

## **FAQs for ATM-DEBIT/CREDIT CARDS**

### **Automated Teller Machine (ATM) ?**

Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

### **What Type Of Cards Can Be Used At An ATM ?**

The ATM cards/debit cards, credit cards and prepaid cards (that permit cash withdrawal) can be used at ATMs for various transactions.

### **What Are The Services / Facilities Available At ATMs ?**

In addition to cash dispensing ATMs may have many services / facilities such as:

- Account information
- Regular bills payment
- Purchase of Re-load Vouchers for Mobiles
- Mini/Short Statement
- Loan account enquiry etc.

### **How Can One Transact At An ATM ?**

For transacting at an ATM, the customer insert (swipe) their card in the ATM and enter their Personal Identification Number (PIN).

### **Can These Cards Be Used At Any Bank ATM In The Country?**

Yes. The cards issued by banks in India should be enabled for use at any bank ATM within India.

### **What Is A Personal Identification Number (PIN)?**

PIN is the numeric password for use at the ATM. The PIN is separately mailed / handed over to the customer by the bank while issuing the card. This PIN has to be reset to a new PIN by the customer. Most banks force the customers to change the PIN on the first use. The PIN number should not be written the

card, card holder etc as in such cases the card can be misused if card is lost / stolen.

### **What Should One Do If He Forgets PIN Or The Card Is Sucked In By The ATM ?**

The customer may contact the card issuing bank branch and apply for retrieval/issuance of a new card. This procedure is applicable even if the card is sucked in at another bank's ATM.

### **What Should Be Done If The Card Is Lost / Stolen?**

The customer may contact the card issuing bank immediately on noticing the loss so as to enable the bank to block such cards.

### **Is There Any Minimum And Maximum Cash Withdrawal Limit Per Day?**

Yes, banks set limit for cash withdrawal by customers. The cash withdrawal limit for use at the ATM of the issuing bank is set by the bank during the issuance of the card. This limit is displayed at the respective ATM locations. For cash withdrawals at other bank ATMs, banks have decided to maintain a limit of **Rs 10,000/-** per transaction. This information is displayed at the ATM location.

### **Do Banks Levy Any Service Charge For Use Of Other Bank ATMs?**

No charges are payable for using other banks' ATM for cash withdrawal and balance enquiry, as RBI has made it free under its "Free ATM access policy" since April 01, 2009. But banks can restrict the number of such free transactions to a maximum of five per month. For transactions beyond this minimum number of transaction, banks charge maximum of **Rs 20/-** per transaction.

### **What Should Be Done In Case During The Cash Withdrawal Process, Cash Is Not Disbursed By The Account Gets Debited For The Amount?**

The customer may lodge a complaint with the card issuing bank. This process is applicable even if the transaction was carried out at another banks ATM.

### **How Many Days Maximum Would The Bank Require To Re-Credit The Account For Such Wrong Debits?**

As per the RBI instructions, banks may re-credit such wrongly debited amounts within a maximum period of 12 working days.

### **Are The Customers Eligible For Compensation For Delays Beyond 12 Working Days?**

Yes. Effective from July 17, 2009, banks shall have to pay customers Rs 100/- per day for delays beyond 12 working days. This shall have to be credited to the account of the customer without any claim being made by the customer.

### **In Case The Compensation Is Not Credited As Mandated, What Recourse Does The Customer Have?**

For all such complaints customer may lodge a complaint with the local Banking Ombudsman if the bank does not respond.

### **What is a SSUCBL Bank Debit Card?**

A SSUCBL Bank Debit Card is a plastic card which provides access to ATMs for cash withdrawals, balance enquiries and mini statement. It also provides on-line electronic payment for purchases from your savings / current (individual) accounts.

### **What are the variants of SSUCBL Bank Debit Card?**

SSUCBL Bank Debit Card – Classic/Standard

SSUCBL Bank Debit Card – Platinum

SSUCBL Business Debit card

SSUCBL Campus Debit card

### **Whether Debit Cards can be issued in Joint accounts with operation condition “Jointly “ ?**

Yes. The Debit Cards can be issued to 2 Signatories in Joint Accounts with operation condition Jointly. Joint operation in ATMs using two cards with two distinct PINs, for withdrawal of cash, in case of Joint Accounts with operation condition “Jointly” and having only two joint holders, is available. However,

such cards shall be issued at specific request of the Account Holder and shall be used only for Cash withdrawal in our bank ATM's only.

**What is PIN (Personal Identification Number)?**

PIN is a unique 4 digit number that allows you to access your account through Debit Card at ATMs.

Please keep your PIN safe. Please memorize the PIN. Do not write the same on any material which is accessible to unauthorized persons. Do not divulge the PIN to anybody, even to Banks' personnel. Do not keep the PIN and the Debit Card together.

**How can I get a Debit Card?**

Debit card can be obtained from the branch of SSUCBL Bank where you maintain the account by filling a Debit Card application form. In case of Non-Personalized card (without name) the card would be issued instantly. In case of Personalized card (with name) the card would be issued within 7-8 working days

**I have not received my personalized card even after 10 days of giving the request at the branch?**

Please contact the branch. You will get an SMS on your registered mobile number on dispatch of the Card to your branch.

**I have received the Debit Card but the PIN is not legible.**

You should contact the card issuing branch and request for issue of replacement Card. Please destroy the old card. Bank will not preserve the PIN number and hence no reprint of the PIN is possible. PIN has to be generated afresh for the card. You can collect the replacement card & PIN from the branch after 7 working days.

**Where my Debit card can be used?**

Debit Card can be used on all the ATMs & merchant establishments displaying Visa/MasterCard/RuPay logo. You can also use your card for payments on the Internet. Debit card issued will be of Domestic validity. On specific request Debit cards with global validity will be issued.

**How does the Debit Card work?**

Insert your Debit card in ATM and follow the instructions displayed on the screen. On POS you need to swipe the card and sign the Bill after verifying the amount.

**What is the validity of SSUCBL Bank Debit Card?**

Validity of Debit cards are till the last day of the month shown under “valid thro’ on the face of the card.

**Are there any transaction limits for the Debit Card?**

For SSUCBL Bank Debit Card – Standard/Classic the Cash Withdrawal at ATMs is limited to **Rs 25000** per day and for purchase transaction **Rs. 50,000** per day

**If Debit card is lost or misplaced what should I do?**

Please call 02241561111/22 to get the card hot listed / blocked. Also inform the Branch where the card is issued, for blocking the card.

Now SSUCBL Bank Debit Card can be hot-listed / blocked by Calling to 02241561111/22 from Card Holders’ mobile number registered with the Bank as follows.

**Is there any Fee for the issuance of Debit card?**

Debit Card is issued free of cost for the first year of issuance. An Annual fee of **Rs. 105 + tax** is applicable for SSUCBL Bank Debit Cards - Classic/Standard from the second year onwards. Annual fee will be collected on date of issue of debit card and every year till expiry of the card.

In the case of SSUCBL Bank Debit Card - Platinum, in addition to annual fee, there is Card Inactivity Fee. Where the Card is not used for a minimum of **Rs. 50,000 for purchase in a period of 12 months, the Card Inactivity Fee is Rs. 300 + tax.**

**Is there any charge levied for use of the card for Cash withdrawal?**

No charge is levied for use of the card for cash withdrawal at SSUCBL Bank

ATMs. For cash withdrawals at other Bank ATMs, please refer to “Service Charges” Section in our Home Page.

**Can a fresh Debit card be issued in lieu of lost/damaged card and what is the amount to be charged?**

Cards damaged due to wear and tear will be replaced free of cost. Cards issued in replacement of lost card will be charged **Rs. 50 /-**. However, hotlisting charge of **Rs. 150/-** will be collected in all cases.

**If lost card is subsequently found/traced and restored to cardholder, can it be reactivated?**

Card once hot listed / blocked cannot be re-activated. You can make a request for issue of a fresh card.

**What is Mini Statement?**

It is a statement of account showing last 10 transactions made in the account.

**How should I maintain the secrecy of PIN?**

If at any time you feel that the PIN has been inadvertently or otherwise divulged to any one, you should change the PIN through any SSUCBL Bank ATM immediately.

**How often can I change the PIN?**

PIN can be changed any number of times.

**How many accounts maximum can be linked to my Debit card?**

Maximum of 1 accounts held in the same name and same capacity can be linked to a Debit card.

**Does Bank bear any liability for unauthorized use of the Card?**

No. The responsibility is solely vested with the cardholder.

**What is CVV No.?**

On the back of Debit card (Classic/Standard/Platinum) there are 7 digits out of which the last 3 digits are the card CVV no. This number can be used only for transactions on the Internet.

**What is Add-On card facility?**

There is no Add on Card facility for SSUCBL Bank Debit Cardholders.

**Whether PAN is compulsory for applying for Debit card?**

Yes. PAN is compulsory as per RBI guidelines. Wherever PAN is not available, form No. 60/61 as applicable has to be submitted.

### **Whether Debit card can be issued to joint accounts?**

Debit card can be issued to joint account holders where the operation condition is “severally”

### **.My Debit card doesn't work successfully on ATMs?**

Debit Card does not work successfully on ATMs due to any of the following reasons;

- You may be using the card before the expiry of 3 working days of receipt of the card from the branch, the time required for activation of the card.
- You may not have swiped the card properly. Try 2 to 3 times.
- The magnetic stripe of your card has been damaged / deteriorated due to which it is not accepted by any ATM where the card reader may be weak. In such a case you may try at another nearby ATM and if still does not work, get it replaced by a new one from the Card issuing branch free of cost.
- Your account may be inoperative or frozen at branch level due to some reason. Please contact your branch to know the account status.
- You may be using wrong PIN.
- You might have selected the wrong account type i.e. savings instead of current or vice-versa.
- Connectivity from the ATM to your branch has failed. In such case please try after some time or use another ATM nearby.

### **My Debit card works successfully on SSUCBL Bank ATMs but not on other Bank's ATMs.**

The problem may be due to connectivity failure at other bank ATM. Please try after some time when connectivity is restored. Alternately you may try another ATM nearby.

### **My Debit card works successfully on ATMs but not at POS terminals.**

Debit card does not work successfully on POS terminals due to any of the following reasons;

- Connectivity failure at that particular time.
- Weak card reader of POS.
- Magnetic stripe of the card deteriorated / damaged.

You may use the card after some time when the connectivity is restored.

Where the magnetic strip is damaged, you may obtain replacement card through your branch of issue, free of cost.

**My card doesn't work on few ATMs of SSUCBL Bank.**

The quality of the magnetic stripe of your card may be damaged / deteriorated due to which it is not accepted by few ATMs where the card reader may also be weak. Try at some other nearby ATM. In such case you may get the card replaced by a new one through your SSUCBL Bank branch, free of cost

**What is the Insurance cover available for RuPay Debit card:**

As per NPCI Rules

**Whether second Debit card will be issued to a cardholder.**

Customer owning Visa/MasterCard Debit card will be issued with RuPay Debit card as an additional card. Overall daily usage limit of both the cards together is as applicable to the first card.