

USER GUIDE for RuPay DEBIT CARD

Your Name

Please ensure that your name appears correctly and advise your Branch for any correction if necessary.

Card Number
Distinct 16 digit Card number



Valid Thru
Last day of the month and year up to which your Card is valid

Magnetic Stripe

The magnetic stripe, which contains encoded information, on the reverse of the Card.



Signature Panel
The signature panel on which you sign as soon as you get the Card.

CVD : Card Verification Data

A 3 digit code on the reverse of your Debit Card, is a security feature for Card Not Present (CNP)

Emergency Helpline Number

1800-120-1600 (Timing 10:00 am - 5:00 pm)

Personal Identification Number (PIN)

PIN is a confidential 4-digit Number for using your Card at ATMs and POS terminals at merchant locations like department stores, supermarkets, restaurants etc.

Know your Debit Card

Personal Identification Number (PIN) : Confidential 4-digit number for using your card at ATMs and POS Terminals.

FRONT OF THE CARD

- 1. Debit Card Number:** This is your 16-digit Card Number. Please note that you are required to quote this number for all correspondences with your bank.
- 2. Your Name:** Only you are authorised to use your card. Please check that your name has been correctly printed on your Debit Card. If not, then please contact your branch at the earliest. (If your card is an Insta Card, there will be no name printed on it.)
- 3. Expiry Date:** Your RuPay Debit Card is valid from the day you receive it, up to the last day of the month of the year mentioned on the card.
- 4. RuPay Logo:** Your RuPay Debit Card is acceptable in India at ATMs and Merchant Establishments displaying RuPay Logo.

BACK OF THE CARD

- 1. Magnetic Stripe:** Important Information pertaining to your RuPay Debit Card is encoded here. Please protect the magnetic stripe from getting damaged.
- 2. Signature Panel:** Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink).
- 3. CVD2:** This is a 3-digit number present at the end of the signature panel on the back of the card. An added security feature for CNP (card-not-present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

Guidelines & Safety Tips for your RuPay Debit Card

BEFORE YOU BEGIN USING YOUR CARD...

- Sign on the signature panel at the back of the card.
- Memorize your PIN and destroy the PIN mailer.
- Use your new card immediately at any ATM in the NFS network and change the system generated PIN to a new 4-digit number of your choice.

PIN SECURITY

- Keep your PIN secret.
- Do not write the PIN on your card.
- Do not share your PIN with anybody.
- Do not disclose your PIN to your banker or any branch employee.
- Never let anyone see you entering your PIN at the ATM. Ensure that you are alone inside the ATM room while making your transactions or cash withdrawals.
- Do not take help from anybody in ATM room.

CARD SECURITY and SAFETY

- Do not give your card to anyone.
- Never leave your card unattended. Keep your card in a place where you will immediately know if it is missing.
- In case of loss or theft of your card, call **Debit Card Helpline** mentioned on back of the ATM/Debit card or visit the nearest branch immediately and request for the blocking of your card.
- Remember that **Capital Local Area Bank** will never ask for any financial / personal / Debit Card related information via email. Hence, **never** respond to emails seeking such information. They may be fraudulent.
- Do not bend the card.
- Do not remove or scratch the magnetic stripe behind the card.
- If you carry more than one card in your wallet, ensure that their magnetic stripes do not rub against each other.
- Keep your card away from sunlight, TV sets and magnetic products.

Tariff*

CHARGES*

Transactions	Financial (Cash Withdrawal)	Non-Financial (Balance Enquiry, PIN Change, Mini Statement)
Capital Local Area Bank ATM	Free	Free
Other Bank's ATM First 3 transactions of the month (financial & non-financial in Metro cities (Mumbai, Delhi, Chennai, Kolkata, bengaluru and Hyderabad) and first 5 transactions of the month (financial & non-financial) in non-metro cities	Free	Free
Other Bank's ATM After First 3 transactions and first 5 transaction in metro & non-metro cities respectively in a month	Rs.20 per transaction + service tax	Rs. 10 per transaction + service tax

FEES*

Annual Fee	Rs. 99/-
PIN Replacement Charges	Rs. 100/-
Card Replacement Fee	Rs. 100/-

* Service tax extra * Subject to change

Cash Withdrawal

You can use your card at your own bank's ATM or any bank's ATM which is in the NFS network. Look for RuPay logo displayed at the ATM. This logo indicates that the ATM is in the NFS network.

Step 1: Insert your card into the slot provided. If the ATM has a dip reader, insert the card into the slot and pull it back. If the ATM has a motorized card reader, your card will be retained in the ATM till the transaction is completed.

Step 2: The ATM will prompt you to select your preferred language.

Step 3: Next, the ATM will prompt you to enter your PIN.

Step 4: If your PIN is correct, you will be provided with a list of transaction options, viz.: Fast Cash, Cash Withdrawal, Balance Enquiry, Mini Statement, Change PIN. Select your desired transaction and follow the instructions.

Step 5: In case of cash withdrawals your account with Capital Local Area Bank will be debited online with the amount of withdrawal.

Step 6: After you complete the transaction at an ATM having a motorized card reader, collect your card as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM. If your card gets retained, please contact the ATM linked branch or the card issuing branch.

NOTE:

- You can withdraw minimum cash of Rs. 100/- or to the maximum limit prescribed for the type of your account. In case the transaction is performed on other Bank ATM, prescribed maximum limit given by other bank/NFS for inter bank transaction will be applicable.
- Please go through the Tariff Sheet in the previous column for the charges applicable.
- Enter your PIN correctly. If you enter a wrong PIN three times repeatedly, your card will get blocked for the day. In such a situation, contact the bank immediately.
- Bank will not be held responsible for any unauthorised transactions of the card.
- Important : As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss.

Shopping with your RuPay Debit Card

Before you begin to shop at Merchant Establishment, check whether it accepts RuPay cards. If it does, Rupay logo would be displayed at the Merchant Establishment

Step 1 : Present your card at the billing counter.

Step 2 : Your card will be swiped at a POS terminal and the amount of your purchase will be entered. The daily purchase limit of your card is indicated at the end of this column.

Step 3 : You will be presented with the PIN pad. Enter the same PIN which you use at an ATM to withdraw Money.

Step 4 : The POS terminal will process your transaction by debiting your account with Capital Local Area Bank with the purchase amount (subject to availability of funds in your account) and print a charge slip.

Step 5 : Verify that amount on the charge slip is correct and sign the merchant copy.

Step 6 : The merchant will return the customer copy to the charge slip and your card. It is a good practice to retain your merchant copy for something after the purchase.

Usage of RuPay Debit Card for E-Commerce/Online Transactions**

For first Purchase - Steps - (Online registration)

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.
- Select Payment method as RuPay Debit Card.
- In Payment options-enter the cardholder details on the merchant page and submit the details. RuPay Cardholder receives One Time Password on his mobile which is registered with the Bank. Card holder is redirected to OTP page. He enters this OTP in the space provided. Capital Local Area Bank will authenticate the same by OTP.
- Cardholder enters a pass phrase and selects an image from the image pages displayed to register his card for online transactions and click on 'Continue' button.
- Using mouse, Click the digits of your ATM PIN on the scrambling PIN Pad and click on 'Submit' button. Look of the PIN pad page will be exactly similar to the design of the Capital Local Area Bank RuPay Debit Card.
- After submitting the PIN, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

NOTE: Card/Cardholder will be registered for online transactions only if the transaction is successful.

** When enabled

For Subsequent/Second Purchase : Steps

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.
- In Payment options-enter the cardholder details on the merchant page and submit the details. RuPay Cardholder selects his registered image (the image he had selected during registration) and click on 'Continue' button.
- The registered pass phrase and last three transactions attempts are displayed to the RuPay cardholder. He now acknowledges the visible information and clicks on 'Continue'.
- Click the digits of your ATM PIN on the scrambling PIN Pad and click on 'Submit' button. Look of the PIN pad page will be exactly similar to the design of the Capital Local Area Bank RuPay Card used by the cardholder.
- After submitting the PIN, the cardholder would be notified about the success of the transaction.

DAILY USAGE LIMITS

Cash Withdrawal Transaction Limit at ATM	Rs. 30,000/-
Purchase Transaction Limit at Merchant Establishments***	Rs. 1,00,000/-

*** When enabled

Terms & Conditions

1. Bank reserves the right to approve or decline any transaction. The card holder cannot later deny any instruction given through this card.
2. Bank reserves the right to start new services for the card or to stop any existing service as and when required.
3. Bank reserves the right to change the Terms & Conditions of ATM and POS services anytime.

USAGE GUIDELINES

The Cardholder shall at all times ensure that the Card is kept at a safe place and shall under no circumstances whatsoever allow the Card to be used by any other individual. The Cardholder shall sign the Card immediately upon receipt. The Cardholder must change the PIN assigned by Capital Local Area Bank after the first usage and choose another PIN as a safety measure to secured usage of the Card. The Cardholder will be responsible for all facilities granted by Capital Local Area Bank and for all related charges and shall act in good faith in relation to all dealings with the Card and Capital Local Area Bank. Capital Local Area Bank reserves the right to change the types of Transactions supported by the Card subject to a notice being given to the Cardholder in accordance with terms and conditions issued from time to time by the Bank governing the usage of the Cards.

LOST OR STOLEN CARDS

If a Card is lost or stolen, the cardholder must file a report with the local police and send a copy of the same to Capital Local Area Bank. The cardholder may report a Card loss over the telephone to Capital Local Area Bank's Customer Care Centre or by way of written communication to his branch of Capital Local Area Bank or such other mode as may be acceptable to Capital Local Area Bank. Capital Local Area Bank upon adequate verification will temporarily suspend the Card, and will subsequently cancel the Card during working hours on a working day of Capital Local Area Bank following the receipt of such intimation. The cardholder is responsible for the security of the Card and shall take all steps towards ensuring its safekeeping. Further, in case the Capital Local Area Bank determines that the aforementioned steps are not complied with, the financial liability on the lost or stolen Card would rest with the cardholder. The cardholder shall take cognizance of the fact that once a Card is reported lost, stolen or damaged and is subsequently found, the same shall be promptly cut in half, returned to Capital Local Area Bank and adequate care taken to prevent its misuse.

LIABILITY IN CASE OF UNAUTHORISED TRANSACTIONS

If a card is lost or stolen or in the event of any unauthorised transaction on the Card, the Cardholder must immediately report the loss/theft to Capital Local Area Bank in accordance with the provisions detailed herein above. The Cardholder must also immediately notify the loss/theft of the Card by calling the Helpline or by way of a written communication to his branch of Capital Local Area Bank or such other modes as may be acceptable to Capital Local Area Bank.

The Cardholder shall not bear any financial liability, to the extent of and in accordance with the provisions of this section, for an unauthorised transaction (except ATM cash withdrawal and online Debit Card usage) provided he/she notifies Capital Local Area Bank in writing immediately of such unauthorised transaction and the Cardholder is not, in the opinion of Capital Local Area Bank, guilty of negligence, fraud or collusion.

The said benefits shall be available to Cardholder subject to the terms contained herein and the amount of the above referred unauthorised transaction shall be credited to the Account, only in the event if the following condition are fulfilled:

- If the Card is duly reported to be lost/stolen by the Cardholder as per the procedure laid down by Capital Local Area Bank and upon the Cardholder submitting a copy of the FIR reporting such loss/theft of the Card to Capital Local Area Bank; if the said unauthorised transaction/s is/are conducted within a period of 15 days prior to the date of such reporting of loss/theft of the Card to Capital Local Area Bank.
- If the Cardholder has conducted at least one purchase transaction using the Card, within 3 months prior to the date of such reporting of loss/theft of the Card; and
- If the Cardholder has registered his mobile number with Capital Local Area Bank for mobile banking facility. However Capital Local Area Bank may, at its sole discretion deny the Cardholder the said benefit entirely

or increase the amount of the Cardholder's liability in this regard:

- If Capital Local Area Bank, in its sole opinion, determines, based on available evidence (provided by the Cardholder and/or otherwise obtained) that the Cardholder was grossly negligent or fraudulent in the handling of the Account or the Card (including protecting the Card, or Account or PIN, and reporting the loss or unauthorised transactions) and/or

- If Capital Local Area Bank, in its sole opinion, determines that further investigations are required, including those for the unauthorised transactions and/or merchant types; and/or
- If the prior account history of the cardholder is unsatisfactory; the responsibility of Capital Local Area Bank of the non-execution or defective execution of an unauthorised transaction is limited to the principal sum and the loss of interest, subject to the provisions of the law governing the terms. Provided further that the liability of Capital Local Area Bank in this regard for any unauthorised transaction conducted on the Card shall be limited to Rs. 1,00,000/- (Rupees One Lac) only and the same is subject to change, at the sole discretion of Capital Local Area Bank, from time to time.

Documents required to be submitted :

- Claim Form
- Dispute letter with list of disputed transactions (Date, Name of Merchant, Amount)
- FIR/DDR
- Passport copy (In case of international transaction dispute)
- Card holder must submit the required documents to the concerned branch within 15 days of reporting the loss to the Capital Local Area Bank.

Number of Claims :

The number of claims is restricted to a maximum of one claim per account in a calendar year. Bank reserves the right to reject the claim, if similar claim has already been made on the card earlier during the same calendar year.

OTHER IMPORTANT CONDITIONS GOVERNING THE TRANSACTIONS

- Use of the card shall be terminated without notice, upon the death, Bankruptcy or Insolvency of the card holder or on receipt of a letter from anyone of the Joint Account Holders changing the operating clause, Receipt of an attachment order from a competent code or revenue authority or from RBI due to violation of FEMA/Exchange control regulations, or for other valid reasons, or when the whereabouts of the Cardholder unknown to the bank due to any cause attributable to the cardholder.
- The cardholder should not countermand an order which he has given by means of his card.
- The Bank shall not be liable for any loss caused by a technical break-down of the payment system.
- The card is the property of the bank and will be returned by the card holder unconditionally and immediately to the bank upon request by the bank. The Bank reserves the right to cancel the Card and stop its operations unilaterally without assigning and reason. The decision of the Bank is conclusive and binding on the Cardholder. The Card is non-transferable.

DISPUTES

Capital Local Area Bank accepts no responsibility for refusal by any Merchant Establishment to accept and/or honor the Card. In case of dispute pertaining to a Transaction with a Merchant Establishment a charge/sale slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence as between Capital Local Area Bank and the Cardholder as to the extent of liability incurred by the Cardholder and Capital Local Area Bank shall not be required to ensure that the Cardholder has duly received the goods purchased/to be purchased or has duly received the service availed/to be availed to the Cardholder's satisfaction.

In case the Cardholder has any dispute in respect of any charge indicated in the Account Statement, the Cardholder shall advise details to Capital Local Area Bank within 15 days of the Account Statement date failing which it will be construed that all charges are acceptable and in order. Capital Local Area Bank may at its sole discretion accept any disputes on charges older than 15 days. Capital Local Area Bank shall make bonafide and reasonable efforts to resolve an aggrieved cardholder's disagreement with the applicable charge indicated in the Account Statement within two months of receipt of the notice of disagreement.

If after such effort Capital Local Area Bank determines that the charge indicated is correct then it shall communicate the same to the cardholder along with details including a copy of the Sales Slip or payment requisition. Any dispute in respect of a Shared Network ATM Transaction will be resolved as per NPCI regulations.

All disputes are subject to Jalandhar Jurisdiction.

EXCLUSION FROM LIABILITY

In consideration of Bank providing the cardholder with the facility of Card, the cardholder hereby agrees to indemnify and keep Capital Local Area Bank and /or its employees indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Capital Local Area Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the cardholder the said facility of the Card or by reason of Capital Local Area Bank's acting in good faith and taking or refusing to take or omitting to take action on the cardholder's instructions, and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the cardholder; breach or noncompliance of the terms and the terms and conditions pertaining to the Account and/or fraud or dishonesty relating to any Transaction by the cardholder or his employee or agents. The cardholder shall indemnify and hold harmless Capital Local Area Bank from any and all consequences arising from the cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Act/Authority. The Cardholder shall also indemnify Capital Local Area Bank fully against any loss on account of misplacement by the courier or loss-in-transit of the Card/PIN. Without prejudice to the foregoing, Capital Local Area Bank shall be under no liability whatsoever to the cardholder in respect of any loss or damage arising directly or indirectly out of any defect in quality of goods or services supplied. The refusal of any person to honor to accept a Card. The malfunction of any computer terminal/ system not within Capital Local Area Bank's control. Effecting Transaction instructions other than by a cardholder. Handing over of the Card by the cardholder to anybody other than the designated employees of Capital Local Area Bank at Capital Local Area Bank's premises. The exercise by Capital Local Area Bank of its right to demand and procure the surrender of the Card prior to the expiry date exposed on its face, whether such demand and surrender is made and/or procured by Capital Local Area Bank. The exercise by Capital Local Area Bank of its right to terminate any Card.

Any injury to the credit, character and reputation of the cardholder alleged to have been caused by the re-possession of the Card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Card. Any misstatement, misrepresentation, error or omission in any details disclosed by Capital Local Area Bank except as otherwise required by law, if Capital Local Area Bank receives any process, summons, order, injunction, execution distraint, levy lien, information or notice which Capital Local Area Bank in good faith believes/ calls into question the cardholder's ability, or the ability of someone purporting to be authorized by the Cardholder, to transact on the Card, Capital Local Area Bank may, at its option and without liability to the Cardholder or such other person, decline to allow the Cardholder to obtain any portion of his funds, or may pay such funds over to an appropriate authority and take any other steps required by applicable law.

Capital Local Area Bank reserves the right to deduct from the cardholder's Account a reasonable service charge and any expenses it incurs, including without limitation reasonable legal fees, due to legal action involving the cardholder's Card. Any statement made by any person requesting the return of the Card or any act performed by any person in conjunction; In the event a demand or claim for settlement of outstanding dues from the Cardholder is made, either by Capital Local Area Bank or any person acting on behalf of Capital Local Area Bank, the Cardholder agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon the character of the cardholder, in any manner. The cardholder agrees to indemnify Capital Local Area Bank for any machine/mechanical error/failure. However, Capital Local Area Bank shall be liable for all direct losses incurred by the Cardholder, caused due to a technical error/ malfunction, which is directly within Capital Local Area Bank's control. The liability of Capital Local Area Bank in cases of non-execution or defective execution of the Transaction shall be limited to the principal value of the Transaction and the interest thereof, if any, subject to Capital Local Area Bank's policies and applicable law/s.

TERMINATION

The Cardholder may discontinue/terminate the Card anytime by a written notice to Capital Local Area Bank accompanied by the return of the Card cut into two pieces diagonally. The Cardholder shall be liable for all charges incurred, up to the receipt of the written notice duly acknowledge by Capital Local Area Bank. Capital Local Area Bank may at any time, with or without notice, as to the circumstances in Capital Local Area Bank's absolute discretion require, terminate the Card.

Capital Local Area Bank Debit Card



User Guide