

DEBIT CARD ISSUANCE POLICY

1. OBJECTIVES / INTRODUCTION:

- 1.1. Canara Bank Debit Card has the combined feature of a Cash Card and a Card for payment of Goods & Services at Merchant/ Commercial Establishments through POS or through internet. All the Canara Bank Debit Card transactions are subject to online debit, which means whenever there is transaction, the status of the account is checked and authorization permitted only to the extent of available limit.

Association:

- 1.2. The Canara Bank Debit Card may be issued in association with Visa, MasterCard and National Payments Corporation of India or any other card Payment Network Association.

Two variants:

- 1.3. Personalised Debit Card
1.4. Non-Personalised (Insta) Debit Card

Facilities extended under Canara Debit Card:

- 1.5. The facilities can be categorized as:
- 1.5.1. Cash withdrawal facilities at ATM/ POS/ up to a predefined daily limit.
- 1.5.2. Purchase of merchandise and services with a daily limit by amount and count at Merchants through POS and through e-commerce (online/ Internet).
- 1.5.3. The validity of EMV chip cards shall coincide with the validity of EMV certification.
- 1.5.4. At the time of issue/ reissue all cards (physical and virtual) shall be enabled for use only at contact based point of usage viz: ATMs & Point of Sale (PoS) devices within India.
- 1.5.5. Card holders shall be provided with a facility for enabling card not present (domestic and International) transactions, Card present (international) transaction and contactless transactions. Card holder shall be provided with a facility to switch on/off and set/modify transaction limit (within the overall card limit) for all types of transactions- domestic and international, at PoS/ ATM/ Online transactions/ Contactless transactions. The facility shall be made available on a 24X7 basis through multiple channels- Mobile application/ Internet Banking/ ATMs/ Branches. Cardholders

are communicated through alerts/ information/ status etc. through SMS/ e-mail as and when there is any change in the status of the card. The above shall not be mandatory for Prepaid Gift cards and cards used at Mass transit system.

- 1.5.6. The cardholder will be provided with a record of the transactions after he/she has completed it, immediately in the form of receipt or another form such as the bank statement/email/SMS.

Cash Withdrawal facilities:

- 1.6. Canara Bank Debit Cardholders can make use of ATMs and POSEDC (Point of Sale Electronic Data Capture) machines installed by our /other bank branches to draw cash up to 'per day' limit fixed by the bank subject to available clear balance in the designated account.
- 1.7. With the tie-up with Visa, MasterCard and NPCI, the cardholder can draw cash through our ATMs / ATMs of other Banks which display the logo of respective payment networks.

Purchase of merchandise & services through POS/ / Internet:

- 1.8. Cardholder can use POSEDC machines installed at all member establishments such as shops, hospitals, restaurants, hotels, airlines, railways, travel agents, garages etc., displaying logo of Visa/ MasterCard/ RuPay, which provide online connectivity. The authorization may be based on PIN / OTP input or QR Code of merchant by the cardholder or s, which is to be validated.
- 1.9. Cardholder can also make use of the card on the internet for online purchase of goods and services. The Cardholder shall register himself for 2nd factor authentication. The transaction shall be authorized on validation of the second factor authorization besides other factors like card validity, Expiry date, CVV Value etc.
- 1.10. **Cardholder can make use of following facilities through our ATMs:**
 - 1.10.1. Facility of Transfer of funds by our Bank Debit Card Holder between his/ her own accounts -within Canara Bank.
 - 1.10.2. Facility of Transfer of funds by our Bank Debit Card Holder to Third Party Account - within Canara Bank.
 - 1.10.3. Facility of our Bank Credit Card Payment through ATM using our Bank Debit Card.
 - 1.10.4. Cardless cash withdrawal facility at ATM through mobile banking duly validated through OTP.
 - 1.10.5. The overview of National Common Mobility Card (NCMC) having contact as well as contactless features is outlined in SOP of Digital Banking Channels
 - 1.10.6. The overview of Card Tokenization, Continuing the efforts to improve safety and security of card transactions is outlined in SOP of Digital Banking Channels

- 1.10.7. As per RBI Guidelines, Banks are advised to provide E-Mandate facility to Debit and credit Cardholder to undertake a onetime registration process for repetitive transactions.

FEATURES OF CANARA BANK DEBIT CARD

Layout of the Front of the Canara Bank Debit Card:

- 1.11. The Card will have Visa/MasterCard/RuPay logo.
- 1.12. The words VALID FROM & VALID THRU in capital letters will be pre-printed on a background color of the card with “Month/ Year” legends over them. This will be in double digit format i.e. MM/YY.
- 1.13. The legend ‘ELECTRONIC USE ONLY’ may or may not appear prominently on the front or back of the card, as per specification by VISA/ MasterCard / NPCI.
- 1.14. Primary Account Number (PAN) [Card Number]
- 1.15. The card number will be of 16 digits in indent printing.
- 1.16. The first 6 digits / 8 digits represent Bank’s Identification Number (BIN).
- 1.17. The next 9 digits / 7 digits will be the running sequence of the card under a particular BIN. The last digit is the Checksum Digit number for determining the validation of the card number. Non-Personalized Cards are generated without any dependency on branch DP code.
- 1.18. The last digit is the Check Digit number.
- 1.19. Card Validity period i.e., ‘valid from and valid thru’ will be printed below the Card Number. Card will be valid till the last day of the month furnished under ‘valid thru’ on the card.
- 1.20. Cardholder’s Name appears in next line except in Non-personalised card.
- 1.21. This will be indent-printed on the front of the card with a maximum of 19 characters.
- 1.22. The Card to have a chip embedded in it to facilitate EMV compliance.
- 1.23. Dual interface contactless cards will have RFID antennae besides EMV CHIP & magnetic stripe for acceptance at contact & contactless channels.
- 1.24. With a view to reducing the instances of misuse of lost/stolen cards, Bank may consider issuing card with advanced features that may evolve from time to time.
- 1.25. The Bank has introduced “Virtual Debit Card” depending upon the business need, market / industry trend or to meet customer needs.
- 1.26. Bank may issue virtual debit cards for online usage including co-branded debit cards.

- 1.27. Bank has introduced National Common Mobility Card (NCMC) with offline & online functionality as per the Regulatory guidelines.
- 1.28. Bank may issue other form factors in place of a plastic debit card such as wearables after obtaining explicit consent from the customer. Form factors issued in place of a debit card shall be subject to the specific and general guidelines applicable to debit cards.
- 1.29. Banks shall provide options for disabling or blocking the form factor through mobile banking, internet banking, SMS, IVR or any other mode.
- 1.30. Banks shall submit a detailed report to the Department of Regulation, Reserve Bank of India, prior to the issuance of any such form factors.
- 1.31. Bank may provide Insurance Cover with the Debit Card. Nomination details available in the base account to which the card is issued under CBS shall be taken for insurance claim. The same nomination details shall also be provided to insurance company. Bank shall also provide the information regarding insurance cover, name/address and telephone number of the Insurance Company which will handle the insurance claims relating to the insurance cover.

Layout of the Back of the Canara Bank Debit Card:

- 1.32. Magnetic Stripe having encoded CVV (Card Verification Value), PVV (Pin Verification Value) which are the security features.
- 1.33. Signature Panel
- 1.34. The legend AUTHORISED SIGNATURE will appear printed in upper case, close to the signature panel.
- 1.35. Text message-cum-address of our Bank is printed bilingually.
Eligibility:
- 1.36. Canara Bank Debit Card will only be issued to customers having Savings Bank/Current Accounts.
- 1.37. Bank will not issue debit cards to cash credit/loan account holders. However, it will not preclude the bank from linking the overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana accounts with a debit card.
- 1.38. Canara Bank Debit Cards can be issued to:
 - 1.38.1. Individual accounts/Sole Proprietor
 - 1.38.2. Joint Account with operation severally
 - 1.38.3. Employees including those under suspension, ex-employees
 - 1.38.4. P.A. Holder/ Holder of mandate
 - 1.38.5. Non Resident Indian (NRI)
 - 1.38.6. Minor students who are aged 10 years and above.
 - 1.38.7. Illiterate customers

Ineligible Accounts:

- 1.39. The following accounts are not eligible for the Canara Bank Debit Card facility:
- 1.39.1. Joint Accounts where operation condition is 'Jointly'.
 - 1.39.2. Accounts of all minors except Minor Students who are aged 10 years & above.
 - 1.39.3. Accounts under Garnishee/ attachment orders or which are subject to litigation/ dispute.
 - 1.39.4. Encumbered accounts.
 - 1.39.5. Overdraft accounts with inventory limits like Cash Credit Accounts and other Loan Accounts.

Validity:

- 1.40. The validity of EMV chip cards shall coincide with the validity of EMV certification.
- 1.41. The card is valid from the first day of the month of issue till the last day of the month of Expiry.
- 1.42. Non personalized debit cards being issued to customer should have a minimum residual validity of not less than 24 months from the date of issuance.

2. REPORTING STRUCTURE / REQUIREMENTS:

- 2.1. A monthly statistical report of Debit Cards is to be submitted to Reserve Bank of India.
- 2.2. Bank will submit such report as on last day of every month with details of Cards issued, usage in ATM/POS number and amount of such transactions, on or before 7th of succeeding month.
- 2.3. The bank will undertake review of their operations/issue of debit cards on half-yearly basis. The review shall include, inter-alia, card usage analysis including cards not used for long durations and the inherent risks therein.

3,4 & 5. RISK ASSESMENT/ RISK MEASUREMENT / RISK MITIGATION:

Limit for Withdrawal/Purchase:

- 5.1 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 | Existing Daily Limit | Revised Daily limit |
|--|------------|----------------------|---------------------|
| Classic Debit Card | Cash | 40,000/- | 75,000/- |
| | POS/ E-Com | 1,00,000/- | 2,00,000/- |
| Platinum/ Business/Select/world Debit Card | Cash | 50,000/- | 1,00,000/- |
| | POS/ E-Com | 2,00,000/- | 5,00,000/- |

- 5.1.1 Cash withdrawals through Point of Sale Machines: Any number of transactions with a per-day per card limit of Rs.2000 in tier III to VI cities and Rs.1000/- in Tier I & II cities.
- 5.1.2 The cash withdrawal shall be in multiples of Rs. 100/- only.

PERSONAL IDENTIFICATION NUMBER (PIN):

- 5.2 Customers are requested to use green pin facility for generating PIN through various channels like ATM, Mobile Banking, Internet Banking and IVRS. Bank may provide paper PIN mailers based on specific request/regulatory requirement.
- 5.3 Customers are required to change the PIN periodically for preventing any misuse. PIN based authentication is mandatory for activation of the card and usage for e-commerce.
- 5.4 The Cardholder may key-in a PIN of his choice through the ATM for operations. The Cardholder should be advised to maintain secrecy of PIN to prevent any misuse of the Card. Cardholder may also be informed of the provision available for change of PIN in the ATM. No records of the same will be maintained or report will be generated at the branches.
- 5.5 Bank has facilitated GREEN PIN/ FORGOT PIN option for our Debit Cardholders to generate/re-generate PIN by cardholders themselves, through our Bank ATMs. The option is applicable for both Personalized & non-Personalized Debit cards. Registration of mobile number in CBS is mandatory for opting GREEN PIN /FORGOT PIN by card holders.
- Service Charge shall be collected by the Bank for FORGOT PIN opted by debit card holders from their SB/CA/OD account whenever the Bank decides to do so.
- 5.6 Bank has also facilitated green pin generation facility through IVRS/MB/IB channels.

6. STRATEGIES FOR MEETING OBJECTIVES

- 6.1 The Bank may extend reward point scheme for promoting card usage for purchases.
- Co-branding of our Debit Cards:**
- 6.2 Co-branding means including the brand identity of another institution along with our Bank's brand.
- 6.3 Our Bank may issue Debit Cards, its variants in association with Regional Rural Banks, educational institutions, reputed companies, institutions, Clubs etc. The co-branded institutions may be banking, non-banking entities, financial, educational institutions, Clubs, other institutions. However, while entering into co-branding with banking entities, it should be ensured that there is no conflict of interest.
- 6.4 The co-branded debit card will explicitly indicate that the card has been issued under a co-branding arrangement. The co-branding partner shall not advertise/market the co-branded card as its own product. In all marketing/advertising material, the name of the bank will be clearly shown.

- 6.5 The co-branded card will prominently bear the branding of the Bank.
- 6.6 The co-branding arrangement shall be as per the Board approved policy of the card-issuer. The policy shall specifically address issues pertaining to various risks, including reputation risk associated with such an arrangement and put in place suitable risk mitigation measures. Further, the information relating to revenue sharing between the card-issuer and the co-branding partner entity shall be indicated to the cardholder and also displayed on the website of the card-issuer.
- 6.7 Where the bank enters into co-branding with financial entities, it is necessary that approval is obtained from the regulator of the financial entity.
- 6.8 The role of the Non-banking entity under the tie up arrangement should be limited to marketing / distribution of the cards, providing access to the cardholder for the goods/ services that are offered.
- 6.9 Bank should ensure that any information relating to customers obtained at the time of opening the account or issuing the card are kept strictly confidential. All such Non-Banking tie up entities should be permitted to access details of customer accounts purely for the purpose of marketing, after duly signing the Non-disclosure agreement with the Bank.
- 6.10 Bank shall also be liable for the acts of the co-branding partner. The bank shall ensure adherence to the guidelines on 'Managing Risks and Code of Conduct in Outsourcing of Financial Services by bank, as amended from time to time. Bank shall ensure that cash backs, discounts and other offers advertised by a co-branding partner are delivered to the cardholder on time. Bank shall be liable for any delay or non-delivery of the same to the cardholders.
- 6.11 Bank shall carry out due diligence in respect of the co-branding partner entity with which they intend to enter into tie-up for issue of such cards to protect themselves against the reputation risk they are exposed to in such an arrangement. Bank will ensure that in cases where the proposed co-branding partner is a financial entity, it will obtain necessary approvals from its regulator for entering into the co-branding arrangement.
- 6.12 The co-branding partner shall not have access to information relating to transactions undertaken through the co-branded card. Post issuance of the card, the co-branding partner shall not be involved in any of the processes or the controls relating to the cobranded card except for being the initial point of contact in case of grievances.
- 6.13 Bank will not reveal any information relating to customers obtained at the time of opening the account or issuing the card to any other person or organization without obtaining their explicit consent, with regard to the purpose/s for which the information will be used and the organizations with whom the information will be shared. Bank will ensure strict compliance to the extant legal framework on data protection. Further, in case where the customers give explicit consent for sharing the information with other

agencies, Bank will explicitly state and explain clearly to the customer the full meaning/implications of the disclosure clause. The information sought from customers will not be of such nature which will violate the provisions of law relating to maintenance of secrecy in the transactions. The Bank will be solely responsible for the correctness or otherwise of the data provided for the purpose.

- 6.14 Under a co-branding arrangement, the co-branding entity will not be permitted to access any details of customer's accounts that may violate the Bank's secrecy obligations.

7 LIMIT STRUCTURE / TRIGGER MECHANISM, IF ANY: Not applicable.

8 PROVISIONS FOR EXEMPTION/ RATIFICATION OF PROCEDURE AND ITS DELEGATION:

- 8.1 Issuance of Canara Bank Debit Cards only on a case to case basis based on the permission of the circle head can be considered in the following cases:

8.2 Authorized person/s:

- 8.2.1 Clubs/Associations (Regd./unregistered)/HUF
- 8.2.2 Charitable and Religious institutions, Trusts
- 8.2.3 Local Bodies
- 8.2.4 Partnership firms/LLP
- 8.2.5 Public and Private Ltd company
- 8.2.6 Societies (Regd. or unregistered)
- 8.2.7 Provident fund account etc., provided the operational condition is severally in case there is more than one authorized person to operate the account

- 8.3 The Executive Director shall be the competent authority for permitting Modifications /changes to Debit card scheme/ features of the card which may be required keeping in view the Industry trend / change in Network Association rules / regulatory guidelines / Bank's business need.

9 COMPLIANCE/ MONITORING OF IMPLEMENTATION OF THE POLICIES

DISPUTE RESOLUTION

Dispute Resolutions & Customer complaints:

- 9.1 Branches shall ensure that the Debit cards (including Co-branded cards) issued to customers' accounts are in compliance with KYC/ AML/ ATF directives
- 9.2 Branches shall update the Mobile numbers of all the Debit cardholders in CBS, both existing as well as newly issued cardholders to facilitate sending of SMS alerts in respect of card transactions, as a security risk mitigation measure.
- 9.3 All dispute resolution shall be dealt in accordance of terms and operative guidelines of Visa/ MasterCard/ NPCI.
- 9.4 Such resolutions are required to be attended within the time stipulated by the regulators/card associations.

Compliance:

- 9.5 All RuPay Domestic cards issued by our Bank shall be accepted at:
- i) NETS Network in Singapore (PoS terminals)
 - ii) BC Card Network in South Korea (ATM, PoS and E-commerce)
 - iii) Mercury Payments Services Network in UAE (ATM, PoS and E-commerce).
 - iv) Royal Monetary Authority (RMA) of Bhutan for Merchant Locations and ATM.
 - v) Network of Nepal SBI Bank Limited (NSBL), Nepal for PoS and ATM.

10 REGULATORY PRESCRIPTION

Domestic Debit Cards / International Debit Cards:

- 10.1 All Cards, both new / renewed card, issued to customers have to be EMV Chip based cards only without any exception.
- 10.2 Bank may issue contactless Debit cards (Dual interface cards with RFID antennae) using Near Field Communication technology (NFC) for facilitating our customers the benefit of the relaxation permitted by Reserve Bank of India in the requirement of Additional Factor Authentication (like PIN) for small value card present transactions, presently up to **Rs. 5,000/-**.
- 10.3 As per RBI directives on customer protection policy, Bank may block all electronic banking transactions if mobile number is not registered with the Bank for SMS alerts. However, withdrawals through ATM will be permitted.
- 10.4 RBI has relaxed the need for additional factor authentication (authentication by keying in OTP received on Mobile phone) for 'Card Not Present' Transactions subject to following modifications:
- 10.4.1 Such payment authentication solution to be provided by authorized card networks like Visa/MasterCard/NPCI.
 - 10.4.2 Card Holder's consent to be obtained.
 - 10.4.3 Relaxation of additional factor authentication for Card Not Present Transaction has been permitted up to Rs. 5,000/- only.
- 10.5 Bank is complied with the guidelines given in Annexure as published by RBI based on Master Directions on Digital Payment Security Controls with regard to Card Payment Security vide Notification RBI/2020-21/74DoS.CO.CSITE.SEC. No.1852/31.01.015/2020-21, dated 18.02.2021.

Appendix – 1

CANARA DEBIT CARDS- USER GUIDE

CANARA BANK DEBIT CARD is issued to all eligible account holders against their request. Canara Bank Debit Card facilitates withdrawal of cash at ATMs and payments for Purchases at Point of Sale and on the Internet.

The following variants of Canara Bank Debit card are issued to cater to the different segments of the customers.

1. **Canara Bank Debit Card - Personalised** - This is issued to the general customers of the Bank who have opened Savings Bank, Current Account, Overdraft accounts with Canara Bank. This card will have the name of the cardholder imprinted on the card.
2. **Canara Bank Debit Card - Non Personalised** - This Card is issued to the cardholder at the time of opening the account to facilitate immediate usage of the Card. This card is a generic card, which will not have the name of the card holder on it.
3. **Canara Campus Debit Card** - This Card is designed for the use of students studying in schools and colleges. This card is issued in association with the Schools / Colleges, where the card is treated as an identity card besides facilitating payment of fees etc. with the Card.
4. **Canara Kisan Debit Card** - This card is issued to borrowers under Kisan Credit Card Scheme, to facilitate withdrawal of cash and purchase of inputs.
5. **Canara Platinum/ Select/World Debit Cards - Premium Variants of the card for elite customers.**
6. **Canara RuPay Junior Debit Card** - This card is personalized Debit Card, specially designed for issuing in the name of minor students above the age of 10 years.
7. **Canara Virtual Debit Card** - This card is issued to Existing/New Customers through Mobile Banking (MB)/Internet Banking (IB) using MPIN/Transaction Password. Now Card Holders will be able to use Virtual Debit Card for all e-commerce transactions immediately.

Domestic Usage and Global Usage:

CANARA BANK DEBIT CARDS are issued for Domestic (within India) usage and Global usage. While Cards with Global Usage are issued at the specific request of the Cardholder/applicant, the Cards with domestic usage are issued by default. All Cards are EMV compliant Chip Cards which afford greater protection against skimming. Global usage on the card is blocked by default and can be enabled through Mobile Banking App/ Internet Banking or by visiting the base branch.

Card Associations:

Canara Bank Debit Cards are issued in association with M/s VISA, M/s MasterCard and M/s NPCI. The Cards issued in association with Visa have VISA logo and the Cards issued in

association with MasterCard have MasterCard logo. The Cards issued in association with NPCI have the logo of RuPay.

The following are the common features of the variants of Canara Bank Debit Card:

1. **Card Features:**

- CANARA BANK DEBIT CARD can be used for Cash withdrawal at our Bank ATMs and other Bank ATMs. The card can also be used at Point of Sale (POS) Merchant outlets accepting the Debit card. The Merchants display Visa/MasterCard/RuPay logo. The usage of our DEBIT CARD is governed by the Terms & Conditions applicable to CANARA BANK DEBIT CARD printed in this booklet. For pricing structure, please refer point No. 07 under Terms and Conditions.

2. **About the Card:**

- The CANARA BANK DEBIT CARD is valid for use domestically or globally depending upon the type of Card issued. However, in case of Global usage cards, foreign exchange transactions are not allowed in Nepal and Bhutan as per RBI guidelines. While using the Card outside the country, it is the responsibility of the Cardholder to ensure compliance with Foreign Exchange Maintenance Act, Anti Money Laundering Act and other relative Acts.
- The card is valid through the last date of the month & year embossed on the Card.
- When the card is delivered to you at the Branch, please ensure that your correct mobile number is updated in bank records.
- Kindly visit the nearest Canara Bank ATM to generate PIN for your Debit Card.
- **Protect your Card**
 - i. Do not give anyone access to your card.
 - ii. Do not bend or scratch the card as damage will be caused to the chip of the card that contains important information about the card.
 - iii. Do not share your Card details like Card number, expiry, CVV, PIN with anyone.
- In case of Canara Bank Debit Card - Non Personalized, on expiry of the Card, please submit a request to your branch to issue a replacement card, mentioning the card number and date of expiry. You will be given a replacement card immediately at the branch.

3. **Usage at Merchant outlets:**

- Canara Bank Debit cards are affiliated to RuPay/ Visa/ MasterCard. These cards are accepted at all merchant establishments that display Visa/MasterCard/RuPay logo. The merchant should have an Electronic POS terminal.
- Usage of Canara Bank Debit Card is subject to per day limit as per Annexure-I which are subject to changes from Time to Time.

P.S.: Cash withdrawal from other Bank's ATM is restricted to Rs.10,000/- per transaction.

- Present your CANARA BANK DEBIT CARD for payment of the purchase amount. The merchant will dip the card in the Point of Sale machine for authorization. You will be asked to key in your PIN. Please key in your PIN using the PIN pad of the swiping machine duly hiding the PIN Pad to maintain secrecy of PIN. After a successful authorization, a charge slip is generated from the machine. Ensure for correctness of the amount. Collect back your card and your copy of the charge slip. Please retain the charge slip copy till you verify the amount in your statement of account.
- There are certain exceptional cases where you may be billed extra service charges while making use of your Card with Merchants such as Petrol Bunks, Railways, etc. Only if you agree to bear extra charges, you should proceed with the transaction. Such service charges together with the charge slip amount will be debited to your designated account.
- Please note that since PIN verification is essential for debit card transactions, you need to be physically present along with your card at the time of purchase.

4. Cash withdrawal at Merchant Establishments:

Canara Bank Debit Card provides facility to card holders for availing cash withdrawal from the Point of Sale Terminals of identified MEs. The minimum amount of withdrawal will be Rs.100/- and thereafter in multiples of Rs.100/- subject to maximum of Rs 1000/- per day per debit card in Tier I & II Cities and Rs.2000/- in other centres. This facility is available to the cardholder whether he makes a purchase at the selected Member Establishment or not.

The cardholder's account will be debited the following charges;

| | |
|--|---|
| Our Debit Cards used at our designated merchants | 1% of the transaction amount + Applicable taxes |
| Our Debit Cards used at other Banks' merchants | 1% of the transaction amount + Applicable taxes |

The service charges plus tax will be collected by way of debit to the cardholder's account.

5. ATMs:

- Your CANARA BANK DEBIT CARD is linked with ATMs (Automated Teller Machines) for easy access to the cash, 24 hours a day. Your CANARA BANK DEBIT CARD is accepted not only at Canara Bank ATMs, but also at all ATMs of other banks with Visa/MasterCard/RuPay logo in India and abroad, subject to the scope of the usage of Card, viz., domestic/ global, terms apply.

Instructions for operations in ATMs:

- You can withdraw cash upto the limit specified in para 3 above per day at ATM. However, the Bank is at liberty to increase or decrease the above limit without any formal information to the cardholder.
- Please insert/swipe the card in the Card Insert slot. Then machine will ask "Select

Reward Points aged more than 12 months.

your language”, please select the language that you want to interact with the machine, then the machine will respond to you with message "Enter your PIN No."

- Key in your PIN within 15 seconds and follow the instructions given on the screen.
- Please collect the cash and leave the ATM counter only after the transaction with your card is completed in all respects.
- As per RBI guidelines, cash will not be retracted, if not taken within the stipulated time.

6. Canara Rewards Scheme in Platinum Debit card variant

- One Reward Point [equivalent to Rs. 0.25] for every successful non-cash transaction of Rs. 200/- through Platinum Debit cards. (Fraction of Rs. 200.00 will be excluded)

Reward Point Maintenance

- All Platinum Debit card holders are auto enrolled under Canara Rewards Programme and are required to register through the website www.canararewardz.com for activation and redemption of Reward Points.

Reward Points would be forfeited in the following cases:

- All cancelled closed and blacklisted Platinum Debit cards.
- Where the cardholder has requested not to renew the Platinum Debit card.

Some of the services, offered at our ATMs are:

- i. Cash withdrawal
- ii. Balance enquiry
- iii. Mini Statement
- iv. Request for cheque book
- v. Statement request
- vi. PIN change
- vii. PIN Generation
- viii. Setting limit for Debit Card
- ix. Cardless Cash Withdrawal

Note:

For any ATM operational assistance/clarifications contact the Branch Manager.

Customer Service:

Toll Free Number: 1800 1030 (Domestic Calls only)

Non Toll Free Numbers (if calling from outside/within India) +91-80-22064232/68212121

7. Hot listing of Canara Bank Debit Cards:

- In the unfortunate event of the Card being misplaced or lost, the Cardholder is requested to call the following number available 24/7 for hot listing the Debit Card.
- Toll-free Telephone Number of Canara Bank Call Centre: 1800 1030.
- Card can also be hotlisted from Canara Bank Mobile Banking App or from Internet Banking.

Always keep your card number with you for this exigency.

8. **Dispute:**

As the transactions are debited on line, any dispute relating to a transaction should be reported to the branch of issue of card within 5 days from the date of transaction. The Bank will take up the matter with the acquirer for resolution of dispute. The customer may have to give required proof to substantiate his/her claim at the request of the acquirer.

9. **Safe Custody:**

Please preserve your CANARA BANK DEBIT CARD carefully and do not let it fall into wrong hands. Please check your wallet/pouch once in a while and ensure that your card is always safe.

- Register your mobile number with the branch to avail SMS alerts facility for getting transaction alerts through SMS.
- **If you lose your CANARA BANK DEBIT CARD, immediately log in to your Canara Mobile Banking App/ Internet Banking to block your card or call toll free number 1800 1030**
- In case of any loss incurred due to unauthorized usage of the Card, please lodge a police complaint immediately detailing the loss of debit card. A copy of the police complaint along with your detailed letter confirming the loss of Debit Card should be sent to the branch of issue within a week from the date of reporting the loss. Fresh letter of request should be given to the branch for issue of New Debit Card.
- If you trace back the lost/misplaced card after reporting the card loss, please do not use it, since it will not be honored. Please destroy the card.

FOR FURTHER DETAILS, PLEASE CONTACT CUSTOMER SERVICE CENTRES:

https://canarabank.com/User_page.aspx?menulevel=5&menuid=5&CatID=2