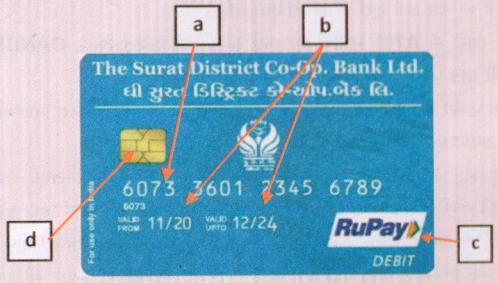
ધી સુરત ડિસ્ટ્રિક્ટ કો-ઓપ. બેંક લિ.
The Surat District Co-Op. Bank Ltd.

KNOW YOUR CARD :



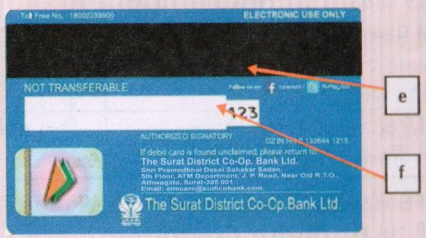
FRONT :

a) **Card Number :** This is your exclusive 16 digit card number. Please use this number in all communication/correspondence with the bank.

b) **Valid From-Valid Thru (MM-YY format):** Your card is valid until the last date of month of the year indicated on the card.

c) **RuPay Logo :** Any ATM/Merchant establishment displaying RuPay logo will accept your card country wide.

d) **EMV Chip :** EMV is a global standard for debit payment cards based on chip card technology. These cards have all card data encrypted in a microchip, which is difficult to duplicate. Thus it protects your card from skimming.



BACK :

e) **Magnetic Strip :** Important information of your card is encoded here, please protect it from scratching or exposure to magnets and magnetic fields as they can damage the strip.

f) **Signature Panel :** Please sign on this panel immediately on receipt of your card with a non erasable ballpoint pen.

FEATURES AND BENEFITS :

1. To access your account from anywhere and at anytime.
2. Your bank account is in your pocket now.
3. Enjoy all the benefits and other value-added services as and when announced by bank on card.
4. No need to visit the branch to withdraw money or to carry the cash with you.
5. User friendly ATM screens.

INSTRUCTION FOR USING RuPay EMV Chip Debit Cum ATM Card :

1. Insert your card in the slot provided on the ATM machine.
2. Enter Your Personal Identification Number (PIN), Which you have generated.
3. Follow the instructions on the screen to enjoy the ATM banking.
4. Maximum amount for withdrawal at different ATM's may vary.
5. All transactions from **The Surat District Co-Op. Bank Ltd.**'s ATM will be free of cost while only 5 transactions/month will be free from all other NFS member bank's ATM. Beyond 5 transactions, charges for financial transaction (e.g. Cash Withdrawal etc.) Rs. 20/- (inclusive of all taxes) and non-financial transaction (e.g. PIN change mini statement etc.) Rs. 8/- (inclusive of all taxes) *

IMPORTANAT TIPS TO RuPay EMV Chip Debit Cum ATM Card HOLDERS :

1. Never disclose your PIN to anyone.
2. Please do not give possession of your card to anyone and do not enter the PIN in the presence of other.
3. In case card is lost or stolen or fraud happen or unauthorized transaction, please contact your nearest **The Surat District Co-Op. Bank Ltd.** branch or call on Toll Free Number **1800 233 9900**. Also inform the branch in writing, also bank should be apprised of the progress made for registering F.I.R.
4. Always keep contact details of **The Surat District Co-Op. Bank Ltd.** with you.
5. Please protect your RuPay EMV Chip Debit Cum ATM card from bending, scratching and direct exposure to sunlight, under pressure, fire etc. on the magnetic strip.
6. When your card gets expired, please cut it into pieces before throwing it away.
7. Do not place two cards with their magnetic strip facing each other.
8. Do not keep your card in an electronic field for e.g. Near a T.V or any other electronic appliances.

TAKING CARE OF YOUR RuPay EMV Chip Debit Cum ATM Card ACCOUNT :

1. Never handover the card to any stranger, not even anyone claiming to represent the bank or its associates. Surrender the card only to a designated officer of **The Surat District Co-Op. Bank Ltd.** after cutting the card diagonally in two pieces.
2. Block your card immediately in case of loss or theft by calling at ATM Toll Free Number.
3. Never keep your Debit card and PIN information together.
4. Never reveal your PIN to anyone.
5. Change your PIN periodically.
6. It is advisable to review your account statement periodically.

TIP FOR USING AN ATM :

1. Be cautious when strangers offer to help you at an ATM. You should not allow anyone to enter inside ATM room while you are at the ATM.
2. Check that other individuals in the queue keep at reasonable distance from you. Be on the look –out for individuals who might be watching you entering your PIN.
3. Never force your card into the card slot.
4. Follow the on screen instructions and do not enter your PIN until the ATM requests you to do so.
5. If you feel ATM is not working properly, press the cancel key and withdraw your card.
6. Keep your printed transaction record with you to compare with your bank account.
7. If your card gets jammed, retained or lost, or if you are interfered with at an ATM, report this immediately to ATM HELPDESK or to the nearest police station.
8. Do not be in a hurry during the transaction and carefully secure your card & cash in your wallet handbook or pocket before leaving the ATM.
9. Do not forget to collect your card after completing the transaction.

TARIFF SHEET

ISSUANCE CHARGES	
Primary Card	Free
Add on Card	Rs. 150/- + Tax
Annual Fee	
Primary Card	Rs. 150/- + Tax
Add on Card	Rs. 150/- + Tax
Duplicate Card Charges	Rs. 150/- + Tax
PIN Regeneration	Rs. 50/- + Tax
OTP Charges Per SMS	Rs. 4/- + Tax
Beyond 5 transaction charges, per month, per transaction at other NFS member Banks' ATM, Financial Transaction : Non-Financial Transaction :	 Rs. 20/- Rs. 8/-
Transaction charges at Bank's ATM	Free

* In future, decided free transaction may change by NFS network.

For any further queries/comments, please feel free to contact -

ATM HELP DESK

The Surat District Co-Op. Bank Ltd.
Shri Pramodbhai Desai Sahakar Sadan, 5th Floor, ATM Department,
J. P. Road, Near Old R.T.O., Athwagate, Surat-395 001
Toll Free Number : 1800 233 9900
E-MAIL : atmcare@sudicobank.com