



DURGAPUR STEEL PEOPLE'S CO-OPERATIVE BANK LTD.  
APPLICATION FORM FOR ATM CARD

DATE

Thank you for applying for the ATM Card. Please fill this form as per instruction given below.

**IMPORTANT INSTRUCTIONS**

Please fill the entire form in **CAPITAL LETTERS** only. Leave one box space between each word. If Joint Account, Please fill the form for first applicant. **ENSURE, THE APPLICATION IS ATTESTED BY CHIEF EXECUTIVE OF THE BANK.**

Tick One

☐ New ☐ Replacement

Name   
(Maximum 25 letters)

Father's / Husband's Name

Correspondence Address with PIN

Telephone No.

Mobile No.

Sex ☐ Male ☐ Female

Date of Birth

(Tick which is applicable)

My designated accounts on which I require ATM services

Savings Account No.

☐ Savings ☐ Current

(Tick which is applicable)

Current Account No.

Name of the Branch

Declaration : I am aware of the Terms and Conditions (overleaf) governing the use of the ATM Card and agree to abide by them  
The Bank may call me at my residence / office in connection with my ATM transactions.

(Applicant's Signature)

For Office Use Only

Customer ID

Applicant Serial No.

Date

(Signature Of C.E.)



# DURGAPUR STEEL PEOPLES' CO-OPERATIVE BANK LTD. ATM

## TERMS & CONDITION

The Terms & Conditions under which the ATM Card is issued are mentioned below for your guidance:

### (a) Terms Used here:

- Bank means Durgapur Steel Peoples Co-Op. Bank Ltd.
- Card means ATM Card issued to customer.
- Cardholder means customer who has been issued an ATM Card.

### (b) The Card

- The Card is the Property of the Bank and will be returned unconditionally and immediately to the Bank upon request by the Bank.
- The Bank reserves the right to cancel the Card and stop its operations unilaterally without assigning any reason.
- The Card is non-transferable.

### (c) The PIN

- The Card Holder is initially allotted computer generated 4 digit PIN (Personal Identification Number) which will be in a secured and sealed PIN matter. The Card Holder is advised in his own interest to change his PIN to any other four digit number of his/her choice. For his purpose he may use the PIN change option available at the DSP Co-op. Bank - ATM. Please remember your PIN carefully. Usage of a wrong PIN three times would invalidate our Card for the rest of the day. While selecting a PIN, The Cardholder is advised to avoid a PIN, which can be easily associated with him/her (eg. Telephone number, date of birth etc.) Besides the selected PIN value should not comprise:

- .... A sequence from the allocated 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 he gains the card and the PIN. The card, therefore, should remain in card Holder's Possession and should not be handed over to anyone else. This Card is issued on the condition that the Bank has no liability for the unauthorised use of the Card. This responsibility fully that of the Card Holder.

### (b) Loss of Card

- The Card Holder should immediately notify the ATM Branch from where he/she has obtained the Card. If the card is lost/stolen. The Card holder should change the Pin immediately if it is accidentally divulged. The Card Holder should also forward a copy of the FIR lodged with the police station concerned in case the card having been lost/stolen/misplaced has been reported.
- Any financial loss arising out of unauthorised use the lost card till such time the Bank records the notice of loss card will be to the Card Holder's account.
- Fresh Card will be issued in replacement of lost/damaged Card at a fee.

### (e) Debit to customer's account

- The Bank has the express authority to debit the designated account of the card holder for all withdrawals transfers effected using the Card as evidence by Bank's record which will be conclusive and binding on the Cardholder.
- The Cardholder expressly authorised the Bank to debit the designated account with service charges from time to time.

### (f) Transaction

- The Transaction record generated by the ATM will be conclusive and binding unless verified otherwise and corrected by the bank. The verified and corrected amount will be binding on the Card Holder.

### (g) Closing of Account

- The Card Holder willing to close the designated account or surrender the ATM facility will give the Bank 15 working days notice in writing and surrender the card along with the notice.

### (i) Others

- The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Card Holders obligation to maintain sufficient balances in the designated account to meet cash withdrawals and service charges.
- Where the ATM is not running on - line. 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 change.
- (j) **Range of Services**
- Cash withdrawal - Cardholders are requested to withdraw minimum of Rs. 100/- and maximum of Rs. 5000/- per transaction, subject to the daily limit of Rs. 5000/- Any deviation in this regard may attract additional Charges When the Branch is online withdrawal will also be subject to balance being available in the Customer's account
- Fast Cash withdrawals of Pre-specified amount (at present Rs. 500/- Rs. 1000/- Rs. 3000/- and Rs. 5000/- ) from a primary account to be designated by the Cardholder
- Balance Enquiry - Cardholder can view the balance in his accounts linked to the ATM and obtain a transaction receipt indicating the balance.
- Statement of Account A mini-statement containing the last 5 transactions can be obtained.
- Change of Personal Identification Number (PIN)

### Note :

The Bank reserves the right to introduce new facilities / curtail as and when warranted assigning any reason for the same

### FAMILIARIZING YOURSELF WITH YOUR DSP CO-OP. BANK ATM CARD

On the face of your DSP Co-Op. Bank ATM Card you will find:

- A) Your name : Please Check to see if your name appears correctly, if not please advise your Branch to arrange for correction.
  - (B) Your individual 16 digit ATM Card Number
  - (C) Valid Three : The date after which your Card needs to be renewed Your Card is valid from the day you receive ITN up including the last day of the month indicated on your Card.
- On the Reverse of your DSP Co-Op. Bank ATM Card you will find
- D) The Magnetic Strip, which contain encoded information.
  - E) The Signature Pencil on which you must sign as soon you get your Card This identifies the Card as your DSP Co-Op. Bank ATM Card.

### CARING FOR YOUR ATM CARD

- The Bank magnetic strip on the Bank of your DSP Co-Op. Bank ATM card contains information about your card and needs special handling. Do not keep your card in an area where there is a continuous magnetic field, such as on top of your TV Set or near any electronic appliances.
- Avoid scratching the magnetic strip.
- Do not place two Cards with the magnetic strips together.
- Do not bend the Card.
- Keep your Card away from heat and direct sunlight these simple precautions will help protect the important information stored on the magnetic strip and reduce problems in using your Card.

CA / SB A/c. No. ....

Authorised Officer