

I/We confirm that I/we have understand and read the terms and conditions and provide my consent on the same:

- 1) I/We confirm that I/we have read and understood the terms and conditions for usage of the Debit Card and I/we agree to abide by the terms and conditions related to Debit Cards as laid down by the Bank in the Bank's website at <https://bandhan.bank.in/> from time to time.
- 2) I/We shall be using the Debit Card only if I/we agree to the terms and conditions stipulated by the Bank for the same.
- 3) I/We understand and agree that I/we shall be liable to pay the applicable debit card issuance fees, and annual maintenance fees, PIN generation/re-generation charges, card reissuance fees and the same maybe recovered by the Bank by debit to my/our account as applicable. Further, I/we shall be liable to pay Debit Card transactions fees such other bank ATM transactions charge, ATM decline charges, international transaction charges, currency mark-up fees as applicable from time to time. The standard schedule of charges is available on the Bank's website <https://bandhan.bank.in/>.
- 4) I/We shall be solely liable and responsible for the Debit Card and its usage and under no circumstances I/ we shall hold the Bank responsible and liable for the same. The Bank shall merely carry out the instruction(s) received from me/us with respect to the Debit Card. It shall not be the responsibility of the Bank to ascertain the authenticity of the instruction(s).
- 5) I/We undertake to ratify all valid transactions using the said Debit Card and indemnify and keep indemnified the Bank from and against all and any costs, charges, claims, disputes and consequences howsoever and whatsoever arising out of issuance and use of the Debit Card.
- 6) I/We hereby provide express consent to avail complimentary and/or chargeable insurance benefits offered by the Bank and/or its card network [RuPay] through its tie-ups with insurance companies, from time to time. Such insurance cover/benefits, wherever applicable, shall be governed by the terms and conditions made available on the Bank's official website. I/We further acknowledge that all matters relating to insurance coverage and claims shall be the sole responsibility of the respective card network and/or insurer as applicable; and the Bank shall bear no liability or responsibility in connection thereto. I/We also understand that charges, if any, for such insurance cover will be governed by Bank's policy updated from time to time and cardholders will be informed at least 30 days in advance of any changes to these charges.
- 7) I/We agree that the nomination details for the Debit Card related benefits will be same as the nominee details, for the card linked account and undertake to update the same from time to time as and when applicable.
- 8) For reporting loss/theft/misuse/unauthorised use of card or PIN/termination of the Debit Card the Bank may be reached at: (a) Dedicated 24*7 helpline no. Toll free number: 1800 258 8181 Customer Care Number : 033 - 4409 9090 (b) Through net banking and mobile banking (mBandhan 2.0 mobile banking app) (c) Customer can also visit nearest Bandhan Bank branch.