

TERMS AND CONDITIONS FOR UPI / BBPS / IMPS :

1. Transactions initiated through Mobile Banking application are irrevocable; Bank shall not entertain any request for revocation of transaction or stop payment request for transaction initiated through Mobile Banking as the transactions are completely instantaneous and are incapable of being reversed.
2. Customer shall not use Mobile Banking channel for transfer of funds for illegal activities.
3. The Customer alone shall be responsible for the safe custody and security of Mobile banking application downloaded on their mobile phones. The Customer shall immediately inform the bank about loss or theft of mobile phone for disabling of Mobile Banking Services to prevent unauthorized usage.
4. The Customer shall NOT share the Login password and MPIN/OTP with anyone including Bank's staff/associate/representative.
5. The Customer shall operate within the maximum limit permitted by the bank for Mobile Banking. Bank reserves the right to change transaction limit at any time.
6. The Bank shall not be responsible for any loss caused to the customers arising out of usage of Mobile Banking,
7. The Bank shall be at liberty to change/modify/add/remove any of the extant terms and conditions governing Mobile Banking.

Eligibility :

No	Type of Account	Constitution	Mode of operation	Who can operate
1	Savings Account	Single	Single	The Account holder
2.	Savings Account	Joint	Either of Survivor	Any one of the account holder authorised by both the account holder jointly. Application to be signed jointly.
3.	Savings Account	Joint	Jointly	As Per Instruction
4.	Savings Account	Minor	Single	Minor above the age of 14
5.	NRE Account			NOT permissible
6.	Basic / Junior Account	Single	Single	The Account holder
7.	Current Account	In the name of Self - Single	Single	The Account holder
8.	Current Account	In the name of Firm - Single	Single	The Account holder
9.	Current Account	Partnership Firm	Any one partner	Any one of the partners authorised by all the partners. The application form for Mobile Banking shall be signed by all the partners.
10.	Current Account	Partnership Firm	Jointly operated	As Per Instruction

Linking of accounts (Provided Customer ID of the primary account holder "To be linked" account are same)

No		Accounts to be linked						
		Primary Account with Mobile Banking	Savings (Single)	Savings (Joint/ E or S)	Savings A/C Jointly	NRE A/c Single	Current A/c (Self & Single)	Current A/c (Firm & Single)
1	SB or CA A/c holder	✓	✓ (with consent)	✓	✗	✓	✓	✓

Disclaimer :

The Customer shall ensure that the Bank's mobile banking application is compatible with his/her mobile phone/handset. The Customer shall be responsible for damage or loss, if any, caused by downloading of the Mobile Banking software in his/her mobile phone. The Customer shall be solely responsible/liable for keeping Login password and MPIN/OTP confidential to prevent unauthorized access/use of his/her mobile banking facility by any third party, Any payment effected by the Bank to a beneficiary based on the information received by the Bank from the Customer's mobile number registered in the Bank's record for mobile banking facility, shall be binding on the Customer and he/she shall alone be solely responsible/liable for any loss, claim, liability arising therefrom and or incidental thereto.

Declaration :

I/We affirm, confirm and undertake that I/We have read and understood the Terms and Conditions for usage of the AMCO Bank Mobile Banking services and agree to abide by them, I/We am/are aware that the usage of AMCO Bank Mobile Banking is governed by the terms and conditions of Mobile Banking which are available on the websit of the Bank www.amcobank.com. I/We have read and

understood the same and hereby expressly accept and agree to abide by them. All my/our rights and liabilities shall be governed by the said terms and conditions by my/our act of accessing the Mobile Services, I/We further to adhere to and comply with all the rules/regulation/practices prescribed by the telecom authority/regulatory authority/banking authority/Government of India / Local / State Government etc., for mobile banking operations & associated banking activities. I/We thereby agree to be subject to and comply with all the provisions of the terms and conditions which are incorporated by reference herein and deemed to be part of this application form to the same extent as if such provisions have been expressly set forth in full herein. I/We agree that the Bank shall not be held liable and shall be absolved from all liabilities whatsoever for loss caused to the Customer arising out of, any reasons beyond the control of the Bank or if, the Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during the process of transmission of information, or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank including technology failure, mechanical breakdown, power disruption, error in transmission or information or message from the telecommunication equipment and the failure of network of any service provider and/or the Bank's system and/or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer or the Bank".

TERMS & CONDITIONS OF AMCO BANK RUPAY DEBIT CARD / UPI / BBPS

DEFINITION

AMCO Bank RuPay Debit Card mean the card issued by The Ahmedabad Mer. Co-op. Bank Ltd.(hereinafter to as "BANK" and its successors and assigns) to the account holder for effecting banking transaction through Automated Teller machine(ATM) under NFS networks , and "Point of Sales" (POS) installed / to be installed by the Bank from time to time.

Account refers to the Account holder's Saving/Current Account any other type of account so designated by the Bank to eligible account (s) for operations through use of AMCO Bank RuPay Debit Card.

"Primary Account" , shall mean, in case of multiple accounts linked to the card, the account that has been designated as being the main account of operations i.e. the account which will be debited for transactions done through Point of Sales(POS).

THE CARD

The card shall remain the property of the bank at all times and will be returned by the card holder at the request of the bank or any other agency acting for the bank.

The card shall be used only by the card holder and is not transferable.

The card holder shall take all necessary precautions to ensure the safety of the card.

THE PIN

The card holder shall not inform/disclose to any person of the personal Identification Number (PIN) at any time and under any circumstances whether voluntarily or other wise. The card holder shall not keep any written record of his PIN in any place or manner which may enable a third party to use AMCO Bank RuPay Debit Card..

LOSS OF CARD

The cardholder shall indemnify the bank for all the loss or damage cosed to the bank by any unauthorised use of the card or the related PIN.

If the card is lost or stolen, the card holder must immediately notify the bank branch. If this notification is given orally. It must be confirmed in writing within 24 hour. After the bank has been properly notified of any loss or theft the principal card holder will give the bank all the information in his or her possession as to the circumstances of loss and take reasonable steps to assist the bank to recover the missing card.

Any instruction to STOP OPERATION of AMCO Bank RuPay Debit Card facility either due to loss of card, surrender of card or due to any other reason shall be made in writing and will become inoperative at the various ATM centres/Point of Sales only from the time such instructions are received and carried out .

Replacements and renewals of the AMCO Bank RuPay Debit Card shall be subject to the terms and conditions in respect of the use of AMCO Bank RuPay Debit Card.

DEBIT TO CUSTOMER'S ACCOUNT

The Bank shall debit the card holders account with the amount of any withdrawal made through ATMs /Point of sales terminals (POS) at merchant establishments across the Country. The card holder shall maintain in his/her designated accounts (Saving/Current or any other Account) sufficient funds to meet such transactions.

The record of the bank for transactions put through by use of AMCO Bank RuPay Debit Card shall be conclusive and binding for all purpose.

The charges considered reasonable and determined by the bank from time to time shall be recovered from/debited to card holders account. Charges comprises of

The amount of any purchase of goods and / or services made by a transaction instruction.

Any amount chargeable to the card account by virtue of a transaction instruction.

The card holder should agree to acknowledge all transactions initiated by him/her "add on card holder" , Debit his/her account as per banks record of transaction.

The card holder should agree to acknowledge and hold the bank indemnified for all transactions, fees, costs and any other charges outstanding in the account at any time including the transactions initiated by the "add on card holder".

TRANSACTIONS

The card holder shall be fully responsible for all transactions put through by the use of the card whether or not with the knowledge/authority of the card holder.

CARD HOLDER

The card holder is aware of all the rules, regulation and guidelines issued by the bank from time to time for availing card services. The usage of card should be strictly as per the guideline issued by the bank from time to time.

The bank may disclose, in strict confidence, to any other institution such information concerning the cardholder’s account as may be necessary or appropriate.

The cardholder should undertake to indemnify the bank for all loss or damage caused to the bank by unauthorised use of the card or related PIN by add on card holder or any other person.

SERVICES

The bank shall not be liable for any failure to provide any service or to perform any obligation under this facility and for any consequential effects where such failure is due to any malfunction of the ATM / Point of sale / Communalisation lines or other equipment/s related to this service, due to any reason, other circumstances beyond its control etc. or any of the points of sale cheating not to transact business against the card issued by the bank for whatsoever reason.

The bank reserve the right to introduce new facility or remove existing facilities as and when warranted without assigning any reason for the same.

OTHERS

The bank reserves the right to withdraw / cancel the card at any time without prior notice to the card holder.

The Bank may ‘hotlist’ the card which will render his/her card invalid. The bank will not be in a position to intimate the card holder personally before hot listing his or her card.

The card holder wishing to close any linked account with designated account must surrender the AMCO Bank Rupay Debit Card.

BANK

The bank reserves to itself the right to delete or add or alter terms and conditions at any time without giving a specific and separate notice to ATMAMCO Bank Rupay Debit Card holders. An announcement of the change in the terms and conditions displayed on the notice board of the branch or given in the press by the Bank will be considered as sufficient notice.

The Bank is entitled to add, after or amend the rules as it thinks fit including limiting the account/ amount of withdrawal or limiting of the services in its discretion without assigning any reasons whatsoever and the same shall be binding on the card holder.

The cardholder shall surrender the card to the bank for cancellation if the bank withdraws the facility at any time. The reason for withdrawal shall not be questioned by the card holder. The decision taken by the Bank for withdrawing the card shall be final.

Authorization From Joint Account holder/s :

I/We hereby authorize to issue to open the account to above mentioned Mr./ Ms. against our Savings / Current Account with you. All transactions arising from the use of the AMCO Debit Card shall be binding on me/us, jointly and severally.

I/We have accepted the above terms and conditions.

Date

D	D	M	M	Y	Y	Y	Y

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Signature(s) of the Account Holder(s)

FOR BANK USE ONLY

The Primary account of the customer is conducted satisfactory and we confirm having verified the above particulars, proof of holding secondary accounts is obtained wherever necessary. Approved for issuance of card.

Signature of Official

Employee Code :