

## Terms and Conditions

### RuPay DEBIT CARD

#### 1. DEFINITIONS:

- "ATM" stands for an automated teller machine or card operated machine or device whether belonging to TJSB Bank or of any other bank on a shared network, where customer can use his/her Card to access funds from the Account/s held with the TJSB bank.
- "Account/s" means Cardholder's savings and/or current account designated by the Bank to be eligible account/s for operations through the use of the Card.
- Account Statement means a statement of account or the passbook issued by the Bank to 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.
- "Add on Card" stands for Supplementary Card issued to the Account
- "Bank" means TJSB SAHAKARI BANK LTD. TJSB House, Plot No. B-5, Road No. 2, Wagle Estate, Thane (W) - 400604.
- "Debit Card" stands for a physical or virtual instrument containing means of identification linked to Saving / Current Accounts which can be used to withdraw cash, make online payments, do POS Terminal / QR Code transactions, Fund Transfer, etc. subject to prescribed Terms and Conditions (issued by TJSB Sahakari Bank Ltd. in this case).
- "Cardholder" stands for a person to whom a card is issued or once who is authorized to use an issued card
- "Card Issuer" stands for Banks which issues Debit Card
- "CASA" stands for and includes both Current Account and Savings Account or any of them.
- "Card-Not-Present Transaction" stands for a Transaction effected in a merchant environment where the Card Member and the Card are not physically present at the time of usage. Typical Card-Not-Present transactions include but are not limited to internet-based transactions, mail, telephone or facsimile orders or reservations or recurring payments. All transaction for the Digital Card shall be Card-not-present Transactions.
- "Card Limit" stands for the maximum permissible limit prescribed by the Bank/Regulatory authority in a day for all cash withdrawals and/or online and/or any other Transaction which customer may effect through a Card on any one day or per transaction.
- "Card Transaction" stands for any payment made or any amount charged for any goods, services and/or other benefits by, through or from the use of the Card for the payment.
- "Cash Recycler Machine (CRM)" stands for an automated machine or device belonging to TJSB Bank acting as an ATM or similar device, where customer can deposit cash in the account held with TJSB Bank or any other bank on a shared network and withdraw cash by using card from the Account/s held with the TJSB bank or any other bank on a shared network.
- "Cash@POS" stands for an facility through which debit card issued in India can withdraw cash by swiping debit card on "Point of Sale Machine"

- “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 / specified shared network / regulatory authority from time to time.
- “Contactless transaction” stands for a faster way to pay though Debit Card upto certain amount without dipping card into POS machine and simply waving or tapping the card on POS machine (having such capabilities) without entering PIN
- “E-Com” stands for E-Commerce i.e. payment transactions initiated over internet
- “EMV” stands for Europay, MasterCard, VISA.
- “Form Factor” stands for physical or virtual instrument that can be used in place of card to undertake payments / banking transactions.
- “Green PIN” stands for instant PIN generation / regeneration process available for Debit Card through “ATM Machine” through “OTP” received on Card Holders registered mobile number
- "Information" stands for information regarding the money or other relevant particulars relating to customer, or any User, or the Account or any Transaction.
- "International Transactions" refers to the transactions performed by customer through the Card outside India, Nepal and Bhutan.
- “Merchant Establishment” (ME) means commercial establishments of any nature, wherever located, which honor the Card for transactions with them.
- “Merchant” means any person who owns or manages or operates at Merchant establishment.
- “Most important Terms and Conditions” (MITC) stands for set of conditions for the usage of Debit Cards and defining responsibility & liabilities of Card Issuer and the Card Holder.
- “JCB” stands for Japan Credit Bureau, a card company based in Tokyo, Japan and having strategic alliance with other card issuing schemes of other countries.
- “OTP” stands for One Time Password, an automatically generated numeric or alphanumeric string of characters that authenticates the customer for a single transaction.
- "PIN" stands for a card Personal Identification Number generated by the user in the Mobile Banking app or bank’s ATM in relation to the use of the Card and/or access of Electronic Services.
- “Prepaid Card” stands for Prepaid Payment Instrument as defined in a Master Direction on Prepaid Payment Instruments
- “Principal Cardholder” stands for Customer who has been issued Card by Card Issuer and on whom name the account has been opened.
- “Primary Account” means the first account in the Accounts Particulars in the application for a card for the purpose for card operations.
- "Point of Sale/POS Transactions” stands for transactions initiated at Merchants' point of sale terminals.
- “Re-carding” stands a process where cards getting expired on the basis of date are re-issued with another card having fresh validity.

- “RuPay regulation” means regulations issued by RBI / NPCI / RuPay to its franchise / member banks.
  - “Shared Network” means RUPAY CARD networks, or any other networks like NFS or any other Bank’s private network called by any name.
  - "Transaction" stands for any transaction or instruction effected or issued, or purported to be effected or issued, by customer through the Card and/or Electronic Services.
  - “Unsolicited Card” stands for card issued without a specific written or digital request or an application from the account holder
  - “2FA” stands for two factor authentication where User needs two different types of information for establishing access to certain computer systems
2. ELIGIBILITY:
- Saving accounts with cheque book facility / Current accounts in individual capacity are eligible to issue of Card. In case of joint accounts, only such accounts as are permitted to be operated upon singly shall be eligible for issuance of card or as per Bank’s policy.
3. VALIDITY:
- The Card is valid for use at ATMs of the Bank, 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
4. PERSONAL IDENTIFICATION NUMBER (PIN):
- To enable the cardholder to use the card, a personal Identification number (PIN) will initially be generated through “Generate Pin” option on any of the TJSB ATM using "OTP" to your registered mobile number. Pin (if any) is issued to the Customer, the cardholder shall ensure that the PIN received by him/her is in a sealed condition and will change the same to the PIN of his/her choice by using the card at any of the ATM of the Bank. The changed PIN should be used by the Cardholder for all his future transactions till he changes the PIN again. Under any circumstances the Cardholder should not disclose his PIN to anyone including a joint account holder and the Bank. The cardholder shall be solely responsible for the consequences arising out of disclosure of his PIN including any unauthorized use of the card. Any instruction given by means of the card and the PIN, whether in conjunction or independently shall be deemed to the instructions given by the Cardholder, and the Bank shall be entitled to assume that those instructions are given by the Cardholder.
5. LOST OR STOLEN CARDS:
- Facility of card Hot Marking by miss call on – 9222892228
  - Card Hot Mark Facility through Toll Free No – 1800223466, 18002663466

- If a Card is lost or stolen, the Cardholder must file report with the local police and send a copy of the same to the Bank. The Cardholder will be liable for all charges incurred on the Card until the Card is block permanently / cancelled. The Cardholder may report a Card loss over the telephone or by way of written communication by email to his branch of the Bank or designated agency. The Bank upon adequate verification will temporarily suspend the Card, and will subsequently block / cancel the card during working hours on a working day following the receipt of such intimation.
- Once a Card is reported lost or stolen and is subsequently found, the same should be 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 till the card is block permanently by the customer. Replacement card may be issued at the sole discretion of the Bank, upon customer's written request, provided that the Cardholder has complied with the terms and conditions in all respects.

#### 6. SURRENDER/ REPLACEMENT OF CARD:

- Card broken/damaged while in use or otherwise 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 a fresh application and a suitable indemnity in the case of a lost Card or surrender of the Card, if it is broken/damaged as the case may be. Issuance of a replacement Card shall not amount to fresh connect.
- The Card issued to the Cardholder shall remain the property of the Bank and will be surrendered to the Bank, on the request or in the event the card is no longer required by the Cardholder. The Cardholder shall return the Card to the Bank for cancellation in the event the services are 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 direction issue a replacement card/PIN, issue a new card/PIN for any lost or stolen card or an additional card/PIN on the existing card, or issue a renewal card/PIN with a new or the same card on the same terms and conditions or such other terms and conditions as the bank may deem fit. Subject to the forgoing 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 the event of the Card falling in the hands of or through the PIN coming to the knowledge of any third party.

#### 7. CARDHOLDER'S RIGHT TO SURRENDER CARD:

- The Cardholder may discontinue this facility any time by a written request 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 cancelling the Card with or without assigning any reason whatsoever.
- If the Cardholder desires to close the Primary Account or even otherwise decides to terminate the use of the Card facility, he shall give the Bank not less than two working days' notice in writing and immediately surrender the Card to the Bank and obtain a valid receipt thereof.

8. BANK'S RIGHT TO SUSPEND / 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 Bank shall terminate the Card facility with immediate effect upon the occurrence of any of the following events.
- Cards without any single transaction in previous 6 months will be Auto suspended by Bank as a measure of precaution. Customer / Card Holder can directly visit TJSB ATM, generate Green PIN and can reactivate the Card for Card Present Transactions (ATM, POS and Cash@POS) at their own
- Inactive Cards i.e., Cards without any single transaction in previous 12 months will be Temporarily Hot Marked by Bank.
- Failure to adhere to or comply with the terms and conditions herein set forth and also the terms and conditions that are applicable to Cardholder's accounts with the Bank.
- In the event of default under any agreement commitment (contingent or otherwise) entered into with the Bank.
- The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of similar nature.
- Demise of the Cardholder.
- Reported lunacy / insanity / unsound mind of the Cardholder.
- If the Bank deems that the facility is being misused / improperly used in anyway.
- 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. Non withstanding termination of the ATM Card facility, the transactions already processed but reported to the Cardholder's branch after the termination shall be put through the Cardholder's Account.

9. TERMS OF USAGE:

- The Card is not transferable and shall be used only by the Cardholder.
- The Cardholder shall at all times ensure that the Card is kept at a safe place, and shall under no circumstances whatsoever allow the Card to be used by any other individual. The Cardholder will sign on the reverse of the card in the signature panel immediately upon receipt of the card from the Bank.
- The Card is the property of the Bank and must be returned after cutting the same diagonally into two pieces 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.
- The Cardholder will be responsible for all facilities granted by the Bank in respect of the Card and for all related charges.

- 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.
- FAST CASH options in the ATM can be used for Primary account only.

#### 10. MULTIPLE ACCOUNTS / JOINTACCOUNTS:

- 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.
- In case of the Cards linked to multiple Accounts, Transactions at Shared Networks and Merchant establishments will be effected on the Primary Account only. 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.
- 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.
- The Bank will debit the Accounts linked to the Card for the value of all purchases of goods or services, cash, fees, charges and payments payable by the use of the Card.
- 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 or withdraw the Card facility, if at any time, the amount of deposit falls or he 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.
- 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 accounts with the amount withdrawn and /or transfers effected by the use of the Card, as per Bank's records. The Bank's record for the transaction processed by the ATM machine or POS terminal shall be binding on all the account holders jointly and each severally. All fees/charges related to the Card, as determined by the Bank, from time to time, will be recovered by debiting any of the Cardholder's accounts. In case any of the joint account holder desires to give stop payment transaction instructions, in respect of operations of the Card, at least seven working 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.

#### 11. STATEMENTS AND RECORDS:

- The Cardholder shall accept the Bank's record of the transactions as conclusive and bindings for all purposes. The printed output that is produced at the time of operation of the ATM 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 Bank statement of accounts on the next business



day. For the purpose of levy of charges/interest etc., the actual date of transactions will be reckoned.

- The Cardholder should inform the Bank in writing within 7 working 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 7 working days, the Bank would assume the Account Statement and the Transactions recorded therein are correct.
- To ensure the Cardholder's interest, the Bank may record the camera or on it's any recording hardware, 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.

## 12. ATM USAGE:

- 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.
- The Card can be operated 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 transaction as generated. When the Cardholder completes a transaction/s 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.
- There shall not be any signed receipts for deposits. Transactions of cash deposits shall be subject to verification, by the Bank's officials or its designated persons, in case of any discrepancy whatsoever, the Bank's decision shall be final and binding upon the Customer. Cash Deposit involving mutilated or soiled notes will be subject to final acceptance / reimbursement by R.B.I. as per their Note Refund Rules.
- All transactions, in particular deposit of cash and cheques, shall be subject to delay, due to transit period. The Bank shall not be responsible for any loss or damage or inconvenience caused to the Cardholder due to such delays. The Cardholder should retain the record of Transactions generated by the ATM with him.
- The Cardholder agrees that he will be allowed to withdraw cash and / or make purchase up to the per day limit mentioned in the welcome letter subject to availability of clear balance in the account (s) or any such maximum withdrawal / purchase limits decided by the Bank from time to time. Any attempt to violate these limits would lead to withdrawing of his card facility. The Cardholder agrees not to attempt to withdraw / purchase using the card unless sufficient

funds are available in the Account. The responsibility of the ensuring adequate Account balance is entirely on the Cardholder.

### 13. MERCHANT LOCATION USAGE:

- The Card is acceptable at all Merchant Establishment in India and abroad which display the logos of the Bank/ RUPAY CARD and which have a POS terminal. The Card is for electronic use only. The Cardholder must key in pin and sign a 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 NPCI / RUPAY CARD rules upon card holders, request within 30 days of transaction date, Any Sales Slip not personally signed by the Cardholder, but which can be proved as being authorized by the Cardholder, will be his liability. The amount of the transaction is debited from the Primary Account linked to the Card immediately. The Card is operable with the help of the Card Holder's signature and the PIN at POS terminals installed at Merchant location depending on the functionality of the POS terminal.
- The Bank will not accept responsibility for any dealing the Cardholder may have with the Merchant 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 NPCI /RUPAY CARD rules.
- The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the Cardholder's Account with the Transaction amount.
- Any charge or other payment requisition received from an Merchant Establishment by the Bank for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred of the Merchant Establishment 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.
- 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.
- In case a Cardholder wishes to cancel a completed transaction due to an error or on account of merchandise return, the earlier sales 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.
- The card should not be used for any mail order/phone order/ internet purchases and any such usage will be considered as unauthorized and the Cardholder will be solely responsible for all such transactions.



#### 14. EXCLUSION FROM LIABILITY:

- 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, proceeding, 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 and taking or refusing to take or omitting to take action on the Cardholder's Instructions and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Cardholder, breach or noncompliance of the rules, terms and conditions relating to the Card and Account and/or fraud or dishonesty relating to any transaction by the Cardholder or his employee or agents.
- The Cardholder agrees to indemnify the Bank for any machine / mechanical error / infrastructure 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.
- 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.
  - Handover 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 misstatement, misrepresentation, error or omission in any detail disclosed by the Bank.
- 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 of 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 to an appropriate authority and take any other steps required by applicable law.

- The Bank reserves the right to recover from the Cardholder's Account a reasonable service charge and any expenses in incurs, including but not limited to reasonable legal fees, due to legal action involving the Cardholder's Card.
- 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.
- In the event of an Account being over drawn due to Card Transaction, the Bank reserves the right to set off overdrawn amount against any credit lying in any of the Cardholder's other accounts held singly or jointly without giving any notice, wherever applicable.
- 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.

15. DISPUTES:

- The Bank accepts no responsibility for refusal 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 Card holder's satisfaction.
- A sales slip with/ without the signature of the Cardholder together with the card number in masking, 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.
- 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 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.
- Reversal TAT for \* Unsuccessful / Failed Card Transactions –  
Bank shall reverse Unsuccessful Card Transactions (ATM, POS, E-Com, Cash@POS) in 5 Calendar days (As per current Regulations) in Card Holders / Customers Account. In case of Unsuccessful / Failed Transactions, Bank shall Credit Penalty of Rs.100/- per to Customers Account beyond TAT Period i.e. T + 5 days

<b>PARTICULARS</b>	<b>TAT PERIOD</b>	<b>Example Txn Date = 1<sup>st</sup> Jan 2022</b>
Chargeback Raise	90 Days from Transaction Date	31st March 2022
Chargeback Acceptance & Representment	30 Days from Chargeback Raise	30th April 2022
Pre-Arbitration Raise	30 Days from Chargeback Representment	29th May 2022
Pre-Arbitration Acceptance & Decline	30 Days from Pre-Arbitration Raise	28th June 2022
Good Faith Raise	30 days from Pre-Arbitration Decline	27th July 2022
Good Faith Acceptance & Decline	120 Days from Good Faith Raise	24th November 2022

\*Unsuccessful / Failed / Disputed Transactions will be categorised as per NPCI Reports Banks Customer Protection for Limiting Liability of Customers of Co-operative Banks in Unauthorised Electronic Banking Transactions is as under,

<b>Liability burden</b>	<b>Brief Explanation</b>	<b>Case</b>
(a) Zero Liability of the customer	The customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events,	(i) Contributory fraud/ negligence/ deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
		(ii) Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the Bank regarding the unauthorised transaction.
(b) Limited Liability of the Customer	The customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:	(i) In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, accepts or visits unauthenticated link forwarded by fraudulent person, the customer shall bear the entire loss until he/she reports the unauthorised transaction to the Bank #. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank.
		(ii) In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and the customer notifies the bank of such a

		transaction within four to seven working days of receiving a communication of the transaction, the per transaction liability of the customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower.
(c) Complete Liability of the Customer	The customer is fully liable for the loss occurring due to unauthorized transactions in the following cases:	Customer shall bear the entire loss in cases where the loss is due to negligence by the customer, e.g. where the customer has shared payment credentials or Account / Transaction details, viz. Internet Banking user Id & PIN, Debit Card PIN/ OTP or due to improper protection on customer devices like mobile / laptop / desktop leading to malware / Trojan or Phishing / Vishing attack, or any unauthenticated link. This could also be due to SIM deactivation by the fraudster. Under such situations, the customer shall bear the entire loss until the customer reports unauthorized transaction to the Bank.
		In cases where the responsibility for unauthorized electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when there is a delay on the part of the customer in reporting to the Bank beyond seven working days, the customer would be completely liable for all such transactions.
		Customer shall regularly update his /her registered contact details as soon as such details are changed. Bank shall only reach out to customer at the last known email/ mobile number. Any failure of customer to update the Bank with changes shall be considered as customer negligence. Any unauthorized transaction arising out of this delay shall be treated as customer liability.

- Customer’s Liability in case of fraudulent transaction –

<b>Time taken to report the fraudulent transaction from the date of receiving the communication</b>	<b>Customer’s liability (₹)</b>
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned as Below, whichever is lower
Type of Account	Maximum Liability
Basic Saving Accounts	5000
Saving accounts	10000
Current Account	25000
Beyond 7 working days	MD & CEO and / or Chief General Manager are empowered to determine on case-to-case basis.

16. INSURANCE BENEFITS:

- 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 arising out of or in 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.
- 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.

17. MISCELLANEOUS:

- 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, or 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 on the address of the cardholder on banks record.
- 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.

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

**18. NOTIFICATION OF CHANGES:**

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

**19. GOVERNING LAW:**

- The usage of the Card and the terms and conditions will be governed by the laws of India.
- The Cardholder undertakes to comply with the applicable laws and procedures while availing of and utilizing the Card.
- All disputes are subject to the jurisdiction of the competent courts in Thane.

**20. 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 suffered by the Cardholder due to any cause or reason, beyond the control of the Bank.

**21. CONTACT LESS RUPAY DEBIT CARD:**

- It is a regular Debit Card, having facility of contactless online transactions up to certain amount. Contactless card transactions are similar to regular POS transactions but the same does not require second factor of authentication i.e. PIN up to certain amount. Currently the limit is Rs.5000/- per RBI guidelines. Such transactions are processed through Merchant's Contactless POS machine and Validate by Bank.
- Contactless transactions are intended for facilitating small value transactions in a faster way such as payments like Bus & Metro tickets, Toll payments, Parking Charges, small amount vender payments etc. There are no additional charges for POS contactless transactions.
- To enable / disable contactless facility, please use card controls provided in Mobile Banking / Internet Banking & also through Bank Branch.
- For security purpose, please use RFID card pouch to restrict unauthorised contactless transactions. The Bank will not be responsible nor shall it be liable to indemnify the Cardholder in the event of any loss or damage due to unauthorised contactless transaction.



22. CARD LIMIT, FEES & CHARGES:

- The details of applicable Card limits, fees and charges for issuance / renewal / usage of the Card are as under.

<b>RuPay JCB International Platinum Debit Card from March 2023</b>	<b>Features:</b>
Charges Head RuPay Debit Card Service Charges	Global acceptance on ATM and for Shopping
# Annual Fees Rs. 300/- + GST p.a.	Same Card can be used across 2.48 Lakh ATM Machines across India
# Add on / Reissue of Debit Card Rs. 300/- + GST per card	Free Airport Lounge Access
Duplicate Printed Pin Rs. 50/- + GST	Concierge Services
Green Pin Free	Covered with Personal Accidental Insurance Cover up to Rs. 2 Lakhs
Transactions at TJSB ATM Free	Covered with Card Fraud Insurance**
Card Transaction Limit ATM Cash – 35,000/-	
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	
For Card Limit w.e.f. March 2023, please refer Table - B	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
International Transaction Charges	
Financial - 100/- Fixed Per Transaction	
Non-Financial - 25/- Fixed Per Transaction	
ATM / POS / ECOM - 2 % of Transaction Amount in Addition to Fix charges	
<b>RuPay Contactless Prepaid Platinum Debit Card from March 2023</b>	<b>Features:</b>
Charges Head RuPay Debit Card Service Charges	Supports Contactless transactions daily up to Rs.5000/-**
# Annual Fees Rs 300/- + GST p.a.	Same Card can be used across 2.48 Lakh ATM Machines across India
# Add on / Reissue of Debit Card Rs 300/- + GST per card	High Value transactions covered for ATM and Shopping
Printed Pin – Rs.50/- + GST	Free Airport Lounge Access
Green Pin – Free	Concierge Services
Transactions at TJSB ATM Free	Covered with Personal Accidental Insurance Cover up to Rs.2 Lakhs
Card Transaction Limit ATM Cash – 35,000/-	Covered with Card Fraud Insurance**
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	

Without PIN Contactless Transaction – 5,000/-	
For Card Limit w.e.f. March 2023, please refer Table - B	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
<b>RuPay Contactless Platinum Debit Card from March 2023</b>	<b>Features:</b>
Charges Head RuPay Debit Card Service Charges	Domestic Debit Card with Chip / PIN Security
# Annual Fees Rs. 250/- + GST p.a.	High Value transactions covered for ATM and Shopping
# Add on / Reissue of Debit Card Rs. 250/- + GST per card	Free Airport Lounge Access
(Applicable from 1st year)	Concierge Services
Duplicate Printed Pin – Rs. 50/- + GST	Covered with Personal Accidental Insurance Cover up to Rs. 2 Lakhs
Green Pin – Free	Covered with Card Fraud Insurance**
Transactions at TJSB ATM Free	Supports Contactless transactions daily upto Rs. 5000/-**
Card Transaction Limit ATM Cash – 35,000/-	
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	
Without PIN Contactless Transaction – 5,000/-	
For Card Limit w.e.f. March 2023, please refer Table - B	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
<b>RuPay Contactless Classic Debit Card from March 2023</b>	<b>Features:</b>
Charges Head RuPay Debit Card Service Charges	Domestic Debit Card with Chip / PIN Security
#Annual Fees Rs. 200/- + GST p.a.	Card can be used across 2.48 Lakh ATM Machines across India
#Add on / Reissue of Debit Card Rs. 200/- + GST per card	Wide daily shopping coverage on POS and E-Com
(Applicable from 1st year)	Exclusive Shopping Offers from NPCI
Printed Pin Rs. 50/- + GST	Covered with Card Fraud Insurance**
Green Pin – Free	Supports Contactless transactions daily upto Rs. 5,000/-**
Transactions at TJSB ATM Free	
Card Transaction Limit ATM Cash – 25,000/-	

POS / E-Com – 35,000/-	
Cash at POS per day per card limit – 2,000/-	
For Card Limit w.e.f. March 2023, please refer Table - B	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	

- Cash withdrawal/Balance enquiry at other Banks ATM (as per RBI Guidelines): Rs. 21/- +GST & Rs.12/- + GST resp.
- #ATM annual Card charges should be recovered from first year, i.e. first month (upfront) of Card Issuance, w.e.f. 1st March 2023 (Charges for the month March will be recovered in April).
- Premium accounts shall be charge with Annual Card Charges, every year as per above mentioned chart, in case of non-maintenance of prescribed average balance for consecutive 2 quarters.
- Tax & Surcharge on transaction amount will be applicable for transactions done at Railway Counters & Petrol Pumps
- For updated card limits & charges please visit [www.tjsbbank.co.in](http://www.tjsbbank.co.in)
- \*\*Terms and Conditions Apply

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