



For use in the branch	Name of the Officer	Signature
Signature / Eligibility verified by		

BANK OF BARODA ATM CARD

Terms and Conditions :

1. All the savings and special current Account Holders can opt for the ATM card.
2. The ATM Card can be used on any ATM of Bank of Baroda in Oman.
3. Maximum Cash Withdrawal limit is RO 300 per day subject of the availability of Balance in the A/c and maximum number of Withdrawals per day is 3. The Bank reserves the right to limit and alter from time to time the total cash sum withdrawal amount and number of transactions, which may be initiated by the customer during a day.
4. The ATM Card is valid for a period of 5 years.
5. The ATM Card is issued free of cost. Service fee will be charged as per Bank's norms.
6. Withdrawals from any ATM of branches of Bank of Baroda will be free of charge.
7. Facilities available with ATM Cards are :
 - * Cash Withdrawal
 - * Balance Enquiry
 - * Mini Statement
 - * PIN ChangeAdditional facilities to be Introduced:
 - * Cheque Book Request
 - * A/c to A/c Transfer
8. The card is issued entirely at the risk of the customer and shall indemnify the Bank for any loss or damage howsoever caused resulting from the use of the card.
9. The card is issued on the basis that all transactions initiated by the customer using the card will be debited to the designated Bank Account/s of the customer. The Bank records generated electronically or otherwise will be conclusive evidence of the correctness of the transactions for all the purposes notwithstanding the fact that there exists no separate debit instrument signed by the customer to support the transaction.
10. **The customer shall not disclose his / her secret PIN (Personal identification Number) to any other person.** The customer shall exercise all possible care to ensure the safety of the card to prevent misuse. The customer for all times shall remain liable for any transaction made by the use of the card and shall indemnify the Bank for any loss / damage howsoever caused by any unauthorised use of the card related to PIN. The customer shall ensure to change the PIN at frequent interval to prevent misuse of the card.
11. The card shall not be used by the customer to obtain credit of any description on the strength of the card.
12. Where the card has been issued on an account in two or more names (Either or Survivor), the customers will be jointly or severally liable to the Bank under the terms of this agreement.
13. The Bank shall not be liable for any loss or damage if it is unable to perform its obligation due either directly or indirectly for any malfunction or failure of the card or the ATM or temporary insufficiency of funds in such machine or otherwise howsoever.
14. All notifications and/or questions concerning the use of the card should be directed to the card issuing branch of the Bank.
15. The card shall remain the property of the Bank at all times. The Bank may at its sole discretion request at any time in which case the customer shall immediately comply with such request.
16. The customer shall be responsible for advising the account to which the transfer may be made and the Bank shall not be liable for transactions to incorrectly advised account.
17. It is the customer's responsibility to ensure that sufficient funds are available to meet the drawings by the use of the card, If for any reason, the account is overdrawn by the use of the card, the customer shall be responsible for making up the deficit. Failure to comply with this condition shall entitle the Bank to make transfers from the customer's other account/s with the Bank.
18. The Bank may at any time and without notice cancel or suspend the right to use the card entirely or in respect of specific facilities, refuse to reissue or replace the card without affecting the customer's obligation under the terms and conditions which shall remain unaffected.
19. In the event of the account being closed or for any reason, the card shall be immediately returned to the Bank by the customer for cancellation.
20. a) If the card is lost / stolen / misplaced or for any reason liable to misuse, the customer must immediately notify the issuing branch of the Bank in writing. It will take effect only after acknowledgement by the Bank in writing.
b) If notification of the loss is given orally it shall not take effect until confirmation in writing is received by the Bank and is acknowledged by the Bank in writing.
c) In the event of unauthorised use of the card prior to the receipt of the Bank's acknowledgement the customer will be responsible and liable for all financial and non-financial transactions that have taken place during the intervening period.
d) If the card is reported lost / stolen / misplaced or liable to misuse the card must not subsequently be used. It must be cut in half and returned to the issuing branch of the Bank.
e) Where the customer reported subsequent finding of the card and confirms to the Bank in writing that the relative PIN has not been compromised and requests the Bank in writing to re-active the card, the Bank at its sole discretion may agree to re-activate the card.
21. a) The Bank may vary this agreement at any time or times whether or not similar variation is made to the agreements with any other customer/s. The notification of any such variation shall be given to the customers by the Bank either in writing or publication thereof by such means as the Bank may select and variation so notified shall be binding on the customer.
b) If the customer does not accept such changes, the customer may terminate this agreement by cutting the card in half and returning it to the Bank. All the usage prior to the return will be binding on the customer.
c) The Bank will consider that the customer has accepted the changes if the customer does not return the card as stated above.
22. Without prejudice to the Bank's right to submit to any other Law of Jurisdiction, all matters arising from the ATM card transactions subject to the Commercial Law / Practice prevailing in Oman and the Civil Courts in Oman shall have full jurisdiction to resolve any difference / dispute arising or which may arise out of such matters. These terms and conditions shall be construed and governed in accordance with the laws of Sultanate of Oman

I have fully read the above terms and conditions and agree to abide the same.

Signature : _____ Date : _____

Name : _____