from time to time in this connection and also submit necessary indemnity/other documents as may be required by the Bank.
- 17. The Bank would levy penal rates of interest in all cases of unauthorized overdrafts in accounts on account of such drawings. This would be in addition to cancellation of the Card, at the discretion of the Bank and any other action which the Bank might deem fit.
- 18. The Cardholder authorises the Bank and/or its duly authorised agent to recover all dues from any of the accounts of the Cardholder with the Bank and/or to recover such dues from any of the accounts of the Cardholder with any other Bank or institution.
- 19. In the event of any dues remaining payable by the cardholder the same can also be recovered by the Bank from any other account or assets of the Cardholder with any Bank including after the demise of the Cardholder and the dues of the Cardholder shall operate as a charge on the account or asset of the Cardholder till realization.
- 20. * A Cardholder can use the Cash deposit facility of the ATM:
 - a) Only in the branch where the designated account of the Cardholder is held and;
 - b) Only for credit in the designated account assigned to the card. The Deposits made by the Cardholder in the designated accounts shall be subject to verification by the officials of the Bank which shall be binding and conclusive for all purposes. Any cheque deposited through ATM shall be accepted for collection only. Third party cheques, if deposited, will not be processed and will be returned to the customer.
 - c) In case of any discrepancy the amount entered by the Cardholder and actual amount of cheque or cash found in the envelope, the amount found and verified by the Bank shall be credited to the account. The decision of the Bank shall be final and binding. Drawings against the deposits made using the deposits module of the ATM will be allowed only after the account of the Cardholder is actually credited with the amount of the cash deposited or after clearance in case of cheques deposited.
- If the Cardholder wishes to stop the use of the Debit Card he/she gives a notice of 7 days to the Bank and surrender the Debit Card to the Bank.
- The Bank assumes no liability whatsoever if due to disruption in the working of the ATM/ Merchant Terminal system or otherwise, the Debit Card is not honoured.
- 23. The Cardholder agrees to the Bank disclosing in strict confidence to other institution, such information concerning the Cardholder's account as may be necessary or appropriate in connection with its participation in any electronic network.
- 24. All authorisations and powers conferred on the Bank are irrevocable.
- 25. The Bank reserves the right to amend or add to any of these rules.

These terms and conditions shall be construed and governed by the laws in force

| Signature: | | Da | te:/ | /_ | (D | D/MM/Y | YYY) | | | |
|-----------------|---|----|------|----|----|--------|------|--|--|--|
| Name: | | | | | | | | | | |
| Savings A/c No: | Τ | T | | | | | | | | |