

Terms and Conditions - ATM Debit Card

Debit Card is a physical or virtual card issued by bank to its customers, linked to a Saving Bank or Current Account, which can be used to withdraw cash, make online payments, do PoS terminal/Quick Response (QR) code transactions, fund transfer and other transactions implemented by Bank time to time.

1. Definitions

Capitalized terms used in this Section but not defined hereunder shall have the same meanings as assigned to them under the Terms and Conditions generally applicable to the Account. In this Section, unless the context otherwise requires:

- a. **“Account Transactions”** shall mean any or all of the following transactions on the Account performed by using the ATM/Debit Card:
 - i. withdrawal of cash from an ATM/micro ATM;
 - ii. obtaining Account information from an ATM/ micro ATM;
 - iii. changing of the ATM PIN using an ATM/ micro ATM;
 - iv. deposit of cash / cheque or other financial instruments through a Device; and transactions at Merchant Establishments subject to available funds in the Account using EDC(s) or online.
- b. **“Device(s)”** shall mean any and all of the following devices:
 - i. ATM
 - ii. MicroATM
 - iii. POS and
 - iv. Any other devices RBI or card network approved device for facilitating card transaction.
- c. **“PIN”** means the confidential personal identification number, set by the card holder themselves. This PIN will be required to facilitate any financial or non-financial transaction at Devices.
- d. **“Card Holder or Holder”** shall mean the Holder, for the time being, of the ATM/Debit Card, being the Customer or a person duly authorized in this behalf by the Customer and acceptable to the Bank.
- e. **“EDC”** means any electronic data capture terminal, whether of the Bank or a shared network, at which, amongst other things, the Customer can use the ATM/Debit Card to access funds in the Account.

- f. **“Merchant Establishment”** shall mean establishments which honour ATM/Debit Cards issued by the Bank and may include among others, stores, shops, restaurants, hotels, airline organizations and mail order advertisers (whether retailers, distributors or manufacturers), e-Commerce sites.
- g. **“POS”** means Point of Sale terminals whether in India or overseas, whether of the Bank or a shared network, at which, amongst other things, the Customer can utilise the ATM/Debit Card to access funds in the Account.
- h. **“ONLINE”** means transactions performed at merchant website or application. Such transactions are also known as card not present transactions
- i. **“CONTACT based transaction”** is a type of transaction performed with a dip or insert of debit card on the PoS terminal
- j. **“CONTACTLESS transaction”** is a type of transactions performed by just tapping debit card on PoS terminal.

2. General Terms and condition of usage:

- a. The card holder agrees that Bank has issued card on his/her request and subject to these terms and conditions and all of the Terms and Conditions applicable to the Account, the Bank shall, at its sole discretion, issue to each Holder, an ATM/Debit Card. The ATM/Debit Card is not transferable. The Holder may use the ATM/Debit Card to carry out Account Transactions at any Device. Further, cardholder agrees that he/she shall not hand over his/her card to any third person and the card will remain in his/her customer.
- b. The card holder agrees that he/she has been informed about the card feature, benefits and charges in detail at the time of account opening or availing card.
- c. The card holder agrees that information provided by the customer is true for availing debit card and shall keep Bank informed in case of any change.
- d. The card holder understands and agree that he shall inform Bank immediately in case card is lost to avoid any financial loss.
- e. The card holder agrees that he/she will keep card under safe custody and use options provided by Bank to secure card like card tokenisation for

online transaction, switching off transaction which are not required, set limits of choice and keep the card active by regular transactions.

- f. The card holder understand that Bank does not send physical PIN and the PIN generation process is online through mobile banking or Internet Banking or Banker on Call (BOC). Further, Bank will facilitate physical PIN in case of specific request of the cardholder and in such case cardholder agrees that he/she will share PIN immediately after activating card with physical PIN.
- g. The card holder understands that if he/she opts out for the debit card, they will not be able to perform ATM or PoS transaction where physical card is required.
- h. The cardholder understands that to provide enhanced security, their card is delivered in an inactive mode and post activation can work only for Domestic ATM and domestic PoS transactions. Cardholder will be required to enabled and set limits of their choice to perform International ATM, International PoS, Online and contactless transactions.
- i. Cardholder understand that International transactions carried using Debit card are subject to Tax collection at Source (TCS) and applicable rates will be as prescribed by Government of India time to time. Cardholder further understand and agrees that in case of any recovery with respect to TCS paid by the Bank to Government of India, card holder shall keep their accounts funded appropriately. In case of non-recovery, Bank may initiate legal action.
- j. Card holder agrees to update his / her contact details in card linked account in the event of any change. The information such as mobile number, email ID, corresponding address shall be updated at all times.
- k. Cardholder agrees that he/she shall inform bank if they are not receiving transaction messages on mobile after the transaction is carried at ATM, PoS including contactless or contact, EDC or online.
- l. The Commercial usage of the Debit Card is not permitted and bank reserves right to rollback/hold any reward point/Cashback given to customers for such transactions.
- m. Bank shall consider the nominee updated at account level as the nominee for the insurance benefit on your IDFC FIRST Debit Card and same shall be shared with our Insurance Partners in compliance with the RBI Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions,

2022. The nominee updation i.e. first time update and/or change of nominee is available through our Mobile Banking / Net Banking and you can also visit our Bank branch for such updation.

- n. As per the guidelines from Income tax authorities, availability of PAN (except for Non-resident customer) is mandatory for performing international transactions. Further effective 1st July, 2023, your PAN will become inoperative if it is not linked with Aadhaar (Unless falls under exempted categories)* and in such case you will not be able to perform international transactions. For more information, please [click here](#).
- o. Additionally if PAN is inoperative, customers will not be able to enable the international transaction flag (for ATM, POS, E-Com) from Mobile Banking/ Net Banking till the time PAN and Aadhaar are linked and the same reflects in Bank System.
- p. **Securing the PIN:**
 - 1. The security of the PIN is paramount and the Holder needs to keep it confidential and not reveal it to any third person. It is recommended that the Holder memorizes the PIN and do not write on back of the card. The Holder also needs to ensure that the Device is covered to prevent anyone from seeing the PIN that is being entered. Further, the Holder will ensure that he/she:
 - a. does not disclose the PIN to any person, under any circumstances whatsoever and shall prevent anyone from seeing the PIN being entered into any device and shall take all possible care to prevent its discovery by any person;
 - b. shall not write or indicate the PIN on the ATM/Debit Card or keep a record of the PIN in any manner;
 - c. shall not retain any physical noting of the PIN in any manner such that any person is able to access the same;
 - d. shall observe all precautions as indicated on the cover/letter/ envelope within which the PIN is delivered.
 - e. Shall ensure transactions at merchant establishment or EDC are carried in front of cardholder for card data security.
 - 2. Neither the Customer nor the Holder shall hold the Bank liable in case of fraudulent/unauthorized use of the PIN through the ATM/Debit Card

being misused and/or fall in the hands of any third-party or through the PIN being misused and/ or coming to the knowledge of any third-party. The Customer shall be solely liable for any losses, damages, costs, charges or expenses including those that may be incurred/suffered by the Bank as a result of such misuse and/or fraudulent/unauthorized use of the ATM/Debit Card and/or the PIN. If Holder fails to observe these security requirements and allows compromise of the PIN, he/she shall be responsible and liable for any consequences arising there from.

3. Cancellation of ATM/Debit Card: The use of the ATM/Debit Card shall automatically stand terminated in case the Account is closed permanently or is temporarily non-operational or services in the Account are withdrawn permanently or temporarily for any reason whatsoever. Without prejudice to the Bank's right to cancel, suspend or terminate the use of ATM/Debit Card at its own discretion, the Customer may voluntarily request the Bank to cancel the ATM/Debit Card by blocking the ATM/Debit Card through Mobile banking or net banking or by calling branch or Banker on call Upon receipt of advice/instructions from the Holder, the Bank shall cancel the ATM/Debit Card and PIN immediately and share acknowledgement. Cardholder agrees to inform bank in case card cancellation or blocking notification is not received. After cancellation, the ATM/Debit Card and PIN should not be used again even if subsequently found.

4. Lost or Stolen ATM/Debit Card or Disclosed PIN: The Holder shall inform the Bank as soon as the Holder has reason to apprehend that the ATM/Debit Card has been or may be misused, lost or stolen or that the PIN has become known to anyone. The Bank will not be liable for any loss by the misuse of the Card prior to the Card being reported as lost/stolen by the Holder unless the Holder is deemed eligible by the Bank for the "Lost Card liability" cover based on the terms and conditions published on the Bank's website from time to time. Upon receipt of advice/instructions from the Holder or the Customer, the Bank shall block the ATM/Debit Card and issue confirmation through email or SMS.. After blocking, the ATM/Debit Card can not be used again even if subsequently found. Provided that, in case of misuse, loss or theft of the ATM/Debit Card or disclosure of the PIN to / access to the ATM/Debit Card and/or PIN by any person, the Customer / Holder must immediately inform the Bank and also file a FIR and send a copy thereafter to the Bank. The Customer shall be liable for all charges

incurred on the said ATM/Debit Card / PIN, till the ATM/Debit Card / PIN is reported lost to the Bank by the Customer and usage on the same is suspended as a result of such reporting. The Bank may, without referring or issuing a notice to the Customer/Holder, give the police or other relevant authorities any information about the loss or theft of the ATM/Debit Card / PIN. Further, a copy of the written confirmation of the misuse, loss or theft of the ATM/Debit Card or disclosure of the PIN to / access to the PIN by any third-party along with a copy of the police report shall be submitted to the Bank. The Bank shall not be liable for any misuse of the ATM/Debit Card and/or PIN under any circumstances and/or at any time, whatsoever. Any replacement ATM/Debit Card and PIN subsequently issued by the Bank, at application therefore by the Customer, shall be governed by these terms and conditions.

5. Use of ATM/Debit Card and Liability for Misuse:

- a. All Holder(s) and the Customer, jointly and severally, accept and agree that, at the request and risk of the Customer, the Bank has agreed to provide the Holder(s) the facility of executing Account Transactions by using the ATM/Debit Card. However, the use of ATM/Debit Card is subject to the holding of the appropriate credit balance in the Account.
- b. The facility of cash withdrawal through the ATM/Debit Card is made available by the Bank on the best effort basis and the Customer agrees that he will not hold the Bank responsible or liable in any manner for any consequences whatsoever in case of inability of the Customer to withdraw cash at an ATM on account of malfunction of the ATM or inadequate cash balance at the ATM or closure of an ATM site or otherwise howsoever.
- c. The Customer hereby irrevocably authorizes the Bank to process any and all Account Transactions whether the same have been performed bonafide or otherwise and by the Holder or by any joint Holder of the Account or any other party whosoever. The Customer undertakes to comply with all applicable laws/ procedures while availing of / utilizing the ATM/Debit Card.

- d. The Customer accepts full responsibility and liability in all circumstances for Account Transactions performed on any Device through the ATM/Debit Card whether or not such an Account Transaction is processed with the knowledge of the Customer. Any instruction given through utilization / in respect of the ATM/Debit Card shall be irrevocable. The Customer hereby authorizes the Bank to debit the Account with the amount of any withdrawal or transfer or carry out any such instructions that may be received by the use of any ATM/Debit Card in accordance with the Bank's record of transactions, which the Customer agrees to accept as final and conclusive.
- e. Bank shall keep enforcing relevant controls to ensure customer card and account safety basis the global & domestic fraud & misuse trends.
- f. The Bank will restrict international Debit Card transactions across all channels (including ATM, PoS, and online), if they originate from jurisdictions identified as high risk. The determination of high-risk countries will be based on guidance and directives issued by FATF or pertinent regulatory authorities. Customers should exercise caution when engaging in transactions in such countries.
- g. The Customer understands, agrees and undertake that:
 - i. The Customer shall not hold the Bank liable for acting on and pursuant to Account Transactions with the ATM/Debit Card.
 - ii. The Bank shall, in its sole discretion, without assigning any reason whatsoever, be entitled to withdraw, discontinue, cancel, suspend or terminate the facility to use the ATM/Debit Card and/or services related to it and shall not be liable for any loss or damage suffered or claimed by the Customer resulting in any way from such action. Such action may be immediate and without prior

notice should the circumstances, in the view of the Bank, warrant the same.

- iii. Without prejudice to the Bank's inability to monitor the use of, or the nature of Account Transactions performed on the ATM/Debit Card, the Bank may, at its sole discretion but without any obligation, liability or responsibility in this regard, decide not to carry out any such instructions where the Bank has reason to believe that the instructions are not genuine or are such as to raise a doubt or are otherwise improper and cannot be put into effect for any reasons whatsoever.
- iv. The Bank may, at its sole discretion, videotape or record on camera the Customer's access/presence/ use of the Bank's facilities at premises/machines/ equipment of the Bank and/or any shared network and the Customer understands and accepts that the Bank may rely on footage of such clipping as evidence in any proceedings.
- v. Account Transactions initiated by the Customer will be completed only if the funds are clear and sufficient to meet the transaction amount in full including any applicable charges/fees, etc. The amount of each completed transaction will be immediately debited from the Account.
- vi. If any instruction given by the Customer is capable of being executed by the Bank in more ways than one, the Bank may execute such instruction in any one of such ways, at its sole discretion.
- vii. The Bank shall not be liable for any failure to provide the facility of ATM/Debit Card for any reason whatsoever including, but not limited to, on account of any electronic or other systems or systems related failure, disruption, force majeure

or other circumstance outside the control of the Bank.

- viii. The Holder shall ensure that all Account Transactions initiated by the ATM/Debit Card are properly terminated so as not to allow any other person to transact on the Account;
- ix. The Holder(s) and the Customer shall be, jointly and severally, responsible to intimate the Bank, in the manner prescribed in the terms and conditions, if the ATM/Debit Card and/or the PIN has/have been or is/are likely to be fraudulently used, or misused.
- x. The Customer specifically agrees, acknowledges and understands that any offers (schemes, gifts, discounts, etc.) of any nature whatsoever are subject to the terms and conditions of that specific offer
- xi. The Customer further agrees and acknowledges that the Bank shall not, in any manner, be held liable or responsible for any loss, damage or injury whatsoever suffered by the Customer/ Holder, directly or indirectly, by use or non-use of products/ services under the offer. Without prejudice to the foregoing, an offer may be terminated/withdrawn/amended by the Bank without any prior notice. The Bank shall not be under any obligation to continue the offer after the offer termination date as notified by the Merchant Establishment or as subsequently changed by the Bank, as the case may be. Further, the Bank reserves the right, at any time during an offer, with prior notice, to add/alter/change/modify the terms and conditions of an offer or to replace, wholly or in part, an offer with another offer, similar or otherwise.
- xii. The Bank shall send alerts for all successful ATM / Debit Card transactions, irrespective of the

amount, on the mobile number of the Customer /Holder registered with the Bank. The alerts will not be sent for any unsuccessful / declined transaction.

6. Limitation on Use

The Bank reserves the right to limit the minimum and/or maximum aggregate amount of the Account Transactions per day and such limits being further subject to availability of clear funds in the Account. The Customer acknowledges and understands that daily minimum and/or maximum transaction limits apply to all Devices (within India and outside India) and may vary between different Devices belonging to different shared networks. The Holder will also be allowed to set his/her own limits to the overall maximum limits set by the Bank. The Bank shall not be liable or responsible for any loss or inconvenience the Customer may suffer due to lack of uniformity in these limits for transactions through different ATMs/micro ATMs/networks

7. Reward Scheme

The Bank may offer the Customer various Reward Schemes on the usage of an ATM/Debit Card. The Customer understands and acknowledges that specific terms and conditions will apply to any such Reward Scheme as may be determined by the Bank in its sole discretion and as may be notified to the Customer. The Bank shall have the final discretion in choosing merchants and/or products where the Customer may earn Reward Points using the ATM/Debit Card. The Customer understands and acknowledges that in case ATM/Debit Card is directly or indirectly misused or abusively used or used to take advantage of any loopholes or lacunas to earn the Reward Points, the Bank reserve its sole right and discretion to cancel the earned Reward Points /Reward Scheme or freeze or purge the earned Reward Points and render them invalid or null & void without any liability of any sort and nature, and the Bank shall have the final discretion in this regards. Such misuse/abusive use/inappropriate use/fraudulent use/malafide use, shall entitle the Bank to permanently reject or block or cancel the use or operation of ATM/Debit card. Customer further understands and acknowledges that the Bank shall be entitled to recover the amounts earned/used by redemption/utilization of such Reward Points by directly debiting the account of the Customer.

8. Processing and Conversion Fee or Charges

- h. The Bank at any point in time may, at its sole discretion, discontinue international usage of the ATM/Debit Card with prior intimation. The Holder(s) shall use the ATM/Debit Card for foreign currency withdrawals and transactions only for private visit abroad under the provisions of FEMA, 1999 or such amended scheme of the RBI as may be made applicable from time to time, and not for any other reasons and hereby agree and confirm that usage outside India would be subject to regulatory and legal restrictions and exchange control laws and limitations as may be applicable from time to time in both the country where the transaction is performed as also in India. The Customer understands and acknowledges that any and all other limits and/or restrictions imposed on the Account, the Facilities and ATM/Debit Card shall apply in addition to and not in derogation of the limit imposed for foreign currency withdrawals and transactions towards private visit abroad.
- i. The utilization of the Card shall be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI) issued from time to time. In the event of non-compliance by Cardholder with the same, the Cardholder shall be liable for action under the FEMA, 1999 and any other law and/or regulation in force from time to time relating to foreign exchange. The Cardholder may be debarred from holding the internationally valid Debit Card, either at the instance of the Bank or the RBI. The Card is valid for use both in India as well as outside India but would carry the inscription “Not valid for payment in foreign exchange in Nepal and Bhutan. In case the Card is cancelled, whether on account of non-compliance with Exchange Control regulations or otherwise, the Bank will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured.

- j. The Card cannot be used for effecting remittances for which the release of exchange is not permissible under the extant guidelines.
- k. The Holder(s) and the Customer shall compensate/reimburse and hold harmless the Bank from any and all consequences arising from non-compliance of the Exchange Control Regulations of the RBI and the applicable laws. Non-resident Indians will be eligible for international use of ATM/Debit Card issued in India.
- l. The Holder(s) and the Customer recognize that foreign currency withdrawal will attract a service fee. Such service fee shall be subject to revision at the sole discretion of the Bank.
- q. It is informed to customer while opening an account and applying for Debit Card that; IDFC FIRST Bank reserves the right to assign any activities related to the Debit Card operations (such as transaction processing, debit card generation, inventory management and any other Debit Card related service, basis service agreement), to the service provider/s appointed by IDFC FIRST Bank, whether located in India or overseas or to any IDFC FIRST Bank Group entity, at Bank's sole discretion, in accordance with the applicable regulatory guidelines. I give my consent to IDFC FIRST Bank to provide/share details of my Card /add-on Card member and our Account/ application details, with its service providers for activities such as Application Processing, Card Manufacturing & Embossing, Transaction and Payments processing, Rewards Management services, Statement services, Card Feature/Benefit Utilisation, Sales/Marketing, and Customer Service related to the Debit Card, for smooth and seamless processing and servicing. The current list of such service providers is appended [here](#) for reference

3. Debit Card

Service	Scenario	Action	TAT
Card activation	To be performed by cardholder on receipt of new	Cardholder to visit Mobile Banking or Netbanking or call	Immediate

	debit card either at the time of account opening or reissuance.	IVR to set PIN. Once PIN is set card becomes active	
Enabling transaction flags and set limits of choice	To be carried out by cardholder to perform international ATM, International PoS, Online and contactless transactions	<ul style="list-style-type: none"> ○ Cardholder to visit Mobile Banking or Netbanking to perform this function. ○ Cardholder may also visit branch to enable flag and set limits 	Immediate or As per STP
Temporary Blocking of Card	To be carried in case customer want to stop debit card transaction temporarily due to non-usage or unable to locate the card	<ul style="list-style-type: none"> ○ Cardholder to visit Mobile Banking or Netbanking to perform temporary block. ○ Cardholder may also visit branch to temporarily block debit card ○ Cardholder may also call Banker on call to temporarily block debit card ○ Cardholder may also use SMS service to temporary block the card. 	Immediate or As per STP

Permanently block	To be carried in case customer want to permanently block card citing loss of card or damage.	<ul style="list-style-type: none"> ○ Cardholder to visit Mobile Banking or Netbanking to perform permanently block. ○ Card holder may also visit branch to permanently block debit card ○ Cardholder may also call Banker on call to permanently block debit card 	Immediate or As per STP
Permanently block and reissue	To be carried in case customer want to permanently block card citing loss of card or damage and reissue the card	<ul style="list-style-type: none"> ○ Cardholder to visit Mobile Banking or Net banking to perform permanently block with reissue. Option will be available after permanent block and new card will be dispatched as per card issuance TAT. ○ Cardholder may also visit branch to permanently block debit card 	Immediate or As per STP

		and reissue the card ○ Cardholder may also call Banker on call to permanently block debit card	
Transaction Dispute	To raise transaction dispute in case account is wrongly debited or incorrectly debited	○ Cardholder may call Banker or call or Visit branch to raise dispute	Immediate or As per STP

Debit Card Dispute resolution

Bank shall resolve all disputes in line with TAT defined by RBI.

- Customer shall raise a dispute related to Failed transactions using Debit Card on ATM/POS/ECOM by reaching to Bank channels i.e. Banker on Call (BOC) or Branch
- Debit Card related failed transactions unclaimed funds, dispute resolution is expected as per below TAT

	ATM	POS	ECOM/Online
Domestic	T+5	T+5	T+5
International	T+10	T+10	T+10