



## TERMS & CONDITIONS

The Terms and Conditions under which the GGB Debit Card has been issued are mentioned below for your guidance.

### a) Terms used here:

- Bank means GUJARAT GRAMIN BANK.
- Card means GGB Debit Card issued to customer.
- Cardholder means customer who has been issued GGB Debit Card.
- PIN mean a 4-digit number allotted to the cardholder by the bank
- OTP is a 6-digit number to be used as sent to the cardholder's registered mobile number for carrying out transitions or availing services securely.

### b) Card

- The Card is the property of the Bank and shall 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) **PIN/OTP:** The Cardholder acknowledges, represents and warrants that the PIN/OTP provides access to the designated account and that the Cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN/OTP, as well as for all mandates and information changes entered in to the account using such PIN/OTP. The Cardholder shall not record the PIN/OTP in any form so as to protect the PIN/OTP from falling into the hands of a third party. The Cardholder grants express authority to Bank for carrying out transactions and instructions authenticated by the PIN/OTP and shall not revoke the same. Bank has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN/OTP. The Card, therefore, should remain in Cardholder's possession and should not be handed over to anyone else. The Card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder. Further the bank will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

### d) Loss of Card

- The Cardholder should immediately block the Card through the available channels (i.e., through Toll free number or GGB Branch, etc.).
- The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof. Further, in the event, Bank determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder.
- Fresh Card will be issued in replacement of lost/damaged Card at a fee.

### e) Debit to customer's account

- The Bank has the authority of the Cardholder to debit the designated account of the Cardholder for all withdrawals and payments effected by or purported to be effected by the Cardholder using the Card, as evidenced by the Bank's records, which will be conclusive and binding on the Cardholder.
- The Cardholder expressly authorizes the Bank to debit the designated account with service charges (if any) notified by the Bank from time to time

f) **Transactions:** The transactions record generated by an ATM or POS terminal/e-Commerce will be binding on the Cardholder and it will be conclusive unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Cardholder.

g) **Closing of Accounts:** The Cardholder wishing to close the designated account and surrender the Card will first have to give application in writing and surrender the Card along with the application.

h) **Validity of Card:** The validity of the Card is printed on the face of the Card. The Card is valid through to the last date of the month of expiry.

i) **Contact Centre:** For more information and help, please call GGB's 24X7 helpline number i.e.18005327444 (toll free) and office hours help line number 1800-123-1238 (toll-free). Toll free numbers are accessible from all landlines and mobile phones in the country.

l) **Transaction Costs:** The Cardholder's account is liable to be debited with the additional cost for transaction(s) made at ATMs owned by the banks other than the GGB and BOB beyond the permissible limits.

m) **Governing Law and Jurisdiction:** Bank and Cardholder agree that any legal action or proceedings arising out of Terms shall be brought in the courts or tribunals at Rajkot in India and irrevocably submitting themselves to the jurisdiction of that court or tribunal.

### n) Fees and Charges:

- The annual fees for the Card will be debited to the primary account linked with the Card on application/renewal at the Bank's prevailing rate. The fees are not refundable.
- The cardholder shall maintain at all times such minimum balance in the designated account, as Bank may stipulate from time to time.
- Bank reserves the right at any time to charge the cardholder for the issue or reissue of a Card and/or any fees/charges for the transactions carried out by the cardholder on the Card.

### o) Others

- The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reasons thereof.
- The Bank may, at its discretion, refuse any application for the Card without assigning any reason. Fees charged (if any) for the use of the Card are not refundable under any circumstances.
- The Bank has the right to withdraw the privilege attached to the Card and to call upon the Cardholder to surrender the Card through the merchant establishments, or their representatives or any other representative of the Bank, without assigning any reason.
- Use of the Card shall be terminated without notice, upon receiving intimation of the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from any one of the joint account holders changing the operative clause, receipt of an attachment order from a Competent court or revenue authority or from RBI due to violation of FEMA/Exchange Control Regulations, or for other valid reasons or when the whereabouts of the Cardholder become unknown to the Bank due to any cause attributable to the Cardholder.
- The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges.
- The Bank at its absolute discretion may amend the Terms and Conditions governing ATM services.

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_