

Debit Card - Features

VISA INTERNATIONAL ATM-CUM-DEBIT CARD

1. Features and Benefits:

Your **Visa International ATM-Cum-Debit Card** brings to you convenience for your daily transactions.

The following are the features and benefits of this card:

- **Access Points**

Any Merchant Establishment that accepts Visa Cards has to honour transactions made with the Dhanalakshmi Bank International Debit Card. It can be used globally at all VISA enabled ATMs/POS outlets.

- **Withdrawal limit & Transaction limit**

Your ATM/Debit card cash withdrawal limit through ATMs is fixed at Rs.20,000 per day.

The purchase limit for Point of Sale (POS) transaction is also fixed at Rs.20,000 per day.

The total number of transactions using the ATM/Debit card has been limited to 10 a day.

- **Validity and Expiry**

The ATM card is valid for a period of five years.

- **Insurance**

There is a *48 hour protection against burglary, dacoity, etc. for cash withdrawn through Any ATM
There is a *ZERO liability cover for fraudulent cash withdrawals/POS(Point Of Sale) ensuing a lost or stolen card.

*conditions apply

- **Card Usage outside India**

You are free to use the card for withdrawals of cash from ATMs and make payments to a Merchant Establishments in respective local currencies. Your account would be debited in Indian Rupees only.

You cannot use the card for foreign currency payments in Nepal and Bhutan.

All transactions with your card outside the country are governed by the Foreign Exchange Management Act, 1999 rules or such other rules and guidelines issued by RBI/Govt. of India from time to time.

Please note that it is the sole responsibility of the cardholder to adhere to the said guidelines.

2. Eligibility:

The ATM/DEBIT CARD shall be issued to a approved customers if they satisfactorily maintained accounts such as Savings Bank, Current Deposit, Dhanam Plus, Dhanam Double Plus, Dhanam Savings Loan, Staff Overdraft accounts or any other accounts at the sole discretion of the bank, which shall be called the Primary Account. The card and PIN will be delivered in the welcome kit. In the case of personalized cards, it will be delivered by the branch through M/s.FIS India Private Limited with whom the bank has signed an end-to-end outsourcing contract.

The PIN mailer will be delivered directly through the vendor. In the case of a duplicate PIN you have to collect it from the branch issuing the ATM Card against an acknowledgement. The issue of the ATM/Debit Card against an overdraft or cash credit account shall be subject to credit norms fixed by

the bank and the terms of sanction of the limits. (Such account(s) shall be referred to as ATM accounts.)

The Cardholder shall give his/her preference of such account(s) held by him/her in writing in the application form for the issue of ATM/DEBIT Card.

Only individual account holders and sole proprietorship concerns are eligible for this facility.

NRI: Holders of NRE savings and current accounts are also eligible for the ATM/Debit card.

A minor, or an account in which a minor is a joint account holder (joint operation), is not eligible for a ATM/Debit Card.

Joint Accounts with joint operations are not eligible for a ATM/Debit Card since operations are restricted to account holders with joint signatures.

ATM Card/Debit Card will not be issued to other entities including partnership firms, companies, trusts, societies etc.

Linking of other eligible accounts

Other eligible accounts of the account holder, in ATM Branch or non ATM Branch (es), will be linked to the ATM/Debit cards on written request of the primary cardholder and on request and confirmation from the branches where the accounts exist. Linking of accounts shall be as per the facilities available and will be made available to the extent possible and is at the sole discretion of the bank.

3. Services Charges and Fee:

Surcharge

- You cannot be charged extra (surcharge) for making payments through your Debit Card. However, for use at **Petrol Pumps**, a surcharge of 2.5% of the transaction amount or Rs 10 (whichever is higher) shall be applicable, as per industry standards.
- For use at **Railway Stations** a surcharge of 2.5% of the transaction amount will be applicable, as per industry standards.

Charges*

Sl. No	Description of Activity	Charges
1	Charges for issue of Debit Card	Nil
2	Annual fee	Nil
3	Charges for issue of Add-on-card	Rs. 100
4	Replacement of lost/hot listed card	Rs. 100
5	Re-generation of Debit Card PIN	Nil
6	Charges slip retrieval charges	Rs. 100
7	Charge Structure – Cash Withdrawal/Balance Inquiry	
	Charges at our Bank ATMS	Nil
	Currency conversion charges for all international Transactions	2% of the amount of transactions
8	Charge Structure – declined transactions	Nil
9	POS (Point of sale)	
	Our Bank Charges	Nil
	Transactions at petrol pumps, airline counters, railway reservations etc. as per visa regulations	2.5% of the amount of transactions

Note: Service Tax applicable as per norms

*Charges are subject to change. The bank has the absolute discretion to amend or supplement the charges above from time to time and these shall be notified on the notice board. Cardholders shall be bound by such changes.

Transaction charges *

Sl No.	Transaction	Dhanam @ ATM	Cashnet/IDRBT - NFS member banks ATMs	Visa Domestic/International
1	Cash (Withdrawal/fast cash)	Nil	Nil	Nil
2	Non-Cash (Balance enquiry, etc)	Nil	Nil	Nil

*The charges, if any, shall be debited online or as and when intimated by other banks (transactions through other Bank ATMs) to the cardholder's primary account in which the cardholder should maintain a sufficient balance. The Bank has the absolute discretion to amend or supplement the above charges from time to time and these charges shall be notified on the notice board. Cardholders shall be bound by such changes.

4. FAQs:

Q1. What is a Debit Card?

A Debit Card gives you online access to your bank account. The Dhanalakshmi Bank International Debit Card allows you to purchase goods at Merchant Establishments and also gives you the freedom to withdraw cash from ATMs in India and abroad.

Q2. What is the difference between a Debit Card and a Credit Card?

A Debit Card is a **Buy Now, Pay Now** card while a Credit Card is a **Buy Now Pay Later** card, Therefore, with a Debit Card you don't have to pay at the end of each month and hence, no interest is charged. A Debit Card gives you all the conveniences of a Credit Card and helps you regulate your spending.

Q3. What is the mode of payment for a Debit Card?

There is no monthly outstanding in the case of a Debit Card. Your account will be instantly debited to the extent of purchases made or the amount withdrawn from ATMs on the Debit Card.

Q4. What are the benefits of being a Debit Cardholder?

The main benefit of being a Debit Cardholder is that you enjoy unparalleled access to your account – **wherever you want, wherever you go**. Besides, you can control your finances since the balance in your account determines your spending limit.

Q5. Where can I use my Debit Card?

You can use your Dhanalakshmi Bank International Debit Card at the following locations:

Location	Domestic	International	Transaction
All Dhanalakshmi Bank ATMs	224	NIL	For all ATM Transactions
All VISA/PLUS & other network(Cashtree, Cashnet, NFS) ATMs	44,000 plus	1 Million	For Balance Enquiry & Cash Withdrawal
Merchant Locations	335,000 plus	23 Million	For Purchases/Services

Q6. What is the procedure to be followed on receipt of the ATM cum Debit Card?

Confirm the name, expiry date, etc., read the user manual, terms and conditions and SIGN on the signature panel on the back of the card.

Q.7 Where should you keep your ATM & Debit cards?

Always protect your ATM cum Debit card and keep it in a safe place.

Q.8 Where should you avoid leaving your ATM & Debit cards?

The black strip on the back of the card is exposed to magnetic fields (E.g. television, refrigerator, speakers, Mobiles etc), lying around the house and on your desk at work. So, be careful not to keep it close to any other magnetic field.

Q.9 How should you protect your Personal Identification Number (PIN)?

After receiving the PIN mailer from the bank please follow the precautions mentioned in the PIN mailer cover and adhere to the following instructions.

- Keep your PIN a secret and never keep the PIN number with your ATM / Debit cards.
- You may change your PIN after the initial transaction.
- Never disclose your PIN to anyone, including family members, bank staff or the police.
- Your PIN is your password for the service and it is not necessary to disclose it to anyone.
- Do not use obvious and guessable numbers for your PIN like, for example your date of birth.
- Change your PIN periodically, and if you think it may have been stolen, change it immediately.

Q.10 What are the precautions to be taken while using an ATM?

The following precautions are to be taken while using an ATM:

- Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- Be careful that no one can see you enter your PIN at the ATM. Use your body to shield the ATM keyboard as you enter your PIN.
- Follow the instructions on the display screen
- Keep your account information confidential; always take your receipts or transaction records with you.
- Never force your card into the card slot.
- Do not be in a hurry during the transaction and carefully secure your card and cash in your wallet, handbag or pocket before leaving the ATM.
- Make sure you collect your card after the transaction, along with the receipts.

Q.11 How much can you withdraw from the ATM per day?

The withdrawal limit per day from an ATM is Rs.20, 000. The ATM capacity is to dispense 40 notes (any available denominations) at a time in one transaction.

Q.12 How many cash withdrawals can be made on a day using the ATM card?

Up to 10 cash withdrawals can be made in a 24 hour period using the ATM card. This is subject to a maximum withdrawal amount of Rs.20, 000.

Q.13 What will happen if you enter the wrong PIN?

If you enter the incorrect PIN number three times in succession your card will be 'locked'. It will then be unlocked after 24 hours.

Once your card has been unlocked you can use it by entering the correct PIN, if at this time you enter the wrong PIN it will be blocked again for the whole day. You can try again next day with the correct PIN. You will not be able to use the card on POS till the time there is no successful transaction on ATM with your card

Q.14 What should you do if you forget your PIN?

Ans: You are required to contact your branch with a written application so that they can raise a request for new PIN, which will be delivered to your communication address.

Q.15 What is the procedure, if the ATM retains your card?

This may happen only in case of ATMs with motorized card readers and it will happen only due to some problem with the hardware, power related issues, exceeded wrong pin limit, lost card (if reported already and noted) and expired cards, etc. If your card is retained at any ATM, please contact the Customer Service Phone Banking unit on the toll free number 1800-425-1747 or contact your branch and submit the required details to collect the card/further procedures.

Q.16 How do you choose your PIN?

It is very important to memorise your PIN. You should choose four numbers that are easy for you to remember but hard for someone else to figure out. You should keep your PIN a secret. Don't write it anywhere.

Q.17 What you have to do if your ATM or Debit card is lost or stolen?

Immediately contact the Customer Service Phone Banking unit on the toll free number 1800-425-1747 or notify your bank followed by a confirmation letter in writing. You will be required to fill in a fresh application form for a duplicate card.

Q.18 What you should do, if the transactions are not processed by the ATM?

Please see the error message and contact the Customer Service Phone Banking unit on the toll free number 1800-425-1747 or make a note of the details in the complaint register provided at the ATM centre or visit nearest branch. Please note that oral complaints should be followed and confirmed by written and signed letters for validation. While making the complaint please give your name, card number, time of the transaction and error message. Incomplete complaints will not be processed.

Q.19 What you should do, when cash is not dispensed, but account is debited while doing cash transaction through ATM?

Normally, the amount will be reversed automatically. Kindly verify your account, if not, contact the Customer Service Phone Banking unit on the toll free number 1800-425-1747 or contact your branch and submit a letter in writing with the Name, Card number, Account Number, amount of transaction, date and time of transaction and the name and place of the ATM through which the transaction was done for further immediate actions.

5. Apply Now:

New Customers

If you do not have a banking relationship with Dhanalakshmi Bank, you will need to open a savings account with Dhanalakshmi Bank.

Please visit our nearest branch to apply for savings account.

Existing Customers

If you already have an Dhanalakshmi Bank Account, download the **Visa International ATM-Cum-Debit Card Application Form** from the website.

5. Safety Tips

- **Your card is only for your use.** Please do not hand it over to anybody other than designated officers of the bank.
- Always **sign on the signature panel on the reverse of your card** as soon as you receive it.
- **Report the loss/theft/damage of the card** immediately. Please call the Toll Free No and report the loss. The toll free number is 1800-425-1747

- If your new card replaces your old card, destroy the old card by cutting it into four pieces.
- Please do not bend your card.
- Please do not leave your card near a TV or any other electronic gadget, which has a continuous magnetic field.
- Please do not leave your card exposed to sunlight.
- Get familiar with your Dhanalakshmi Bank Debit Card.

Front Side of Card

1. Your 16-digit card number
2. Period of validity of your card
3. Your name
4. Visa logo and 3D hologram for card security and to identify the associated franchise.

Back Side of Card

1. A magnetic stripe containing coded information for the security of your card.
2. Your signature panel
3. Emergency Help line Numbers

7. Usages

Important steps to be taken after receiving the card:

1. See whether your name embossed on the card is correct.
2. Please read the user manual and the attached terms conditions and sign immediately on the signature panel provided on the back of the card in token of having read and accepted the terms and conditions and also to avoid any misuse.
3. Please collect the pin mailer from the branch and ensure that the pin mailer has not been tampered with. Please note the following tips.
 - Keep your PIN a secret and never keep the PIN number with your ATM / Debit Cards.
 - The PIN may be changed immediately after the first transaction.
 - Never disclose your PIN to anyone, whether to family member, bank staff or police.
 - Your PIN is your password for the service and should not be disclose to anyone.
 - Do not use obvious and guessable numbers for your PIN like, for example, your date of birth.
 - Change your PIN periodically, and if you think it may have been compromised, change it immediately.

Card Activation:

Your VISA International ATM-cum-Debit card is ready for use as soon as you receive it from your branch and sign on its on the reverse. Since the ATM transactions are through PINs, you have to use the secret PIN received through the PIN MAILER by you for ATM access. Please make your first transaction through any ATM and your first transaction with this card will be treated as your

acknowledgement of receipt of the card and acceptance of the terms and conditions of Dhanalakshmi Bank VISA International ATM-cum-Debit card.

Bank's Own ATMs (Dhanam@ATM):

We have at present 224 ATMs (Including one seasonal ATM at Pamba) all over India, mainly in South India and at other major centers across the country.

CARDS USAGE FOR ATM SERVICES

To use your Debit Card at Dhanalakshmi Bank ATM:

- Insert your card in the slot provided (swipe and take back, in some of our ATMs the cards will go inside and can be retrieved after the transactions)
- Enter your PIN
- To select your transaction you have the following options:
 - Balance Inquiry
 - Cash Withdrawal
 - Fast Cash Withdrawal
 - Mini Statement
 - PIN Change
 - Fund Transfer (Accounts linked to the card)
 - Mobile Recharge facility
 - Deposit of cheque/cash (select centers only)
- In the case of cash withdrawal, enter the amount that you wish to withdraw.
- On approval, you will receive your cash.

To use your Debit Card at a Visa/PLUS ATM:

Please adhere to the following steps:

- Insert your card in the slot provided.
- Select the language (if language selection option is available)
- Enter your PIN
- Select your transaction. You have the option to make a Balance Enquiry or a Cash Withdrawal.
- In the case of a Cash Withdrawal, enter the amount that you wish to withdraw.
- On approval, you receive your cash and will be able to view the balance on the screen

Note:

- Use the same PIN as you do at Dhanalakshmi Bank ATMs
- Some ATMs will request that you select the account type i.e. Savings or Current.

- All Card limits i.e. daily withdrawal limits, PIN tries etc. will apply as for Dhanalakshmi Bank ATMs

For all transactions performed at Visa/PLUS, the primary account linked to your card will be accessed.

CARDS USAGE FOR PURCHASES

To use your Debit Card at a Merchant Establishment (MEs):

Using your card, you can make purchases or avail services offered by the MEs (For example Restaurants, Hospitals, Departmental stores, Textile outlets, Jewellery shops, Railway or any other establishments where visa logo is displayed).

Please adhere to the following steps:

- Present the card to the merchant, after selecting your purchases/services
- For your safety the merchant will make a few quick checks and then swipe it through an electronic terminal and enter the amount of your purchase.
- On approval, the terminal will print out a transaction slip with all the details of the purchase.
- Check the slip and sign at the appropriate place. The merchant will return a copy of the transaction slip to you with your card.

Please note that transactions made at merchant establishments would be debited online to your primary account, linked to your card.