

Q. Who can apply for ATM Card?

A. Any individual account holder having Savings Bank or Current Account.

Q. When will I receive my ATM and PIN?

A. Turn around time for ATM Card and ATM PIN is 7 working days, for ATM Card collection you need to visit to your branch.

Q. When ATM card is lost or misplaced what immediate steps are to be taken?

A. Following immediate steps to be taken: -

- Contact Toll free 7x24 help line on 0800 00343, inform loss of card and make request to BLOCK the card and stop the operations of the card on the network.
- Inform immediately the card issuing branch telephonically about the loss of card followed by written request to block the card.

Q. Can a replacement ATM card be issued in lieu of lost/damaged card?

A. Yes

Q. What is the validity of ATM Card?

A. ATM cards have no expiry date.

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

A. Yes, the cardholder should make a written request to the card-issuing branch.

Q. What is Fast Cash?

A. It is withdrawal of pre-specified amount. At present Rs. 500/= or Rs. 1000/= or Rs. 2000/= or Rs.3000/= or Rs. 5000/= or Rs. 10,000/= can be withdrawn from a primary account to be designated by the customer

Q. What is Cash Withdrawal?

A. Card holder can withdraw minimum of Rs. 500/=-, maximum Rs 10,000 & Rs. 25000/= with respect to Silver and Gold Card's daily withdrawal limit (and in multiples of Rs. 500/=-) per day subject to availability of balance in the account.

Q. What to do if you are getting the message on the ATM "INVALID CARD"?

A. There could be a track problem with the card. First, the customer should try transaction on some other ATM on 1 Link/Mnet Member Bank Network, and if he is getting the same message, the card has to be replaced.

Q. Does Bank bears any liability for unauthorized use of the Card?

A. No. The responsibility is solely vested with the cardholder.

Q. How secrecy of PIN is maintained?

A. If at any time customer feels that the PIN has been inadvertently or otherwise divulged to any one, he/she should change the same immediately.

Q. How often PIN can be changed?

A. PIN can be changed as often as required at Bank ATMs. This is to maintain secrecy and prevent any misuse of the ATM card.

Q. I transacted on ATM of a bank OTHER than banks with whom 1Link/Mnet has bilateral ATM sharing agreement and my account has been debited twice/account debited and cash not dispensed / the transaction was unsuccessful. What is the procedure to get the refund for such transaction?

A. Kindly report immediately in writing to your card issuing branch so that bank can make claim with other bank well within 7 working days of the transaction date:

Q. I transacted on ATM of a bank under bilateral sharing of ATM agreement and my account has been debited twice/account debited and cash not dispensed / the transaction was unsuccessful. What is the procedure to get the refund for such transaction?

A. Kindly report immediately to your card issuing branch, in writing, then

- i. The branch in turn will see the "less account", maintained at the branch, and if the amount is lying there, they will credit your account immediately
- ii. If it is not there, then the branch will take up this with ATM Switch Centre. ATM Switch Centre will lodge claim with the ATM network sharing bank concerned, the time limit for which is 7 working days from the date of transaction

Taking care of your card:

- Your card is very important and must be kept safely
- The card must not be kept near a TV
- Store your Card in a secure place where you will immediately know if it is missing
- Store the ATM Card carefully so that the magnetic stripe does not get damaged
- Never leave your Card unattended, e.g., in your car, in a hotel room or at work.

Please note that the Bank bears no liability for the unauthorized use of the Card and the responsibility is fully of the Cardholder.