TERMS AND CONDITIONS GOVERNING THE AXIS BANK DEBIT CARD

1. The term "Axis Bank" is defined as Axis Bank Limited and its successors and assignees.
2. "Card" or "Debit Card", refers to the Axis Bank MasterCard/Visa/Rupay Debit Card issued by Axis Bank in accordance with the Cardholder Agreement.
3. "Cardholder" is the holder of the Debit Card or any person who at any time holds the Debit Card in his possession, whether or not in his name or whether or not such person is entitled to use it.
4. "Account", refers to the Savings or Current Accounts that have been designated by the Cardholder with Axis Bank as the eligible accounts for the valid operation of the Debit Card.

ACCOUNT SAVING OR CURRENT ACCOUNTS

5. "Primary Account", shall mean in case of multiple accounts linked to the Card, the account that has been designated as the main (first) account of operation i.e. the account from which transactions are debited, cash withdrawn, cash credited, cash balance, and fees related to the account are charged.
6. "Nominated Accounts", includes the Primary Account as described above, and it indicates the Cardholder's account(s) nominated in writing by him to be accessed by his Debit Card.
7. "PIN", refers to the Personal Identification Number which can be in the form of a password, secret code, or any other mechanism by which the Cardholder can access the Debit Card account, which is required to be provided in order to access the Debit Card account.

THE ISSUANCE, USE AND CONFINEMENT OF THE DEBIT CARD

8. The Debit Card shall be issued exclusively to the Cardholder on the basis of the application submitted during the given period and the balance on that account. It may also include any information that Axis Bank may deem fit to include.
9. "Transaction", means by which, by a Cardholder, using his Card directly or indirectly, to Axis Bank to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals, cash deposits, etc.)
10. "International Transaction", means a transaction performed by the Cardholder through his internationally valid Debit Card, outside India, Nepal and Bhutan.
11. "Statement", means a periodic statement of account sent by Axis Bank to a Cardholder setting out the transactions carried out by the Cardholder during the given period and the balance on that account. It may also include any information that Axis Bank may deem fit to include.
12. "atmos" or "Merchant Terminal", shall mean the machine where the customer's PIN are accepted which honour accept the Card and shall include amongst others: shops, stores, restaurants, airline companies, etc. advertised by Axis Bank or MasterCard/Visa/Rupay International.
13. "EDC" or "Electronic Data Capture", refers to electronic Point-of-Sale swipe terminals whether in India or overseas, whether of Axis Bank or any other bank on the shared network, that permit the debiting of the account(s) for purchase transactions from merchant establishments.
15. "MasterCard/Visa/Rupay ATM Network", means ATM's that honour the Debit Card and that display the MasterCard/Visa/Rupay symbol. The Debit Card (The Chip) is issued by Axis Bank Limited ("Axis Bank Ltd.") having its registered office at 'Trishul, Opposite Samartheswar Temple, Law College Road, Asansol 713306, India" on the following terms and conditions:

CARD VALIDITY AND CARDHOLDER OBLIGATIONS

1. The issue and the use of the Card shall be subject to the rules and regulations in force from time to time as issued by the Reserve Bank of India, Axis Bank and FEMA 1999.
2. The Card shall be valid for the transaction options, as permitted by the Bank from time to time in India and abroad, at Axis Bank ATMs, ATMs of other banks, which are members of the MasterCard/Visa/Rupay ATM network and MasterCard/Visa/Rupay Point-of-Sale swipe terminals as set out in the Cardholder Agreement.
3. The Card is and will be at all times the property of Axis Bank and shall be returned to Axis Bank unconditionally and immediately upon the death of the Cardholder is requested to ensure that the identity of the Bank Officer is established before handing over the Card.
4. The Debit Card is not transferable or assignable by the Cardholder under any circumstances.
5. You must sign the Card immediately upon receipt. You must not permit any other person to see or use the Cardholder's PIN, except to the cardholder.
6. The Cardholder's PIN (PIN) issued to the Cardholder for use with the Card or any card number chosen by the Cardholder as a PIN, should be known only to the Cardholder and are for the personal use of the Cardholder and are non-transferable and strictly confidential. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, either to staff of the Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.
7. The Bank shall exercise care while issuing the PINs and shall be under obligation not to disclose the cardholder's PIN, except to the cardholder.
8. 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 should maintain sufficient balance in the accounts to cover the amount of the transactions.
9. The Cardholder shall not be entitled to overdraft the Cardholder's accounts with Axis Bank or withdraw funds by use of the Debit Card in excess of any agreed overdraft limit.
10. The Cardholder will be required to have sufficient balance in the Cardholder's account, whether authorized by the Cardholder or not, and shall indemnify Axis Bank against any loss or damage caused by any unauthorized use of the Card or related PIN, including any penal action arising thereon and for any loss, damage or expenses incurred by Axis Bank arising out of or in connection with any violation of the provisions of the Foreign Exchange Management Act, 1999 or any other law being in force in India and/or any other country/ countries以下简称 terms and conditions in force at the time, notwithstanding the termination of this agreement. Debit card usage is also prohibited for overseas trading through electronic / Internet trading portals.
11. An account transaction of debit or credit to Savings or Current account nominee will be considered as the default nominee for Debit Card application. Bank will not accept any separate Debit Card nomination except the one given at the time of opening an account with us.
12. The Cardholder will inform Axis Bank in writing within 15 days from the statement date of any irregularities or discrepancies that exist in the transaction details at an ATM/merchant establishment on the statement of account sent by Axis Bank. If no such notice is received during this time, Axis Bank will assume the correctness of both the transaction and the statement of account.
13. Your card comes activated with facility of using at domestic contact based ATMs and POS merchant outlets within India only.
14. The Card is most present in domestic and international and card present (international) transactions on your card can be enabled/disabled through various channels such asAxis mobile app, internet banking, and Axis Bank branches.
15. The debit card by default will have the contactless options, however, based on your preference, the same can be enabled / disabled through various channels such as Axis mobile app, internet banking or Axis bank branches.
16. The contactless option is currently not applicable to RuPay debit cards.
17. The limits for Online, POS and Contactless will be a cumulative limit and not an individual limit.
18. Expiry date and limitations (within the overall card limit) for all types of transactions can be set / modified through either of the channels mentioned above.

INTERNATIONAL USE

1. Utilization of the Card must be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). In the event of your failure to comply with the same, you shall be liable for action under the Foreign Exchange Management Act, 1999 and may be debarred from holding the Debit Card from Axis Bank either at the instance of Axis Bank or the RBI. You shall indemnify and hold Axis Bank harmless from all consequences arising from your non-compliance.
2. The Card is not valid for foreign currency transaction in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).
3. Axis Bank shall be under no liability whatsoever and shall be deemed to be indemnified in respect of any loss or damage arising directly or indirectly out of the decline of a charge caused by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (RBI) as issued from time to time, on Axis Bank becoming aware of the Cardholder having exceeded his entitlement.

4. Non-Resident Indians can hold an internationally valid debit Card, provided all dues arising out of the use of the Card have been paid to Axis Bank in Indian rupees.
5. As per the Reserve Bank of India ("RBI") Master Directions / Circulars RBI/2017-18/204 dated June 19, 2018 it shall be mandatory to provide Permanent Account Number ("PAN") for the resident individuals to make payment of foreign remittance. Failure to do so will result in penalty. As the details of the resident individual (transacting party) is mandatory for every remittance transaction under the Scheme. In line with the Regulation, Axis Bank shall not be liable for any non-compliance of the instructions issued by the RBI.
6. Limited Liability of a Customer- A customer shall be liable for the loss occurring due to unauthorized access of the account and any alteration in the account. A customer shall be liable for the loss occurring due to unauthorized access of the account and any alteration in the account.

7. Disease: A customer shall be liable for the loss occurring due to unauthorized access of the account and any alteration in the account.
8. The Cardholder shall not be entitled to overdraw the Cardholders' account(s) with Axis Bank or any additional Card (if not required) cut into several pieces through the magnetic strip, to Axis Bank.
9. The Cardholder shall be liable for the loss occurring due to unauthorized access of the account and any alteration in the account.
10. You hereby indemnify Axis Bank fully against any liability (civil or criminal), loss, cost, expenses, or any additional Card (if not required) cut into several pieces through the magnetic strip, to Axis Bank.
11. You hereby indemnify Axis Bank fully against any liability (civil or criminal), loss, cost, expenses, or any additional Card (if not required) cut into several pieces through the magnetic strip, to Axis Bank.
12. The debit card by default will have the contactless options, however, based on your preference, the same can be enabled / disabled through various channels such as Axis mobile app, internet banking or Axis bank branches.
13. Non-Resident Indians can hold an internationally valid debit Card, provided all dues arising out of the use of the Card have been paid to Axis Bank in Indian rupees.
14. As per the Reserve Bank of India ("RBI") Master Directions / Circulars RBI/2017-18/204 dated June 19, 2018 it shall be mandatory to provide Permanent Account Number ("PAN") for the resident individuals to make payment of foreign remittance. Failure to do so will result in penalty. As the details of the resident individual (transacting party) is mandatory for every remittance transaction under the Scheme. In line with the Regulation, Axis Bank shall not be liable for any non-compliance of the instructions issued by the RBI.

MERCHANT ESTABLISHMENT USAGE

1. Card is accepted at any Electronic Point-of-Sale terminal in merchant establishments in India and Overseas which display the MasterCard/Visa logo.
2. The Card is accepted at any Electronic Point-of-Sale terminal in merchant establishments in India and Overseas which display the MasterCard/Visa logo.
3. The Card is accepted at any Electronic Point-of-Sale terminal in merchant establishments in India and Overseas which display the MasterCard/Visa logo.
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7. The Card is accepted at any Electronic Point-of-Sale terminal in merchant establishments in India and Overseas which display the MasterCard/Visa logo.
8. The Card is accepted at any Electronic Point-of-Sale terminal in merchant establishments in India and Overseas which display the MasterCard/Visa logo.
10. The Card should not be used for any Mail/Phone Purchases and any such usage will be considered fraudulent and illegal. The Bank will not be liable for any loss or damage arising from such usage.

11. The Cardholder would be solely liable for any unauthorized acts and transactions.

**ATM USAGE**

1. The Card is accepted at the Axis Bank ATMs and MasterCard/Visa/Rupay enabled ATMs worldwide.
2. Cash withdrawals and balance inquiry performed by the Cardholder at MasterCard/Visa/Rupay enabled ATMs in India will be subject to a fee of 0.75% of the cash withdrawal amount or INR 250, whichever is lower, for transactions by customers who do not provide valid mobile numbers and for all other customers will be subject to a fee of INR 250.
3. For all cash withdrawals, cheque deposits at an Axis Bank ATM, any statement/receipt issued for all cash withdrawals and balance inquiry at MasterCard/Visa/Rupay enabled ATMs (non-Axis Bank) in India may also be subject to a fee (as decided by Axis Bank from time to time) and will be debited to the account at the time of cash withdrawal and balance inquiry transaction. All such transactions at non-Axis Bank ATMs are subject to charges as determined by Axis Bank from time to time.
4. The Bank reserves the right to change the fee schedule is updated on the Axis Bank website.

**TERMINATION**

1. In the event that the Card is lost or stolen, the occurrence must be reported to any Axis Bank branch or to its Global Service Centers whilst abroad. You shall be required to disclose information available at Axis Bank branches has to be filled and submitted at an Axis Bank branch by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (the “RBI”) having its registered office at ‘Trishul, Opposite Samartheswar Temple, Law College Road, Kolkata 700016’, through your branch or any of its authorized personnel, in case of any foreign currency purchase and not accept the goods after the card is swiped, ensure that the merchant cancels the transaction before the bank authorizes it.
2. The Cardholder will not be liable for the loss occurring due to unauthorized use of the Card or related PIN, including any penal action arising therefrom on any other account(s) held with Axis Bank.

**FEATURES OF THE DEBIT CARD**

The Card may, from time to time, at its discretion, discontinue any of the features and services mentioned herein or add new features and services. You hereby accept and agree that the Bank has the right to discontinue, suspend, or modify any of the services available at the Cardholder’s discretion and without prior notice, including any features or services provided on the Card, the ATM, or the card, temporary insufficiency of funds, any dispute or other circumstance beyond the Bank’s control.

**UNAUTHORIZED ELECTRONIC BANKING TRANSACTIONS**

The Bank shall not be liable for any unauthorized electronic banking transactions in the following cases:

(a) The transaction was performed by the customer at the place of business without the Bank’s knowledge or authority.
(b) The transaction was performed by the Bank in good faith and with due care and diligence, the your lost Card liability for purchase transactions will be insured up to INR 25,000. (c) The transaction was not the result of any breach of security by the Bank.
(d) The transaction was not caused by a failure of the Bank to issue or replace the Card or the ATM in good faith and with due care and diligence.

**DISPUTES**

In case of purchase transactions, a sales slip with the signature of the Cardholder together with the signature of the merchant to which the Card was presented shall be produced to the Bank in support of the claim.

**INSURANCE**

1. You hereby indemnify Axis Bank fully against any liability (civil or criminal), loss, cost, expenses, or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to Axis Bank, or lost/missed through theft.
2. Provided you have in all respects complied with the terms and conditions, a Replacement Card may be issued at the sole discretion of Axis Bank at the applicable fee.
3. Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting it into several pieces through the magnetic strip.

12. The Cardholder will inform Axis Bank in writing within 15 days from the statement date of any correction required in the statement. You hereby undertake to destroy the Debit Card when it expires by cutting it into several pieces through the magnetic strip.
TERMINATION

1. Axis Bank reserves the right to cancel/withdraw the Card or any of the other services offered at any time without prior notice and without assigning any reason.

2. In the event that the Cardholder decides to close his account with Axis Bank, the Card(s) issued with this account, as the primary account would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Card and destroy and return all his/additional Cards that are linked to this account. In case of any outstanding Card transactions that have not yet been debited to the account the same will be netted off from the balance prior to Axis Bank returning funds to him.

3. In the event that the Cardholder decided to terminate the use if the Debit Card, the Cardholder shall give Axis Bank not less than 7 days prior notice in writing and forthwith return the Card and any additional Card (if not required) cut into several pieces through the magnetic strip, to Axis Bank. The Cardholder will be responsible for all the Card facilities and related charges incurred on the Debit Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Cardholder will be responsible for all the charges incurred on the Debit Card whether or not the same are a result of misuse/fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.

4. The Card is the property of Axis Bank and must be returned to an Officer of Axis Bank immediately and unconditionally upon request. Please ensure that the identity of the Bank Officer is established by you before handing over your Card.

5. Axis Bank shall be entitled to terminate the Debit Card facility with immediate effect and the Card shall be returned upon occurrence of any of the following event:
   i) Failure to comply with the terms and conditions herein set forth.
   ii) An event of default under an agreement or commitment (contingent or otherwise) entered into with Axis Bank.
   iii) The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
   iv) Demise of the Cardholder.
   v) Closure of the Cardholder's account or failure to maintain the minimum average balance in the said account.

6. The Debit Card should be returned to Axis Bank prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, changes or terms and conditions applicable to the Card.