



Appendix – 2

CANARA BANK DEBIT CARDS - TERMS & CONDITIONS

1. Important:

Please make sure that you have read the Terms and conditions carefully, applicable to issuance and usage of Debit Card. By accepting and/or using the card, the cardholder accepts the terms and conditions set out for CBDC unconditionally and will be bound by them and accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) regulations, Exchange Control Regulations, Foreign Exchange Management Act and any other corresponding enactment in force from time to time. The cardholder will also continue to remain bound by the terms and conditions of operations of his Savings Bank Account / OD Account / Current Account with Canara Bank.

These terms and conditions shall be known as "Canara Bank Debit Card Rules".

Usage of Debit Card should be strictly in accordance with the Exchange Control Regulations and the responsibility of adhering to FEMA guidelines while using debit card globally is on the cardholder. Any violation of the above, attracts action under FEMA guidelines at the instance of Reserve Bank of India or Canara Bank.

The Billing under Debit Card will be done in Indian Rupee only.

For all transactions in other currencies a mark-up fee of 3% is applicable.

Definitions:

The Bank, 'our', 'us' or 'we' refer to Canara Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Registered Office at No.112, J.C. Road, Bangalore-560002, which expression shall mean and include its successors and assigns.

'Cardholder', 'you', 'your' refer to a customer of the Bank, who has been issued and authorized to use the CBDC.

The issuer in relation to cardholder means the Bank. The Card means the Canara Bank Debit Card issued by the issuer to Cardholder. Account in relation to Debit Card means an account maintained with Canara Bank for the purpose of routing card related transactions under this agreement, which also includes an account of a customer of the Bank who has agreed to these terms and conditions and is authorized to operate the Bank account and thereby use the banking services including ATM services and includes those having joint accounts, multiple users.

Customer includes any individual, sole proprietorship firm, partnership, company, co-operative society, association of persons, trust or other legal or natural entity or organization.

Primary Account means one of the accounts, as described above, which will be debited for transactions done at Merchant Establishments or ATM of our/other bank displaying RuPay /Visa/MasterCard logo.

Secondary Account(s) indicates the Cardholder's account(s) nominated in writing by the cardholder and approved by the Bank to be accessed through his Debit Card in addition to the primary account.

ATM means any Automated teller Machine whether of the Bank or a shared network ATM or any ATM displaying RuPay /Visa/Mastercard logo which honour the Debit Card. A PIN means the personal identification number (required to access ATMs, POS and Internet) allotted to the Cardholder by the Bank or chosen by the cardholder from time to time.

Merchant or Merchant Establishment shall mean any company establishment and /or person wherever located, which is approved by a Visa/MasterCard/RuPay Scheme Member Bank and with whom arrangements have been made with, to accept and honour the cards for the sale of goods and service to cardholders. This shall include among others, stores, shops, restaurants, airline organizations etc. advertised by the Bank or Visa/MasterCard.

EDC or "Electronic Data Capture" refers to Electronic Point of sale swipe/dip terminals, whether displayed by or on behalf of Bank or any other Bank at which, amongst other things, the cardholder can use his fund in his account/s held with the Bank to process the instructions given by a cardholder by using his card, to the Bank to effect action on transaction at a Merchant Establishment. 'Transaction' means any instruction given by a cardholder by using his card, to the Bank to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals etc.)

02. The Card:

The **Canara Bank Debit Card** which term includes all its variants that are existing and that will be introduced in future on the platform of Debit Card, shall be issued on the basis of an application in the prescribed format subject to such eligibility norms the issuer may fix from time to time. The issuer at its sole discretion may refuse issuance or renewal of card without assigning any reason whatsoever.

The cardholder shall be deemed to have unconditionally agreed to be bound by the Terms and Conditions by acknowledging receipt of the card in writing or by signing on the reverse of the card or by incurring a charge on the card. However, the account holder may not be issued a card subsequently if he does not accept the card for whatsoever/reason. In such cases, if the card is already received by the branch of issue, the card shall be destroyed by cutting into pieces.

By default, Debit Card issued is valid for domestic i.e., within India, transactions only. However, Global Cards also can be issued on specific request by the customer. These cards are valid upto the last day of the month and year indicated on the face of the card under 'VALID THRU', unless cancelled/invalidated earlier. On expiry/earlier cancellation/invalidation, the Card must be destroyed by cutting into pieces and confirm the same to the issuer by means of a letter addressed to him.

2. Use of the Card

The cardholder will be responsible for all facilities granted by the Bank in respect of the card and for all related charges. A tariff of charges has been given elsewhere in this document, which is subject to change from time to time.

The card and relative PIN mailer will be issued immediately on opening an account with Canara Bank along with Pass Book and Cheque Book. The applicant shall acknowledge for having received the card. The cardholder shall sign on the signature panel of the Card in the presence of the Bank Official immediately on its receipt and shall take all reasonable steps for its safe custody. The cardholder shall also note down the card number and validity period, as imprinted on the card, separately to enable him/her to furnish these details to the issuer in case of loss or theft of the Card.

The Card is a property of the Bank and the issuer reserves its right to cancel the Card and/or withdraw the privileges extended to the Cardholder at any time without assigning any reason. The issuer shall have absolute right to seek destruction of the cancelled/withdrawn Card and the cardholder shall confirm in writing to the Bank that he has destroyed the card beyond usage. Non-compliance with the Bank's request for destruction of the card beyond usage is an illegal act exposing the cardholder to legal proceedings.

On expiry of the card, the cardholder shall personally call on the branch, establish his identity and seek issue of replacement card from the branch. PIN can be generated through Green PIN option in Canara Bank ATM.

The cardholder may select his own PIN (any 4 digit number) if he would like to change it, depending on the availability of such facility in our ATM. The PIN issued to the cardholder for use with the Card or any number chosen by the cardholder as a PIN, will be known only to the cardholder and is for the personal use of the cardholder and are non-transferable and strictly confidential. A written record of the PIN should not be kept in any form, place or manner that may facilitate its use by a third party under any circumstances or by any means whether voluntary or otherwise. The cardholder shall be liable for any damages arising from a failure to keep secrecy of the PIN.

The cardholder has to use the Card himself/herself and should never permit any other person to use the Card. He/she should safeguard it from misuse by retaining it under his/her personal custody at all times. The Cardholder's account will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the card. The cardholder will maintain sufficient funds in the account to meet any such transactions and shall not be entitled to overdraw the account/s with the Bank or withdraw/purchase by the use of the Debit Card in excess of any agreed overdraft limit.

In case of cards linked to multiple accounts, transactions through ATMs (where account selection option is not available), Merchant Establishments and Cash withdrawals through EDCs, will be effected on the primary account linked to the card. In case there are no funds

in this account, the Bank will not honour the transactions even if the funds are available cumulatively or severally in other accounts linked to the same card.

The Bank and Visa/MasterCard/NPCI(RuPay) shall not be liable when a merchant for any reason refuses to accept the Canara Bank Debit Card or if the ATM/EDC has not rendered the requested service or the Debit Card cannot be used as a result of any defect, blocking, deactivation, temporary insufficiency of cash in the ATM, technical or communication failure.

Merchant Location Usage:

The card is acceptable at all electronic Point of Sale across the Globe/within India (depending upon the scope of usage, domestic or global) which display the Visa/MasterCard logo/RuPay. The card is for electronic use only and will be accepted on at Merchant Establishments that have an electronic point of sale swipe terminal. Any usage of the card other than electronic use will be deemed unauthorised Cardholder will be solely responsible for such transactions. The card is operable with the help of the cardholders PIN at EDC terminals. Transactions shall be authorized only when the PIN is successfully entered by the Cardholder.

Use of the card at Member Establishment will be limited by the limit assigned for all such transactions for a day, irrespective of the credit balance in the account/s. These limits are put in place to protect the interest of the cardholder to prevent runaway usage of the card in the event of loss of card. Hence these limits are confidential. If there is any rejection of transactions on account of exceeding the limits set by the Bank, the Bank shall not be held responsible for rejection of such transactions, even though there is sufficient balance available to the credit of the account of the cardholder.

Transactions are deemed authorised and completed once the EDC terminal generates a sales slip. The amount of the transaction is debited from the primary account linked to the card immediately. The cardholder should ensure that card is used only once at the Merchant location for every purchase. The sales slip will be printed each time the card is used and the cardholder should ensure that there is no multiple usage of card at the Merchant Location at the time of purchase.

Authority to charge the Cardholder's account in respect of purchases made/to be made, services availed/to be availed would be given by Cardholder by way of either PIN, tapping the card for contactless or such other form as the Bank may prescribe. Signature of the Cardholder on such form/s together with the Card No. noted thereon or any sales slip not personally signed by the cardholder, but which can be proved, as being authorized by the cardholder, shall be conclusive evidence as between the issuer and the cardholder as to the extent of liability incurred by the Cardholder and issuer shall not be required to ensure that the Cardholder has duly received the goods purchased/to be purchased or has duly received the services availed/to be availed up to his/her satisfaction.

Any purchase/availing of service and subsequent cancellation thereof (including purchase and cancellation airline/railway tickets, etc.) shall be treated as two different transactions. On receipt of refund/credit if routed through the Issuer, the actual net amount so received shall be held by the Issuer on behalf of the Cardholder free of Interest and settled against the claim made by the cardholder by crediting to the account subject to recovery of a service charge as may be fixed from time to time. The claim should be supported by some proof like cancelled charge slip copy, refund vouchers, etc. All refunds and adjustments due to any merchant/device error or communication link will be processed manually and the account will be credited after due verification and in accordance with Visa/MasterCard/RuPay rules and regulations as applicable. The cardholder agrees that any debits received during this time will be honoured only based on the available balance in the Account/s without considering this refund/adjustment. The cardholder also indemnifies the Bank from such acts of dishonouring the payment instructions.

The Bank accepts no responsibility for any surcharge levied by any merchant establishment and such amount will be debited to the cardholder's account. However, some transactions (like at Railway Station & Petrol pumps) may attract a service charge as per the Industry practice in addition to the amount of transaction, which will be debited to cardholder's account.

The cardholder must retain his own copy of the charge slips. The Bank/Issuer will not normally provide copies of charge slips. However at its discretion and upon customer requests, the Bank/Issuer may provide copies thereof if request is received in writing within 5 days from the date of transaction, subject to an additional fee, which is subject to change at the discretion of the Bank/Issuer.

Should the Cardholder choose to disagree with the amount debited to his account, the same should be communicated to the Bank/Issuer within 5 days of the transaction date, failing which it would be construed that all charges are in order.

The Bank/Issuer is not responsible or liable for any defect or Deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Member Establishment and failure to do so will not relieve the Cardholder against a Member Establishment who may raise a counterclaim against the Bank/Issuer.

The cardholder shall make use of the card only for the purpose of making bonafide purchase of goods or availing of services from such Member Establishments with whom the Bank may enter into arrangement for this purpose, or such Merchant Establishment who are authorised to accept Cards with Visa/MasterCard/RuPay logo or for making 'Cash Withdrawal' within the validity period of the Card. The Cardholder shall not, while making use of the card commit any breach or violation of any law, rule or regulation that may be currently in force. The issuer reserves the right to call for from the cardholder and/or the member establishment full details of the transactions under the card, and the cardholder shall agree to such disclosure. The cardholder alone shall make use of the card and shall not allow any other person to use the same on his/her/its behalf. The card shall not be transferable.

The Bank reserves the right and the cardholder agrees inter alia for the disclosure and to share and receive from other institutions, credit referencing bureaus, agencies, statutory executive, judicial and regulatory authorities whether on request or under an order

therefrom, and on such terms and conditions as may be deemed fit by the Bank or otherwise, such information concerning the cardholder's account as may be necessary or appropriate in connection with its participation in any electronic funds transfer network. The bank also reserves the right to disclosure of information to third parties about the bank account of the cardholder or the transactions done through the use of the card where it is so necessary to comply with law or government agency or court orders or legal proceedings and/or when and/or when it is necessary to resolve errors or other matters.

Any government charges, duty or debits or tax payable as a result of the use of the card shall be borne by the cardholders and if imposed upon the Bank (either directly or indirectly) the Bank shall debit such charges, duty or tax to the cardholder's account.

04. Cash Withdrawals:

The card is accepted at any of Canara Bank ATMs (Cash Points) and other bank ATMs/displaying Visa/MasterCard/RuPay logo. The card is operable with the help of confidential PIN at ATM locations. On receipt of the PIN by the cardholder from the Bank/Issuer it should be ensured that the same is received in a sealed envelope and there are no signs of tampering of either envelope or the PIN mailer. All transactions conducted with use of the PIN will be the cardholder's responsibility and he/she will abide by the record of the transaction as generated.

The cardholder may withdraw cash in multiples of Rs.100/-, subject to a maximum permissible at the ATMs. Usage of the Global card abroad is subject to the foreign Exchange Control regulations of the country, where the card is used.

When the card is used at any other shared ATM, the bank will not accept responsibility for any dealings the cardholder may have with the other institutions including but not limited to such services. Should the cardholder have any complaints concerning any shared cardholder with the establishment and failure to do so will not relieve him from any obligations to the Bank. However, the cardholder should notify the bank of this complaint immediately. There will be separate service charges levied for such facilities that will be fixed by the Bank from time to time and debited to the cardholder's account linked to the card at the time of making such transactions.

In the situation that the account does not have sufficient funds to debit such fees, the Bank reserves the right to deny the transaction. And the decision of the Bank is binding on the cardholder. Such service charge will be debited to the account irrespective of the fact that a transaction is successful or is a failed one.

The type of transactions offered on shared network ATMs may differ from those offered on the Bank's own networked ATMs. The bank will only support the minimum transaction set that will be offered at the ATMs belonging to other networks. The bank reserves the right to change the transaction limit set without any notice to the cardholder.

For all cash withdrawals at Canara Bank ATM, any statements/receipt issued by the ATM at the time of withdrawal shall be deemed conclusive, unless verified and intimated otherwise by the Bank. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Cardholder.

05. Lost or stolen card:

If the Card is lost/stolen, the cardholder shall immediately notify the branch (which has issued the card)/nearest branch/Switch Room with full details, including the cardholder's name, the Card number and its validity period as imprinted on the Card. If this information is given orally it must be confirmed in writing within 7 days. The cardholder shall furnish to the issuer all information in his/her possession as to the circumstances of loss/theft and take all reasonable steps, such as informing the issuer by quick mode of communication, lodge a complaint with local police etc. to recover the lost/stolen card and shall also assist the issuer to recover it.

In case of suspected theft of the card, the cardholder has to lodge a report with the local police and has to send a copy thereof to the issuer. In case the cardholder recovers the card which has been reported as lost/stolen, he/she shall not make any further use of it and it shall be surrendered to the issuer along with a full report.

The cardholder will be fully liable for all the charges on the card in the event it is lost but not reported in writing as above to the Bank/Issuer and the cardholder indemnifies the Bank/issuer fully against any liability (civil/criminal) loss, cost, expenses or damages that may arise due to loss or misuse of the Card. In the event the transactions are received by the Bank/issuer after the Card has been reported lost or stolen but before the receipt of the Cardholder's written confirmation and police complaint/FIR as above, the cardholder shall continue to be fully liable for all amounts debited to the cardholder's account.

A fee of Rs.150/- + applicable taxes per card or such other amount as may be fixed by the Bank from time to time shall be charged from the cardholder for hotlisting the lost/stolen card. This fee has to be paid compulsorily whether the lost/stolen card is to be replaced or not.

06. Pricing structure:

6.1 SERVICE CHARGES RELATED TO DEBIT CARD ISSUANCE

Charge Type	Card Variants			
	Classic/ Standard	Platinum	Business	Select/World
<i>Enrollment Fee</i>	NIL	NIL	NIL	NIL
<i>Activation/Membership Fee</i>	NIL	NIL	NIL	NIL
<i>Annual Fee (Charges Per Annum)</i>	₹200/-	₹500/-	₹500/-	₹1000/-
<i>Hotlist/Duplicate card on account of loss of card</i>	₹150/-	₹150/-	₹150/-	₹150/-

<i>Replacement card</i>	₹150/-	₹150/-	₹150/-	₹150/-
<i>Debit card inactivity fee (Charges Per Annum)</i>	NIL	NIL	NIL	NIL
<i>First time Green Pin Generation</i>	NIL	NIL	NIL	NIL
<i>Regeneration of Green Pin</i>	₹50/-	₹50/-	₹50/-	₹50/-

All the charges mentioned above are exclusive of taxes, Applicable taxes will be collected, extra.

6.2 DETAILS OF CHARGE LEVIED FOR USE OF THE CARD FOR CASH WITHDRAWALS

The following service charges will be levied for Canara Bank Debit Card used in Canara ATMs beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	For Customers	Sr. Citizens	Staff
	6	8	10
Charges above free transaction (Financial)	₹20 + GST		
Charges above free transaction (Non-Financial)	₹5 + GST		

For cash withdrawals at other Bank ATMs, the following service charges will be levied for the Remote on-us (Our Card holders using other Bank ATMs) transactions beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	Metro	Non-Metro
	3	5
Charges above free transaction (Financial)	Present Charges per transaction	Present Charges per transaction
	₹23 + GST	₹23 + GST
Charges above free transaction (Non-Financial)	₹11 + GST	₹11 + GST

Note: - All the service charges attract GST at the applicable rate.

- All out of pocket expenses will be recovered from the cardholder.

07. DISCLOSURE:

The cardholder acknowledges the right of the Bank to provide details of his/her account including those of any add-on cardholder(s) to third party agencies for the purpose of availing support services of any nature by the Bank, with specific consent or authorization from him/her or any add-on cardholders obtained at the time of requesting for the Debit Card card.

Important Regulatory information

- The Card is valid for use both in India as well as abroad depending on card variant.

- Usage of the Card for transacting outside India must be made in accordance with applicable law including the Exchange Control Regulations of the RBI and the Foreign Exchange Management Act, 1999. Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action. You should consult your Authorized Dealer (AD) regarding your Foreign Exchange Entitlement

08. General Conditions:

The cardholder shall undertake to furnish to the issuer, changes, if any in respect of any information furnished in the Application form within 7 days from the date of occurrence of such changes. The issuer may take cognizance of such changes only after the expiry of 30 days from the date it receives the information.

All suits and proceedings against the issuer relating to any claims, dispute or difference arising out of or in respect of the card shall be instituted only in the courts situated in the city of Bangalore where the Head Office of the issuer is situated and no court/forum situated in any other places shall have jurisdiction to entertain or decide such matter. The issuer may, however at its option institute any such suit or proceedings against the cardholder at any place where the cardholder resides or carries on business or works for gain or maintains his/her/its account with any branch of issue.

Where the cardholder is issued Canara Bank Debit Card - Non Personalised, he may opt to have Canara Bank Personalised Debit Card in place of the non-personalised card. However, where any variant of the Canara Bank Debit Card - Personalised is issued in place of Canara Bank Debit Card - Non Personalised before its expiry, the Bank shall levy a service charge of Rs.100 plus applicable service tax.

The issuer reserves their right to add, to delete from these terms and conditions as they think fit in their absolute discretion and without assigning any reason whatsoever and such changes shall be binding on the cardholder.

IMPORTANT

- *Please memorize the PIN and change it periodically. Never write the PIN anywhere.*
- *Please note that CANARA BANK or its vendors will NEVER ask for your CVV, PIN, OTP or Passwords over phone/ through E mail /SMS or any other mode. Never share/ divulge such vital information with any one.*
- *To ensure safe safety of your card, keep your card in switched off mode when not in use. The card can be switched on/ off from Canara Mobile Banking App.*
- *Cash withdrawal at other Banks' ATMs is restricted to Rs. 10,000/- per transaction.*
- *Never take assistance of any unknown person while operating at ATM.*

Limit for Withdrawal/Purchase :

The following will be the maximum daily limits for different types of transactions. The limits may vary depending upon the variants of Debit Card as product feature.

Card Type	Txn Type	Daily limit
Classic Debit Card	Cash	75,000/-
	POS/ E-Com	2,00,000/-
	NFC(Contactless)	25,000/-
Platinum/Business/Select/World Debit Card	Cash	1,00,000/-
	POS/ E-Com	5,00,000/-
	NFC(Contactless)	25,000/-
Note: Contactless transaction allowed upto ₹ 5000/- per occasion and 5 transactions per day.		
