

Dear Customer,

DENA RuPay PLATINUM DEBIT CARD is launched by **DENA**

BANK, in association with National Payments Corporation of India (NPCI).

Your **DENA RuPay PLATINUM DEBIT CARD** lets you conveniently access your account through ATMs and at Merchant Establishments wherever RuPay logo is displayed.

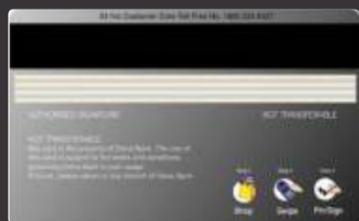
The terms and conditions for **DENA RuPay PLATINUM Debit Card** are mentioned below:

1. First usage of successful cash withdrawal at Dena Bank ATM/at any bank's ATM in the NFS network implies to your acceptance of the Terms and Conditions.
2. **Know your DENA RuPay PLATINUM Debit Card:**



Expiry Date
16 digit card number
RuPay Logo
Name of the Card Holder

Back Side of the card:



CVV2 Number
Signature Panel
Magnetic Stripe

3. Where DENA RuPay Platinum Debit Card can be used:

Your DENA RuPay Platinum Debit Card can be used at DENA Bank ATMs and other Bank ATMs in the NFS network and at Merchant establishments wherever RuPay logo is displayed. The RuPay Debit Card can be used for:

1. Balance Inquiry
2. Mini statement
3. PIN change
4. Cash withdrawal
5. Fast cash withdrawal

On usage of the card for cash withdrawal and for purchases, the transaction amount will be debited from the primary account (Saving, Current, Overdraft Account) linked to the card. The card will enable withdrawal of available amounts from all accounts, i.e. the Primary Savings Account and linked Accounts (subject to above limits on Dena Bank ATMs). However, while using at other Bank ATMs and at POS, only the Primary Account balance will be available for withdrawal/use.

4. Steps to be followed for ATM transactions:

Step1: Dip your card in the slot to open the access lock in the door of the ATM room.

Step2: Insert your card into the ATM at the slot indicated. If the ATM is a dip card ATM, dip the card in the slot and take it back. In case of motorized card reader, card will be retained in the ATM till the transaction is completed.

Step3: The card will prompt you to select the language in which you desire to interact.

Step4: Next, the ATM will prompt you to key in the PIN.

Step5: At this stage, options will appear on the screen and you can choose appropriate option amongst Fast Cash, Withdrawal, PIN Change, Mini statement and Balance Inquiry.

Step6: If you have no further transactions, please collect your Card. The card should be collected as soon as it is ejected (within 30 seconds) in case of motorized Card reader ATMs, or else it will be retained by the ATM. In such an event, please contact the ATM linked branch or card issuing Branch.

5. Steps to be followed at Merchant Establishments:

Step1: Present your card to the merchant.

Step2: The merchant will swipe it at the POS terminal and enter the amount of purchase.

Step3: You will be presented the PIN pad, key in your PIN.

Step4: The terminal will process the transaction and charge slip will be printed.

Step5: Check the amount on the charge slip and sign on the merchant's copy.

Step6: The merchant will return the customer's copy of the charge

6. DENA RuPay Platinum Debit Card tariff:

- ❖ **Annual fee** (Per Annum): Rs.500/-
- ❖ DENA RuPay Platinum Debit card—Cash Withdrawal at ATM of DENA Bank: Free of cost
- ❖ Balance inquiry at ATM of DENA Bank: Free of cost
Cash Withdrawal at other bank ATMs: Cash Withdrawal- and other transactions. **First five transactions (both financial and non-financial) are allowed at free of cost in a month for Savings Account. Rs 18/- (inclusive of service tax) per transaction from the subsequent transaction in a month.**

For Current /Overdraft account holders: Rs 18/- (inclusive of service tax) for every transaction. No transactions are free. The transaction includes both financial and non-financial.

- ❖ Card Replacement fee: Rs 500/- (exclusive of service tax)
- ❖ PIN Replacement / Re-generation fee: Rs 50/- (exclusive of service tax)
- ❖ ATM Cash Withdrawal limit (per day): Rs.50,000/- (subject to your account limit)
- ❖ Purchase transaction Limit (per day): Rs.2,00,000/- (subject to your account limit)
- ❖ Cash withdrawal limit from other bank ATMs: Rs. 10,000/- per transaction subject to maximum of R. 50,000/- per day.
- ❖ Cash at POS limit: Rs. 1,000/- Per Day (in future)
- ❖ Personal Accidental Insurance of Rs.200000/-
- ❖ Total Limit (subject to Daily Limits) : The balance available in SB Account if the SB Account is selected for withdrawal

Dena RuPay Platinum Debit Card will keep bringing in more and more facilities, intimation thereof and any changes in service charges will be available on our website: denabank.com. Please visit our website: denabank.com

7. Taking care of your card:

- i. After receiving your card, please sign immediately on the signature panel on the reverse of your card and also change the PIN at an ATM to prevent any misuse.
- ii. The same PIN used at ATM to withdraw money should be used at Merchant Establishments while using the Card for purchases.
- iii. Keep your card safely.
- iv. Use your new card at an ATM immediately to change the system generated PIN.
- v. Please change your PIN to a new four digit number of your choice. Memorize it and destroy the PIN mailer. Preferably change it every quarter.
- vi. Please keep your PIN secret and do not disclose it to anybody including your family member or your banker.
- vii. Please avoid taking help from anybody in the ATM room.
- viii. Never let anyone see enter your PIN.
- ix. Never write your PIN on your Card.
- x. The card must not be kept near a TV.
- xi. Never leave your card unattended.
- xii. Store your card in a secure place where you will immediately know if it is missing.
- xiii. Avoid scratching the magnetic stripe.
- xiv. Do not place two Cards with the magnetic stripes together.
- xv. Do not bend the card.
- xvi. Keep your card away from direct sunlight.