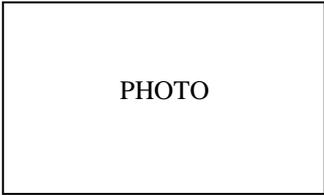




# Bank of Baroda (U) Ltd

The Branch Manager  
Bank of Baroda (U) Ltd



\_\_\_\_\_ Branch

Dear Sir,

I/We request the bank of issue a BARODACASH ATM CARD

I/We am/are maintaining my/our savings bank/current account no. \_\_\_\_\_

I/We hereby acknowledge and confirm having read, understood, agree and accept the terms and conditions relating to the operations of the BARODACASH ATM CARD as mentioned overleaf and agree and accept to be bound by the said conditions and by any modifications or variations thereof.

**MY/OUR PERSONAL PARTICULARS ARE GIVEN BELOW:**

1. NAME: \_\_\_\_\_ SEX: Male / Female  
(Surname) (First name) (Middle name)

NAME: \_\_\_\_\_ SEX: Male / Female  
(Surname) (First name) (Middle name)

2. SHORT NAME TO BE EMBOSSED ON CARD (16 Characters only):

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3. DATE OF BIRTH:(1) \_\_\_\_\_ (2) \_\_\_\_\_

4. ADDRESS OFFICE \_\_\_\_\_ RESIDENCE \_\_\_\_\_  
\_\_\_\_\_

TEL: \_\_\_\_\_ TEL: \_\_\_\_\_

5. DESIGNATE ACCOUNT FOR ATM SERVICES : SAVINGS / CURRENT A/C NO

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[SINGLE/JOINT] \_\_\_\_\_

Place:

Date:

\_\_\_\_\_  
(Applicant's Signature)

\_\_\_\_\_  
(Joint A/c Holder's Signature)

**FOR BANK'S USE**

**BRANCH:**

Signature and Particulars verified

ATM CARD No. \_\_\_\_\_ Daily Limit UGX \_\_\_\_\_

Issuance of ATM CARD authorized.

Signature of Branch Manager

**NOTE:**

**ALL ATM CARDS/PIN MAILERS TO BE COLLECTED WITHIN 60 DAYS FROM THE DATE OF ISSUE/ REQUEST**



# Bank of Baroda (U) Ltd

## BARODA CASH ATM CARD | TERMS AND CONDITIONS

### TERMS USED HERE:

ATM means an automated teller machine or self service terminal which can be operated by use of plastic cards, which conform to standards outlined in ISO/IEC7810/7811/7812/7813/4909

1. The applicant ( hereinafter called the Cardholder) must maintain a personal current/savings account at the branch of Bank of Baroda (u) Ltd (hereinafter called Bank) to whom the application for the BARODACASH ATM Card (hereinafter called ATM Card) is submitted., which will be the designated account for all his/her ATM transactions.  
The designated account shall be in the individual name of the Cardholder or joint account with operational instructions being "Either or Survivor" or "Any one, Survivors or Survivor". Non of the account holders should be a "Minor". Closure, transfer or any change in the operational mode of the designated account will not be permitted unless the ATM Card is surrendered and dues, if any, against it are paid.
2. (a). Transactions on ATM will be allowed to the extent of the permissible limit/balance in the account subject to the daily maximum limit.  
(b). Cards issued from other branches at other centres can be used only at the ATMs for which the Cards have been issued.  
The Cardholder should ascertain the usability of the ATM Card from the branch.
3. The Bank shall debit the Cardholder's account with amount withdrawn from any of the ATMs by the use of the ATM Card. The transaction record generated by the ATM and the Bank's records thereof shall be deemed to conclusive proof of the correctness of the transaction and binding unless verified otherwise and corrected by the Bank. The verified and corrected amount will be binding on the Cardholder.
4. The ATM Card is issued on the basis that the drawings will be covered by sufficient credit balances in the Cardholder's account or be within specific or other arrangements agreed to previously by the Bank. It is the Cardholder's responsibility to ensure that sufficient funds are available to meet drawings by the use of this card.
5. The Bank would levy penal rates of interest in all cases of unauthorized overdrafts in accounts on account of such drawings. This would be in addition to cancellation of the Card, at the discretion of the Bank and any other action which the Bank might deem fit.
6. The Bank reserves the right to limit amount which may be withdrawn by a Cardholder daily. The Bank also reserves its right to restrict the ATM to certain hours of the day, as notified from time to time.
7. The Bank shall not be responsible for any losses or damage arising directly or indirectly as a result of all transactions made with the ATM Card and shall stand indemnified by the Cardholder against such loss or damage.
8. The Cardholder is responsible for and agrees and undertakes to report the loss, theft and/or unauthorized use of the Card as soon as possible, in writing, to the issuing branch of the Bank. In the event that unauthorized use of ATM Card occurs prior to the issuing branch acknowledging receipt of notification of its loss or theft in writing, the Cardholder will be responsible for the amounts involved in any transactions which has taken place during the intervening period. Such amounts will be debited to the Cardholder's account with the Bank. Once the loss or theft of a Card is reported to and acknowledged by the issuing branch in writing. The Card holder will have no liability to the Bank in respect of the subsequent unauthorized use of the ATM card.
9. All notifications and/or questions concerning the use of the ATM Card should be directed to the branch which issued the ATM Card to him/her and where the Cardholder maintains his/her account.
10. The Bank reserves the right to to refuse an application and to withdraw at any time any or all rights and privileges pertaining to ATM Card, at its sole discretion. The Bank also reserves its rights to determine the usage of the ATM facility to the Cardholder in the event of the Cardholder not adhering strictly to the terms and conditions set out herein or in the event of death on insolvency or lunacy of the Cardholder or if the opinion of the Bank the ATM facility is used improperly or for any reason not withstanding such termination of the ATM facility, transactions already processed by the ATM will be put through the designated account of the Cardholder.
11. The ATM Card remains at all times, the property of the Bank.
12. The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction/failure of the ATM Card or the ATM the temporary insufficiency of funds in such machine or otherwise howsoever.
13. At the time of issuance of the ATM Card. The Cardholder will be advised a secret personal Identifications number (PIN). The Cardholder should immediately on receipt of the Card change his PIN to a PIN of his choice by using the Card on the assigned ATM. This new PIN should thereafter be used for all his ATM transactions until it is changed by him.
14. In case the Cardholder forgets the PIN or the ATM Card is misplaced/lost, the issuing branch of the Bank should be advised immediately, in writing. The branch will then, after scrutiny of the request take necessary steps to issue a duplicate Card, wherever necessary, within a reasonable time. The cardholder agrees to pay the applicable charges levied by the Bank from time to time in this connection and also submit necessary indemnity/other documents as may be required by the Bank.
15. The cardholder authorizes the Bank and or its duly authorized agent to recover all dues from any of the accounts of the Cardholder with any other Bank or institution.
16. In the event of any dues remaining payable by the Cardholder the same can also be recovered by the Bank from any other account or assets of the Cardholder at any Bank including after the demise of the Cardholder and the dues of the Cardholder shall operate as a charge on the account or asset of the Cardholder till realization.
17. The Bank may levy interest costs charges and expenses in respect of usage of the ATM Card.
18. A cardholder can use the deposit facility of the ATM.
  - a) Only for credit in the designated account assigned to the Card. The deposit made by the Cardholder in the designated account shall be subject to verification by the officials of the Bank and subject to clearance of cheques in the normal clearing house system. In case of any discrepancy the amount entered by the Cardholder and actual amount of cheque or cash found in the envelope, the amount found and verified by the Bank shall be credited to the account. The decision of the Bank shall be final and binding. Drawings against the deposits made using the deposits module of the ATM will be allowed only after the accountof the cash deposited or after clearance in case of cheques deposited.
19. If the Cardholder wishes to stop the use of the ATM Card he/she give a notice of 7 days to the Bank and surrender the ATM Card to the Bank.
20. The Bank assumes no liability whatsoever if due to disruption in the working of the ATM system or otherwise, the ATM Card is not honoured.
21. The Cardholders agrees to the Bank disclosing in strict confidence to other institution such information concerning the Cardholder's account as may be necessary or appropriate in connection with its participation in any electric network.
22. All authorizations and powers conferred on the bank are irrevocable.
23. The bank reserves the right to amend or add to any of these rules.

These terms and conditions shall be construed and governed by the laws for the time being in force.

Date \_\_\_\_\_ Signature of Card holder \_\_\_\_\_