

CHAPTER 1 - 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/ Bharat QR 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 / Bharat QR 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/ Bharat QR/ Internet:

- 1.8. Cardholder can use POSEDC machines/Bharat QR 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.

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.

2. ROLES & RESPONSIBILITIES

- 2.1. The Bank may issue Personalised/ Non-personalised (Insta) Debit Cards with different flavors like Classic, Standard, Business Debit card, Mudra Debit Card, Platinum, Gold, Signature, Select, contactless, National Common Mobility Card to suit to the different segments of the customers and also issue multiple cards to one customer. At 'CANDI' branches Platinum Debit cards will be issued through kiosks.
- 2.2. The Bank may issue additional RuPay Debit card to customers already having VISA/Master Debit Card to facilitate insurance benefits attached to RuPay cards.
- 2.3. International Debit Cards are issued with EMV compliant Chip and PIN. These cards are valid for global usage and will be issued only on specific request by the applicant, for International Usage.
- 2.4. The Bank may also issue Virtual Debit Cards for instant account opening facility which will be enabled only for e-Commerce transactions with Green PIN facility. Green PIN for such Card to be generated through Net Banking / Mobile Banking as and when enabled, using OTP sent to registered mobile number of such Card Holder.
The bank may also issue of Virtual Debit Card free of charges, as additional card to customers to facilitate promotion of e-commerce transactions / internet usage, bill payments etc.

Indent of Cards:

- 2.4.1 Branches to ensure need based indent of EMV Non Personalized Debit cards.
- 2.4.2 Branches may indent for fresh stock of EMV Non-personalized cards whenever the stock of cards falls below 100 Cards.
- 2.4.3 Branches should analyze their requirements which should be pragmatic and able to utilize the cards to the optimum within the given period of time.
- 2.4.4 Apart from the debit card request made through account opening form, any further additional debit card request is to be indented in SAS Package under Card Related Packages duly taking written consent from the customer and preserved as per guidelines of Preservation of Records.

- 2.4.5 Customers are enabled with a facility to request Personalized Debit Cards online through Canara Bank Website/ Net Banking/Mobile Banking.
- 2.4.6 Banks will not force a customer to avail debit card facility and shall not link issuance of debit card to availment of any other facility from the bank.
- 2.4.7 Bank will not dispatch a card to a customer unsolicited, except in the case where the card is a replacement/renewal of a card already held by the customer. In case a card is blocked at the request of the customer, replacement card in lieu of the blocked card will be issued with the explicit consent of the customer. Further, Bank will obtain explicit consent of the cardholder prior to the renewal of an existing card.

Delivery of Cards:

2.5 Delivery of cards and PIN to Card Holders at branch:

- 2.5.1 Non Personalized Debit Cards and PIN mailers will be sent to branch, separately, for delivery to the customer after due identification and against acknowledgement.
- 2.5.2 All undelivered return Personalized Debit Cards shall be delivered to the respective Branches.
- 2.5.3 The cards and sealed envelopes containing PIN mailer received from Card Business Management Section & Acquisition, DBS Vertical, IT Wing, are security items and to be treated accordingly.
- 2.5.4 Personalized debit card with green pin facility will be dispatched directly to the customers address available in CBS/dispatch address (duly validating the customer). Customer is again authenticated while generating green pin through ATM/MB/IB/IVRS by way of OTP.
- 2.5.5 Since Non-Personalized (NP) debit cards are generated without any specific DP Codes, the functionality of movement of NP debit cards between Branches/RO/COs has been provided in our SAS-Integrated Card Indent-New package. Branches to invariably acknowledge the Non-Personalized Debit Card indents received in SAS Integrated Card indent package.
- 2.5.6 Most Important Terms & Conditions of Debit Card is attached to this Policy as Appendix-I.
- 2.5.7 Bank shall levy Service Charges with respect to Canara Bank Debit Cards. Charges are subject to revision from time to time. Kindly refer the schedule of charges as per the Annexure-II.

Renewal of Canara Bank Debit Card:

2.6 Renewal:

- 2.6.1 Auto renewal on expiry of cards shall be extended only for active cards i.e. cards used at least once for financial/non-financial transaction in the last 1 year. Branch to ensure

that customer latest address with valid pin code and mobile no. are updated in CBS one month prior to renewal of the debit card for smooth delivery of cards to customers. SMS will be sent to the customers twice in this regard.

- 2.6.2 Since renewals of personalized cards are automated, the branch should inform Digital Banking Services Vertical, IT Wing one month prior to the date of expiry of the validity period of the card duly mentioning, the valid card number, in case the card is not to be renewed.
- 2.6.3 If the cardholder does not wish to renew their Canara Bank Debit Card, such account details should also be informed to Digital Banking Services Vertical, IT Wing for not renewing the Card through Branch.

2.7 Hot listing/Replacement of Cards:

- 2.7.1 Hot listing is the process by which details of the Debit Card reported lost/stolen/cancelled are invalidated.
- 2.7.2 Hot listing prevents misuse of the card by person who comes into/is in possession of such cards.
- 2.7.3 Hot listing of debit cards may be facilitated through various channels like Branch, Mobile Banking (CANDI), Net Banking, e-mail, SMS, IVRS and Call centre. Refer Most Important Terms & Conditions for detailed guidelines attached to this Policy as Annexure-1.
- 2.7.4 Use of the card shall be terminated without notice, upon receiving intimation of the death, bankruptcy or insolvency of the card holder or on receipt of a letter from any one of the joint account holders changing the operative clause, receipt of an attachment order from a competent court or revenue authority or from RBI due to violation of FEMA/ exchange control regulations or for other valid reason when the whereabouts of the cardholder become unknown to the bank due to any cause attributable to the card holder.
- 2.7.5 Bank will block a lost card immediately on being informed by the cardholder and formalities will be followed within a reasonable period clearly defined in the policy.

2.8 Destruction of Cards:

- 2.8.1 A Card once issued or hot-listed may have to be destroyed due to any one of the following reasons:
- 2.8.2 Cards getting damaged.
- 2.8.3 Cards already reported lost/stolen (already hot listed) having been traced but replacement Card already issued.
- 2.8.4 Cards returned by the customers on account of closure of account or discontinuing the facility.

2.8.5 Personalised Debit cards remaining undelivered for more than 3 months are to be destroyed following the guidelines of destruction of security items.

2.8.6 The destruction of the Card is to be done at the CPH/Branch.

2.9 Dispute Redressal mechanism:

The complaints regarding failed ATM transactions can be grouped as under:

- a) Our Debit Cards used at our ATMs attached to the branch of issue (Our Bank is both issuer Bank & acquirer Bank)
 - b) Our Debit Cards used at our ATMs not attached to the branch of issue. (Our Bank is both issuer Bank & acquirer Bank)
 - c) Other Bank cardholder using his card at our ATM (Our Bank is acquirer Bank & other Bank is the issuer Bank)
 - d) Our Debit Cards used at other Bank ATMs (Our Bank is the issuer Bank & the other Bank is the acquirer Bank).
- 2.9.1 In terms of Reserve Bank of India guidelines, the wrongful Debit in the customer's account on account of ATM failed transactions shall be reversed within T+5 days from the date of transaction. (T is the day of transaction and refers to the calendar date) failing which a penalty of Rs.100/- for each day of delay shall be credited to the customer's account along with the disputed amount.
- 2.9.2 All disputes regarding ATM failed transactions shall be settled by the issuing bank and the acquiring bank through NPCI only. No bilateral settlement arrangement outside the dispute resolution mechanism available with NPCI is permissible.
- 2.9.3 Reconciliation and complaint redressal related to all types of financial transactions with Debit Cards shall be attended by the concerned section of **Reconciliation Vertical, Operations Wing** as defined in the functions of the wing
- 2.9.4 Member Banks of Network associates should collaboratively endeavor to settle discrepancies in settlement, if raised by other member banks, and all such discrepancies should be resolved amicably as per settlement procedure, as amended from time to time.
- 2.9.5 Procedure for Charge Back: **(by concerned Section of Reconciliation Vertical, Operations Wing)**
It is obligatory on the part of the card issuer member to resolve and settle all adjustments pertaining to the cardholder transaction arising out of error or failed transactions, within 120 days from the date of original transaction or as per extant guidelines of network associates, after date of original transaction. If the acquirer member bank does not honor the cardholder dispute, the acquirer member bank shall submit a representation within the time limit specified for such transactions.

2.9.6 Credit/ Debit Adjustments: These processes shall be handled by **Reconciliation Vertical, Operations Wing** as defined in the functions of the wing as per extant guidelines issued by Network associates.

2.9.7 Re-presentation of Chargeback: These processes shall be handled by the concerned section of **Reconciliation Vertical, Operations Wing** as per extant guidelines issued by Network associates.

2.9.8 Bank will be liable to compensate the complainant for the loss of his/her time, expenses, financial loss as well as for the harassment and mental anguish suffered by him/her for the fault of the Bank and where the grievance has not been redressed in time. If a complainant does not get satisfactory response from the card-issuer within a maximum period of one month from the date of lodging the complaint, he/she will have the option to approach the Office of the concerned RBI Ombudsman for redressal of his/her grievance/s.

3. REPORTING STRUCTURE / REQUIREMENTS:

3.1. A monthly statistical report of Debit Cards is to be submitted to Reserve Bank of India.

3.2. 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.

3.3. 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.

4, 5 & 6. RISK ASSESMENT/ RISK MEASUREMENT / RISK MITIGATION:

Limit for Withdrawal/Purchase:

6.1. 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 Debit Card	Cash	50,000/-	1,00,000/-
	POS/ E-Com	2,00,000/-	5,00,000/-

6.1.1 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.

6.1.2 The cash withdrawal shall be in multiples of Rs. 100/- only.

PERSONAL IDENTIFICATION NUMBER (PIN):

- 6.2. 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.
- 6.3. We are providing PIN mailer in the sealed envelope for accessing ATM service. 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.
- 6.4. 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.
- 6.5. 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.

- 6.6. Bank has also facilitated green pin generation facility through IVRS/MB/IB channels.

7. STRATEGIES FOR MEETING OBJECTIVES

- 7.1. The Bank may extend reward point scheme for promoting card usage for purchases.

Co-branding of our Debit Cards:

- 7.2. Co-branding means including the brand identity of another institution along with our Bank's brand.
- 7.3. 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.
- 7.4. 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.
- 7.5. The co-branded card will prominently bear the branding of the Bank.

- 7.6. 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.
- 7.7. Where the bank enters into co-branding with financial entities, it is necessary that approval is obtained from the regulator of the financial entity.
- 7.8. 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.
- 7.9. 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.
- 7.10. 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.
- 7.11. 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.
- 7.12. 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.
- 7.13. 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.

7.14. 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.

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

9. PROVISIONS FOR EXEMPTION/ RATIFICATION OF PROCEDURE AND ITS DELEGATION:

9.1. 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:

9.2. Authorized person/s:

9.2.1. Clubs/Associations (Regd./unregistered)/HUF

9.2.2. Charitable and Religious institutions, Trusts

9.2.3. Local Bodies

9.2.4. Partnership firms/LLP

9.2.5. Public and Private Ltd company

9.2.6. Societies (Regd. or unregistered)

9.2.7. Provident fund account etc., provided the operational condition is severally in case there is more than one authorized person to operate the account

9.3. 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.

10. COMPLIANCE/ MONITORING OF IMPLEMENTATION OF THE POLICIES

DISPUTE RESOLUTION

Dispute Resolutions & Customer complaints:

10.1. Branches shall ensure that the Debit cards (including Co-branded cards) issued to customers' accounts are in compliance with KYC/ AML/ ATF directives

10.2. 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.

10.3. All dispute resolution shall be dealt in accordance of terms and operative guidelines of Visa/ MasterCard/ NPCI.

10.4. Such resolutions are required to be attended within the time stipulated by the regulators/card associations.

Compliance:

10.5. 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.

11. REGULATORY PRESCRIPTION

Domestic Debit Cards / International Debit Cards:

- 11.1. All Cards, both new / renewed card, issued to customers have to be EMV Chip based cards only without any exception.
- 11.2. 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/-**.
- 11.3. 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.
- 11.4. 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:
 - 11.4.1. Such payment authentication solution to be provided by authorized card networks like Visa/MasterCard/NPCI.
 - 11.4.2. Card Holder's consent to be obtained.
 - 11.4.3. Relaxation of additional factor authentication for Card Not Present Transaction has been permitted up to Rs. 5,000/- only.
- 11.5 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 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 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.

Reward Points aged more than 12 months.

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 BranchManager.

Customer Service:

Toll Free Number: 1800 1030 (Domestic Calls only)

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

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 transactions 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

Appendix – 2

CANARA BANK DEBIT CARDS - TERMS & CONDITIONS

1. Important:

Please make sure that you have read the Terms and conditions carefully, applicable to issuance and usage of Debit Card. By accepting and/or using the card, the cardholder accepts the terms and conditions set out for CBDC unconditionally and will be bound by them and accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) regulations, Exchange Control Regulations, Foreign Exchange Management Act and any other corresponding enactment in force from time to time. The cardholder will also continue to remain bound by the terms and conditions of operations of his Savings Bank Account / OD Account / Current Account with Canara Bank.

These terms and conditions shall be known as "Canara Bank Debit Card Rules".

Usage of Debit Card should be strictly in accordance with the Exchange Control Regulations and the responsibility of adhering to FEMA A guidelines while using debit card globally is on the cardholder. Any violation of the above, attracts action under FEMA guidelines at the instance of Reserve Bank of India or Canara Bank.

The Billing under Debit Card will be done in Indian Rupee only.

For all transactions in other currencies a mark-up fee of 3% is applicable.

Definitions:

The Bank, 'our', 'us' or 'we' refer to Canara Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Registered Office at No.112, J.C. Road, Bangalore-560002, which expression shall mean and include its successors and assigns.

'Cardholder', 'you', 'your' refer to a customer of the Bank, who has been issued and authorized to use the CBDC.

The issuer in relation to cardholder means the Bank. The Card means the Canara Bank Debit Card issued by the issuer to Cardholder. Account in relation to Debit Card means an account maintained with Canara Bank for the purpose of routing card related transactions under this agreement, which also includes an account of a customer of the Bank who has agreed to these terms and conditions and is authorized to operate the Bank account and thereby use the banking services including ATM services and includes those having joint accounts, multiple users.

Customer includes any individual, sole proprietorship firm, partnership, company, co-operative society, association of persons, trust or other legal or natural entity or organization.

Primary Account means one of the accounts, as described above, which will be debited for transactions done at Merchant Establishments or ATM of our/other bank displaying RuPay /Visa/MasterCard logo.

Secondary Account(s) indicates the Cardholder's account(s) nominated in writing by the cardholder and approved by the Bank to be accessed through his Debit Card in addition to the primary account.

ATM means any Automated teller Machine whether of the Bank or a shared network ATM or any ATM displaying RuPay /Visa/Mastercard logo which honour the Debit Card. A PIN means the personal identification number (required to access ATMs, POS and Internet) allotted to the Cardholder by the Bank or chosen by the cardholder from time to time.

Merchant or Merchant Establishment shall mean any company establishment and /or person wherever located, which is approved by a Visa/MasterCard/RuPay Scheme Member Bank and with whom arrangements have been made with, to accept and honour the cards for the sale of goods and service to cardholders. This shall include among others, stores, shops, restaurants, airline organizations etc. advertised by the Bank or Visa/MasterCard.

EDC or "Electronic Data Capture" refers to Electronic Point of sale swipe/dip terminals, whether displayed by or on behalf of Bank or any other Bank at which, amongst other things, the cardholder can use his fund in his account/s held with the Bank to process the instructions given by a cardholder by using his card, to the Bank to effect action on transaction at a Merchant Establishment. 'Transaction' means any instruction given by a cardholder by using his card, to the Bank to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals etc.)

02. The Card:

The **Canara Bank Debit Card** which term includes all its variants that are existing and that will be introduced in future on the platform of Debit Card, shall be issued on the basis of an application in the prescribed format subject to such eligibility norms the issuer may fix from time to time. The issuer at its sole discretion may refuse issuance or renewal of card without assigning any reason whatsoever.

The cardholder shall be deemed to have unconditionally agreed to be bound by the Terms and Conditions by acknowledging receipt of the card in writing or by signing on the reverse of the card or by incurring a charge on the card. However, the account holder may not be issued a card subsequently if he does not accept the card for whatsoever/reason. In such cases, if the card is already received by the branch of issue, the card shall be destroyed by cutting into pieces.

By default, Debit Card issued is valid for domestic i.e., within India, transactions only. However, Global Cards also can be issued on specific request by the customer. These cards are valid upto the last day of the month and year indicated on the face of the card under 'VALID THRU', unless cancelled/invalidated earlier. On expiry/earlier cancellation/invalidation, the Card must be destroyed by cutting into pieces and confirm the same to the issuer by means of a letter addressed to him.

The cardholder will be responsible for all facilities granted by the Bank in respect of the card and for all related charges. A tariff of charges has been given elsewhere in this document, which is subject to change from time to time.

The card and relative PIN mailer will be issued immediately on opening an account with Canara Bank along with Pass Book and Cheque Book. The applicant shall acknowledge for having received the card. The cardholder shall sign on the signature panel of the Card in the presence the Bank Official immediately on its receipt and shall take all reasonable steps for its safe custody. The cardholder shall also note down the card number and validity period, as imprinted on the card, separately to enable him/her to furnish these details to the issuer in case of loss or theft of the Card.

The Card is a property of the Bank and the issuer reserves its right to cancel the Card and/or withdraw the privileges extended to the Cardholder at any time without assigning any reason. The issuer shall have absolute right to seek destruction of the cancelled/withdrawn Card and the cardholder shall confirm in writing to the Bank that he has destroyed the card beyond usage. Non-compliance of with the Bank's request for destruction of the card beyond usage is an illegal act exposing the cardholder to legal proceedings.

On expiry of the card, the cardholder shall personally call on the branch, establish his identity and seek issue of replacement card from the branch. PIN can be generated through Green PIN option in Canara Bank ATM.

The cardholder may select his own PIN (any 4 digit number) if he would like to change it, depending on the availability of such facility in our ATM. The PIN issued to the cardholder for use with the Card or any number chosen by the cardholder as a PIN, will be known only to the cardholder and is for the personal use of the cardholder and are non-transferable and strictly confidential. A written record of the PIN should not be kept in any form, place or manner that may facilitate its use by a third party under any circumstances or by any means whether voluntary or otherwise. The cardholder shall be liable for any damages arising from a failure to keep secrecy of the PIN.

3. Use of the Card

The cardholder has to use the Card himself/herself and should never permit any other person to use the Card. He/she should safeguard it from misuse by retaining it under his/her personal custody at all times. The Cardholder's account will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the card. The cardholder will maintain sufficient funds in the account to meet any such transactions and shall not be entitled to overdraw the account/s with the Bank or withdraw/purchase by the use of the Debit Card in excess of any agreed overdraft limit.

In case of cards linked to multiple accounts, transactions through ATMs (where account selection option is not available), Merchant Establishments and Cash withdrawals through EDCs, will be effected on the primary account linked to the card. In case there are no funds in this account, the Bank will not honour the transactions even if the funds are available cumulatively or severally in other accounts linked to the same card.

The Bank and Visa/MasterCard/NPCI(RuPay) shall not be liable when a merchant for any reason refuses to accept the Canara Bank Debit Card or if the ATM/EDC has not rendered the requested service or the Debit Card cannot be used as a result of any defect, blocking, deactivation, temporary insufficiency of cash in the ATM, technical or communication failure.

Merchant Location Usage:

The card is acceptable at all electronic Point of Sale across the Globe/within India (depending upon the scope of usage, domestic or global) which display the Visa/MasterCard logo/RuPay. The card is for electronic use only and will be accepted on at Merchant Establishments that have an electronic point of sale swipe terminal. Any usage of the card other than electronic use will be deemed unauthorised Cardholder will be solely responsible for such transactions. The card is operable with the help of the cardholders PIN at EDC terminals. Transactions shall be authorized only when the PIN is successfully entered by the Cardholder.

Use of the card at Member Establishment will be limited by the limit assigned for all such transactions for a day, irrespective of the credit balance in the account/s. These limits are put in place to protect the interest of the cardholder to prevent runaway usage of the card in the event of loss of card. Hence these limits are confidential. If there is any rejection of transactions on account of exceeding the limits set by the Bank, the Bank shall not be held responsible for rejection of such transactions, even though there is sufficient balance available to the credit of the account of the cardholder.

Transactions are deemed authorised and completed once the EDC terminal generates a sales slip. The amount of the transaction is debited from the primary account linked to the card immediately. The cardholder should ensure that card is used only once at the Merchant location for every purchase. The sales slip will be printed each time the card is used and the cardholder should ensure that there is no multiple usage of card at the Merchant Location at the time of purchase.

Authority to charge the Cardholder's account in respect of purchases made/to be made, services availed/to be availed would be given by Cardholder by way of either PIN, tapping the card for contactless or such other form as the Bank may prescribe. Signature of the Cardholder on such form/s together with the Card No. noted thereon or any sales slip not personally signed by the cardholder, but which can be proved, as being authorized by the cardholder, shall be conclusive evidence as between the issuer and the cardholder as to the extent of liability incurred by the Cardholder and issuer shall not be required to ensure that the Cardholder has duly received the goods purchased/to be purchased or has duly received the services availed/to be availed up to his/her satisfaction.

The Bank accepts no responsibility for any surcharge levied by any merchant establishment and such amount will be debited to the cardholder's account. However, some transactions

(like at Railway Station & Petrol pumps) may attract a service charge as per the Industry practice in addition to the amount of transaction, which will be debited to cardholder's account.

The cardholder must retain his own copy of the charge slips. The Bank/Issuer will not normally provide copies of charge slips. However at its discretion and upon customer requests, the Bank/Issuer may provide copies thereof if request is received in writing within 5 days from the date of transaction, subject to an additional fee, which is subject to change at the discretion of the Bank/Issuer.

Should the Cardholder choose to disagree with the amount debited to his account, the same should be communicated to the Bank/Issuer within 5 days of the transaction date, failing which it would be construed that all charges are in order.

The Bank/Issuer is not responsible or liable for any defect or Deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Member Establishment and failure to do so will not relieve the Cardholder against a Member Establishment who may raise a counterclaim against the Bank/Issuer.

Any purchase/availment of service and subsequent cancellation thereof (including purchase and cancellation airline/railway tickets, etc.) shall be treated as two different transactions. On receipt of refund/credit if routed through the Issuer, the actual net amount so received shall be held by the Issuer on behalf of the Cardholder free of Interest and settled against the claim made by the cardholder by crediting to the account subject to recovery of a service charge as may be fixed from time to time. The claim should be supported by some proof like cancelled charge slip copy, refund vouchers, etc. All refunds and adjustments due to any merchant/device error or communication link will be processed manually and the account will be credited after due verification and in accordance with Visa/MasterCard/RuPay rules and regulations as applicable. The cardholder agrees that any debits received during this time will be honoured only based on the available balance in the Account/s without considering this refund/adjustment. The cardholder also indemnifies the Bank from such acts of dishonouring the payment instructions.

The cardholder shall make use of the card only for the purpose of making bonafide purchase of goods or availment of services from such Member Establishments with whom the Bank may enter into arrangement for this purpose, or such Merchant Establishment who are authorised to accept Cards with Visa/MasterCard/RuPay logo or for making 'Cash Withdrawal' within the validity period of the Card. The Cardholder shall not, while making use of the card commit any breach or violation of any law, rule or regulation that may be currently in force. The issuer reserves the right to call for from the cardholder and/or the member establishment full details of the transactions under the card, and the cardholder shall agree to such disclosure. The cardholder alone shall make use of the card and shall not allow any other person to use the same on his/her/its behalf. The card shall not be transferable.

The Bank reserves the right and the cardholder agrees inter alia for the disclosure and to share and receive from other institutions, credit referencing bureaus, agencies, statutory executive, judicial and regulatory authorities whether on request or under an order therefrom, and on such terms and conditions as may be deemed fit by the Bank or otherwise, such information concerning the cardholder's account as may be necessary or appropriate in connection with its participation in any electronic funds transfer network. The bank also reserves the right to disclosure of information to third parties about the bank account of the cardholder or the transactions done through the use of the card where it is so necessary to comply with law or government agency or court orders or legal proceedings and/or when and/or when it is necessary to resolve errors or other matters.

Any government charges, duty or debits or tax payable as a result of the use of the card shall be borne by the cardholders and if imposed upon the Bank (either directly or indirectly) the Bank shall debit such charges, duty or tax to the cardholder's account.

04. Cash Withdrawals:

The card is accepted at any of Canara Bank ATMs (Cash Points) and other bank ATMs/displaying Visa/MasterCard/RuPay logo. The card is operable with the help of confidential PIN at ATM locations. On receipt of the PIN by the cardholder from the Bank/Issuer it should be ensured that the same is received in a sealed envelope and there are no signs of tampering of either envelope or the PIN mailer. All transactions conducted with use of the PIN will be the cardholder's responsibility and he/she will abide by the record of the transaction as generated.

The cardholder may withdraw cash in multiples of Rs.100/-, subject to a maximum permissible at the ATMs. Usage of the Global card abroad is subject to the foreign Exchange Control regulations of the country, where the card is used.

When the card is used at any other shared ATM, the bank will not accept responsibility for any dealings the cardholder may have with the other institutions including but not limited to such services. Should the cardholder have any complaints concerning any shared cardholder with the establishment and failure todo will not relieve him from any obligations to the Bank. However, the cardholder should notify the bank of this complaint immediately.

There will be separate service charges levied for such facilities that will be fixed by the Bank from time to time and debited to the cardholder's account linked to the card at the time of making such transactions.

In the situation that the account does not have sufficient funds to debit such fees, the Bank reserves the right to deny the transaction. And the decision of the Bank is binding on the cardholder. Such service charge will be debited to the account irrespective of the fact that a transaction is successful or is a failed one.

The type of transactions offered on shared network ATMs may differ from those offered on the Bank's own networked ATMs. The bank will only support the minimum transaction set that will be offered at the ATMs belonging to other networks. The bank reserves the right to change the transaction limit set without any notice to the cardholder.

For all cash withdrawals at Canara Bank ATM, any statements/receipt issued by the ATM at the time of withdrawal shall be deemed conclusive, unless verified and intimated otherwise by the Bank. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Cardholder.

05. Lost or stolen card:

If the Card is lost/stolen, the cardholder shall immediately notify the branch (which has issued the card)/nearest branch/Switch Room with full details, including the cardholder's name, the Card number and its validity period as imprinted on the Card. If this information is given orally it must be confirmed in writing within 7 days. The cardholder shall furnish to the issuer all information in his/her possession as to the circumstances of loss/theft and take all reasonable steps, such as informing the issuer by quick mode of communication, lodge a complaint with local police etc. to recover the lost/stolen card and shall also assist the issuer to recover it.

In case of suspected theft of the card, the cardholder has to lodge a report with the local police and has to send a copy thereof to the issuer. In case the cardholder recovers the card which has been reported as lost/stolen, he/she shall not make any further use of it and it shall be surrendered to the issuer along with a full report.

The cardholder will be fully liable for all the charges on the card in the event it is lost but not reported in writing as above to the Bank/Issuer and the cardholder indemnifies the Bank/issuer fully against any liability (civil/criminal) loss, cost, expenses or damages that may arise due to loss or misuse of the Card. In the event the transactions are received by the Bank/issuer after the Card has been reported lost or stolen but before the receipt of the Cardholder's written confirmation and police complaint/FIR as above, the cardholder shall continue to be fully liable for all amounts debited to the cardholder's account.

A fee of Rs.150/- + applicable taxes per card or such other amount as may be fixed by the Bank from time to time shall be charged from the cardholder for hotlisting the lost/stolen card. This fee has to be paid compulsorily whether the lost/stolen card is to be replaced or not.

06. Pricing structure:

6.1 SERVICE CHARGES RELATED TO DEBIT CARD ISSUANCE

Charge Type	Card Variants			
	Classic/ Standard	Platinum	Business	Select
<i>Enrollment Fee</i>	NIL	NIL	NIL	NIL
<i>Activation/Membership Fee</i>	NIL	NIL	NIL	NIL
<i>Annual Fee (Charges Per Annum)</i>	₹200/-	₹500/-	₹500/-	₹1000/-
<i>Hotlist/Duplicate card on account of loss of card</i>	₹150/-	₹150/-	₹150/-	₹150/-
<i>Replacement card</i>	₹150/-	₹150/-	₹150/-	₹150/-
<i>Debit card inactivity fee (Charges Per Annum)</i>	NIL	NIL	₹300/-	NIL
<i>First time Green Pin Generation</i>	NIL	NIL	NIL	NIL
<i>Regeneration of Green Pin</i>	₹50/-	₹50/-	₹50/-	₹50/-

All the charges mentioned above are exclusive of taxes, Applicable taxes will be collected, extra.

6.2 DETAILS OF CHARGE LEVIED FOR USE OF THE CARD FOR CASH WITHDRAWALS

The following service charges will be levied for Canara Bank Debit Card used in Canara ATMs beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	For Customers	Sr. Citizens	Staff
		6	8
Charges above free transaction (Financial)	₹20 + GST		
Charges above free transaction (Non-Financial)	₹5 + GST		

For cash withdrawals at other Bank ATMs, the following service charges will be levied for the Remote on-us (Our Card holders using other Bank ATMs) transactions beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	Metro	Non-Metro
		3
Charges above free transaction (Financial)	Present Charges per transaction	Present Charges per transaction
	₹21 + GST	₹21 + GST
Charges above free transaction (Non-Financial)	₹10 + GST	₹10 + GST

Note: - All the service charges attract GST at the applicable rate.

- All out of pocket expenses will be recovered from the cardholder.

07. DISCLOSURE:

The cardholder acknowledges the right of the Bank to provide details of his/her account including those of any add-on cardholder(s) to third party agencies for the purpose of availing support services of any nature by the Bank, with specific consent or authorization from him/her or any add-on cardholders obtained at the time of requesting for the Debit Card card.

Important Regulatory information

- The Card is valid for use both in India as well as abroad depending on card variant.
- Usage of the Card for transacting outside India must be made in accordance with applicable law including the Exchange Control Regulations of the RBI and the Foreign Exchange Management Act, 1999. Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action. You should consult your Authorized Dealer (AD) regarding your Foreign Exchange Entitlement

08. General Conditions:

The cardholder shall undertake to furnish to the issuer, changes, if any in respect of any information furnished in the Application form within 7 days from the date of occurrence of such changes. The issuer may take cognizance of such changes only after the expiry of 30 days from the date it receives the information.

All suits and proceedings against the issuer relating to any claims, dispute or difference arising out of or in respect of the card shall be instituted only in the courts situated in the city of Bangalore where the Head Office of the issuer is situated and no court/forum situated in any other places shall have jurisdiction to entertain or decide such matter. The issuer may, however at its option institute any such suit or proceedings against the cardholder at any place where the cardholder resides or carries on business or works for gain or maintains his/her/its account with any branch of issue.

Where the cardholder is issued Canara Bank Debit Card - Non Personalised, he may opt to have Canara Bank Personalised Debit Card in place of the non-personalised card. However, where any variant of the Canara Bank Debit Card - Personalised is issued in place of Canara Bank Debit Card - Non Personalised before its expiry, the Bank shall levy a service charge of Rs.100 plus applicable service tax.

The issuer reserves their right to add, to delete from these terms and conditions as they think fit in their absolute discretion and without assigning any reason whatsoever and such changes shall be binding on the cardholder.

IMPORTANT

- ***Please memorize the PIN and change it periodically. Never write the PIN anywhere.***
- ***Please note that CANARA BANK or its vendors will NEVER ask for your CVV, PIN, OTP or Passwords over phone/ through E mail /SMS or any other mode. Never share/ divulge such vital information with any one.***

- *To ensure safe safety of your card, keep your card in switched off mode when not in use. The card can be switched on/ off from Canara Mobile Banking App.*
- *Cash withdrawal at other Banks' ATMs is restricted to Rs. 10,000/- per transaction.*
- *Never take assistance of any unknown person while operating at ATM.*

Limit for Withdrawal/Purchase :

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	Daily limit
Classic Debit Card	Cash	75,000/-
	POS/ E-Com	2,00,000/-
	NFC(Contactless)	25,000/-
Platinum/ Business/Select Debit Card	Cash	1,00,000/-
	POS/ E-Com	5,00,000/-
	NFC(Contactless)	25,000/-
Note: Contactless transaction allowed upto ₹ 5000/- per occasion and 5 transactions per day.		
