

USE YOUR CARD SAFELY

DO'S:

- Always keep your card in a safe and secure place. Treat your card as you would treat cash.
- On the receipt of your card, kindly affix your signature on the signature panel provided on the reverse of the card.
- Keep your PIN a secret. Memorize your PIN and destroy the PIN mailer thereafter.
- It is recommended to change the PIN on 1st usage.
- Updating of passbooks or viewing your statement regularly will allow you to keep a track of your transactions and report any unauthorized or suspicious transactions to your Bank immediately.
- Monitor your transactions regularly by checking or text message / notification for selected transactions.
- Always ensure that the card is used in your presence when transacting at merchant establishments. Never sign an incomplete sales slip.
- For your safety please retain the sales slip issued at the Merchant establishment OR ATM slip issued for cash transaction on completion of transactions. Always preserve the cardholders copy and check the pay amount after purchase.
- When giving your card to a merchant, ensure that they have given back the correct card.
- Your card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank officer of SVC bank.
- Prior to making any online purchase, register yourself for Verified by Visa (VBV) and secure your online transactions.
- Inform the Bank about any change in telephone number / mobile number or correspondence address.
- In case of loss of the card, inform the bank immediately.
- Read the user manual carefully received with your card for detailed information on debit card usage.

DON'TS:

- Do not disclose you PIN number to anybody.
- Do not keep the card and PIN mailer together.
- Do not keep the card exposed to near any magnetic field like Mobile, Television and other such devices.
- Do not key in your PIN in the presence of any onlooker. Enter the PIN by yourself.
- Do not seek any assistance from strangers.
- Do not attempt to use your card at merchant establishment that do not possess electronic point-of-sale swipe terminals.
- Do not attempt to use your card for making purchases via telephone/mail.
- Do not respond to any e-mails that require your bank account number, card number expiry date or PIN.
- Do not bend the card.
- Bank/IBA/RBI/GOVT agencies never ask for card Number or PIN details. Do not provide these to anyone.

FREQUENTLY ASKED QUESTIONS

What is a Debit Card ?

- Debit Card is a plastic card which enables you to instantly debit your account towards the purchases made by you from any retail outlets OR any merchant establishments OR online purchases subject to availability of balance in the account. You may also use the card for cash withdrawals from any of the ATM centers globally.

What is the difference between a Debit Card and a Credit Card ?

- The basic difference between a Debit Card and a Credit Card is that the Debit Card gives the customer access to his own money whereas the credit card is a form of loan and allows line of credit offered by the Bank. As in case of Debit Card, there will be on line debit to the customer's account, there are no hassle of receiving bills, making payments on due dates, making payment of interest on the amount not paid etc.

Who can use avail of Debit Card facility ?

- All Savings account holders maintaining accounts in Single names, joint names with operating instructions as either or Survivor, all Proprietary Current account holders, Overdraft accounts.
- Minors of 14 years of age and above maintaining savings account singly i.e; self operated minor account.

Can I use the Debit Card over and above the balance available in the account ie; can I overdraw the account ?

- No, You cannot use your debit card for purchases, if there is shortfall of balance in the account. You can in no case overdraw the account.

Where can I use this card?

- At any Banks ATM with Rupay / VISA / Bancs/Logo.
- At any merchant establishments or POS (Point of Sale).
- Online shopping.

What should I do on receipt of DEBIT CARD ?

- Customers are advised to immediately affix their signature on the signature panel provided on the reverse of the card.

How can I activate the card ?

- The card can be activated for the first time at any SVC bank ATMs by carrying out any one successful transaction.

What is a PIN ?

- PIN is a FOUR Digits Personal Identification Number, which is issued to the customer in a CLOSED Jacket and is delivered to him separately. Customers are requested to ensure that PIN jacket is received by them INTACT and they are also requested to change his PIN immediately. Under no circumstance, PIN should be divulged to any one including to any official from the Bank.

What happens to my earlier ATM card?

- The earlier ATM card is deactivated on first usage of the Debit Card. The old Card should be cut into pieces before disposing it off.

How is a Debit Card better than Paying by Cash?

- Convenience >>>>> Faster and easier than writing cheques, safer than carrying cash and acceptability levels.
- Security >>>>>> Carrying cash is always associated with risk. Once the cash is lost or stolen, it is gone forever. Why carry risk when there is a very safe way of using the Debit card for all your shopping needs. If the debit card is lost or stolen, it can be replaced at a very nominal cost and moreover the money in your account is protected.
- Protection >>>>> Cardholders are protected by multiple layers of security, which includes fraud protections; a unique three-digit security code to help ensure the cardholder is in possession of the card when making Internet purchases and Verified by Visa, a service where cardholders may select a personal password to help ensure that only they can use their card to make purchases at participating Internet sites.
- Simplified record-keeping >>>>>> It helps the purchasers to keep track of all purchases made which may be clearly identified and hence helps to minimize the risk of overspending.

What is Cash@POS ?

- It is a convenient way of obtaining cash from a retail store, where the card holder can not only pay for their purchases but also withdraw cash. The cardholder can walk up to the outlet, swipe their debit card for their purchases and withdraw an amount that they may require (The upper limit for cash withdrawal is fixed. Please refer to the terms and conditions). The cardholders are not obliged to make a purchase to get cash.

What are incentives which could be availed?

- It is constant endeavor on the part of SVC Bank who is working round the clock to design tailor made products to suit the needs of our esteemed customers. All offers will be made known to the customers through various means of communication as and when applicable.

Are there any hidden charges which I would be required to pay?

- This Debit card is provided by your Bank absolutely free of cost. This card is introduced exclusively for your benefit. Our aim is to provide the latest and the best product at a very affordable and convenient way.
- Except for transactions made at Petrol Pumps and Railway ticketing where service charge is levied as per industry standard.

When I travel Abroad can I use the debit Card issued by your Bank? Can I get Foreign currency?

- Yes, you may use the card for cash withdrawal from the ATM centres/POS abroad as well. However the limit on Cash withdrawal will be strictly as per FEMA Act and in no case the same will be violated.

How many account can I link to the primary account? Can I have more than one card?

- You may link upto 4 accounts to the primary accounts. The Add - on card can be given only to the joint holder of the primary account.

What is an E-commerce transaction.

- E-Commerce transaction is an On-line transaction. They are in short "Card not present transaction" (CNP transaction) used for shopping online, buying travel tickets, movie tickets etc.

When the goods/merchandise purchased is of a inferior quality or if the same are returned on reasonable grounds, can I get the credit to my account immediately?

- Please note that the bank does not accept any responsibility for the quality of goods purchased by you or offer any guarantee towards the products purchased by you. In case the merchants undertake to refund the same, kindly confirm with them as to the procedure adopted by them for refund. They may settle the difference immediately or give a voucher for the difference amount. In either case the Bank is not involved.

What is the validity of the card ?

- The card is valid for the period of seven years from the date of issue.

Can I use my debit card for making Utility Bill payments.

- Yes, you may use the Debit card to make Utility Bill payments for around 120 billers using the www.visabillpay.in/svc/ subject to availability of balance in the account.

Whom can I approach in case of any disputes.

- You may call (022) 66999999 / 71999999 for any queries and complaints. We will be there to guide you.

SVC Bank

INTERNATIONAL VISA DEBIT CARD

Carry Ease, Confidence & Safety
Anywhere, Everywhere.

FOUR GOOD REASONS WHY YOU SHOULD USE YOUR DEBIT CARD

►► Widely accepted across the world ◀◀

►► Freedom from burden of carrying cash wherever you go ◀◀

►► Track your expenses and minimize overspending ◀◀

►► Secured and Safe ◀◀



☎ 022-66999999/71999999 | www.svcbank.com



FEATURES OF THE CARD

USE YOUR CARD INTERNATIONALLY

Your card can be used overseas, for purchases directly at shopping outlets, restaurants, and for withdrawing cash at any ATMs abroad. Your card is accepted at over 30 million merchant establishments and over 1 million ATMs.

However your card will NOT be valid for making transaction payments in foreign exchange in NEPAL and BHUTAN.

USE YOUR CARD FOR SHOPPING AT VARIOUS MERCHANT OUTLETS

SHOP, SWIPE AND SIGN

- Any merchant establishment that accepts VISA cards will accept your card.
- It is advised to check the amount on the transaction slip, sign and take your card back from the merchant.
- There will be no extra (surcharge) for making payments through your card at merchant establishments.
- For use of the card at railway stations and petrol pumps in India, surcharge as per industry standard will be applicable.

USE YOUR CARD FOR INSTANT ONLINE TRANSACTIONS

- You can use your card online for transactions in a convenient and secure manner. To make instant payments - to pay bills, recharge your mobile or DTH, book travel and movie tickets, pay insurance premium, purchase mutual funds etc.
- Online transactions using your card are made safer with Verified by Visa (VBV). Your card has to be registered for VBV. Once your VBV password is generated, you will be prompted for the password at every VBV participating merchant.

HOW TO USE YOUR CARD ONLINE

Step 1 : Add items to be purchased and proceed to pay.

Step 2 : Enter your card number, expiry date and CVV2, and the online store will connect with SVC to check whether your card is secured with Verified by Visa.

Step 3 : An SVC Verified by Visa pop-up window appears on your computer screen. SVC will then confirm your identity to the online store.

Step 4 : You will be prompted for the VBV password. Enter the password.

Step 5 : Your transaction is completed. You will get an alert on your registered mobile number.

- You can buy movie or travel tickets on online booking sites.
- You may choose from 120 billers for your utility bill payments. Visit us at <https://www.visabillpay.in/svc/>.
 - Simply register your telephone, electricity, mobile or gas bill on VISA Bill Pay by selecting from the biller list of more than 120 billers across 15 cities.
 - It is a convenient and secure service.
 - Helps you manage your bills through a reminder alert service and enables you to pay online instantly using your card. Alternatively you may also go to the website of the service provider and pay a bill using a Visa card.
- Buy Mutual Funds.
- Pay insurance premium.
- Pay fees for various educational courses.



HOW TO USE YOUR CARD AT ATMs.

- You can use your debit card as an ATM card and access your account which is linked to your card anywhere, anytime.
- Insert or swipe your card.
- Enter the 4 digit PIN (Kindly change the PIN on the first usage).
- Enter the cash amount to be withdrawn.
- Retrieve the cash.
- Remember to collect your card and your transaction slip.

Facilities available at SVC Bank ATMs :

- Fast Cash.
- Balance enquiry / Statement.
- Cash Withdrawal.
- PIN Change.

Facilities available at other Banks ATMs : Access to Primary account only)

- Balance enquiry.
- PIN change.
- Cash withdrawal.

USE YOUR CARD FOR CASH @ POS FACILITY

In case you need to withdraw cash without going to an ATM, your card empowers you to obtain Cash @ POS (POINT OF SALE) in a retail store. This service enables all Visa card holders to not only pay for their purchases but also withdraw CASH. It is indeed a fast and convenient way of obtaining cash. The limit for cash withdrawal is ₹. 1,000/- in a day.

ACTIVATION OF YOUR CARD

For security reason, your card is currently inactive. In order to activate your card, you need to use your card for one successful transactions at any SVC Bank ATMs by using the ATM PIN. For additional safety, it is advisable to change the ATM PIN immediately. Once activated, your card will be valid for use at all shopping outlets which accepts VISA card and E-commerce transactions (online shopping).

GETTING FAMILIAR WITH YOUR CARD

Card Visual Front

- Your Name :** Please ensure that the name appears correctly and advise your Branch for any correction required.
- Card Number :** It is a unique sixteen digit number.
- Valid from - Valid thru :** The card is valid till the last day of the month of the year specified on the card.
- Visa logo :** Any merchant establishments displaying the VISA logo accepts your cards worldwide.



Card Visual Back

- Magnetic Strip :** This contains encoded information pertaining to your card. Protect your debit card from scratches or exposure to magnets and magnetic fields as they can damage the strip.
- Signature Panel :** Please sign this panel immediately on receipt of your card with a non erasable (preferably black) ink. You will be required to sign the sales slip (tendered by the merchant establishments after your purchase transactions) in the same manner and style.
- Helpline Numbers :** Kindly contact the helpline number (022) 66999999 / 71999999 in case of emergency.
- CVV2 :** This number is used for validating the transactions done online.
- Electronic usage sign :** In case of purchase transactions, the debit card can only be used at merchant outlets with electronic point of sale swipe terminals. Please do not try and use your Debit cards at merchants with "paper imprinters" or for Mail/Telephone order transactions.

