



STATE BANK OF INDIA TERMS & CONDITIONS

The Terms and Conditions under which the ATM-CUM-DEBIT card has been issued are mentioned below for your guidance.

(a). Terms Used here:

Bank means State Bank of India

Card means ATM-CUM-DEBIT Card issued to customer

Cardholder means customer who has been issued ATM-CUM-DEBIT Card

(b). The Card

- The Card is the property of the bank and shall be returned unconditionally and immediately to the Bank upon request by the Bank.
- The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- The Card is non-transferable.

(c). The PIN

- The Card Holder is initially allotted a computer generated 4 digit PIN (Personal Identification Number) Which will be in a secured and sealed PIN Mailer. The Card Holder is advised in his own interest to change this PIN to any other four digit number of his/her choice. For this purpose he may use the PIN change option available at SBI ATMs While selecting a PIN the Card Holder is advised to avoid a PIN which can be easily associated with him/her (eg. Telephone Number, date of birth etc.) Besides, the selected PIN value should not compose,
 - A sequence from the associated account numbers.
 - String of the same Number.
 - Historically significant dates.

Please remember that an unauthorized person can access the ATM services on Card Holder's account if he gains the Card and the PIN. The Card therefore, should remain in Card Holder's possession and should not be handed over to anyone else. The Card is issued on the condition that the Bank bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Card Holder. Further the bank will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(d). Loss of Card

The Card Holder should immediately notify the Branch from where he /she has obtained the card. If the card is lost/stolen. The Card Holder should change the PIN immediately if it is accidentally divulged.

Any financial loss arising out of unauthorized use of the card till such time the Bank's records the notice of loss of card will be to the Card Holder's Account.

- Fresh Card will be issued in replacement of lost/damaged card at charge of Rs. 1000/-

(e). Debit to Customers Account

- The Bank has the express authority to debit the designated account of the Cardholder for all

withdrawals / Transfers effected using the Card as evidenced by Bank's records, which will be conclusive and binding on the Card Holder.

The Card Holder expressly authorizes the Bank to debit the designated account with service charges from time to time.

(f). Transactions

- The Transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verification and corrected by the bank.

(g). Closing of Accounts

- The Card Holder wishing to close the designated account or surrender the ATM facility will give the Bank 10 working days notice in writing and surrender the Card along with the notice.

(h). Others

The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges.

The Bank at its absolute discretion may amend Terms and Conditions governing ATM services. Card Holder will be notified of such changes

(i). Range of Services

(A). SBI-ATM Cards

- **Cash Withdrawals** : Card Holders may withdraw minimum of Rs. 100/- and maximum of Rs. 50,000/ Sri Lankan Rupees per day, subject to the daily limit fixed by the Branch. Any deviation in this regard may attract additional charges.
- **Balance Enquiry** : Card Holder can see the Balance in his account linked to ATM-CUM-DEBIT card on the screen as well as obtain a transaction receipt showing the balance.
- **Statement of Account** : A statement containing the last five transactions in the account can be obtained during the day mode.
- **Change of PIN** : Customers can change their PIN at any SBI ATM.

Procedure for Notifying Lost Card : Customers should inform the branch, which has issued the card in writing.

Note: The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason for the same.

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Applicant's Signature

(To be included in the Electronic Fund Transfer Card (EFTC) application or EFTC agreement that the cardholder/s enter/s into with the bank)

CENTRAL BANK OF SRI LANKA

Declaration by the Applicant/s for Electronic Fund Transfer Cards

To : Director - Department of Foreign Exchange

(To be filled by the applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card)

I/We.....(Basic Cardholder / Supplementary Cardholder),
..... (Basic Cardholder/ Supplementary Cardholder) declare that
all details given above by me/us on this form are true and correct.

I/We hereby confirm that I/We am/are aware of the conditions imposed under the provision of the **Foreign Exchange Act, No. 12 of 2017** (the Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transactions in foreign exchange and I/We hereby undertake to abide by the said conditions.

I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us asbank may require for the purpose of the Act.

I/We am/are aware that the Authorized Dealer (bank) is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the Director Department of Foreign Exchange

I/We also affirm that I/We undertake to surrender the Credit Card/s to bank, if I/We migrate or leave Sri Lanka for employment abroad, as applicable.

.....
DD.MM.YY

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Signature of the Basic Cardholder

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Signature of the supplementary Cardholder

I, as the Authorized Officer have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. I undertake to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director-Department of Foreign Exchange.

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DD.MM.YY

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Signature of the Authorized Officer