

Terms & Condition

- The Card is property of the bank and shall be returned unconditionally and immediately to the bank when demanded
- The bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason .
- The card is non transferable
- The card holder should immediately notify the branch from where he/she has obtained the card, if the card is lost/stolen. The card holder should change the pin immediately it is accidentally divulged.
- The card holder wishing to close the designated account should surrender the ATM card along with a request letter to the Issued Bank.
- The Card should remain in Card Holder's possession and should not be handed over to anyone else. As an unauthorized person can access the ATM services of the holder if he gains the Card and the Pin. The Card is issued under the condition that the Bank bears no liability for the unauthorized use of the Card.
- The Bank will not be responsible for any loss direct or indirect on account of ATM failure/malfunctioning. If the Card is lost the customers should inform in writing to the Branch which has issued it.
- The Card is valid for 7 years from date of issue.
- Charges of Card are:
 - Annual Fee (p.a): Rs.150/-
 - Additional Card (p.a): Rs.150/-
 - Guardian Bank ATM - Cash Withdrawals Nil>
Balance enquiry: < Nil>
 - Other Banks ATM cash withdrawal: < Upto 3 transactions free>
Cash Withdrawal: Rs. 20/-
Balance enquiry: Rs. 8.50/-
 - Card Replacement fee: Rs. 1 50/-
 - PIN Replacement fee: Rs. 100/-
 - ATM Cash Withdrawal limit (perday): Rs. 20,000/-
 - POS Limit (per day): Rs. 20,000/-
 - Cash POS Limit (per day- If applicable): Rs. 1000/-

Declaration

- I am aware of the terms and conditions governing the use of the ATM Debit card and agree to abide by them.
- The Bank may Call me any time in connection with may ATM Debit transactions.
- 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 card holder will be duly advised

Date:

Applicant Signature

For Office Use Only

Mode of Operation-: Single E or S For S

ATM Branch Code		Application Serial No.	
Issue Card Card		Old ATM Card No.	
Issuing Branch		New ATM Card No.	
Application Received by		Date & Signature	

Date:

Manager Signature