

DATE :

Dear Customer,

We are pleased to welcome you to the Modern Banking Services of Vidya Sahakari Bank Ltd., Pune, and to offer you RuPay Debit Card.

RuPay Debit Card, as the name suggests will provide you access to all ATMs and Merchant Establishments across India that display RuPay logo. You can use your card to withdraw money (limited to daily cash withdrawal limit) from your account anytime, anywhere at your convenience. You can also check Account Balance, change PIN and print a Mini Statement. Kindly read the **User Guide** and the **Terms & Conditions** therein carefully before using the card.

Please Collect your PIN after 15 days from your own Branch.

Before using RuPay Debit Card, kindly follow the instructions mentioned below:

- 1) In case of personalised card, please check if your name is mentioned correctly on your RuPay Debit Card. If not, please contact your branch at the earliest. (If your card is an Insta Card, there will be no name printed on it.)
- Please sign on the signature panel on the reverse of the card immediately on receiving it with a non-erasable ball-point pen (preferably black ink) to prevent the misuse of your card.
- 3) Please change your PIN frequently with a new 4-digit PIN known only to you and never disclose your PIN to anyone.
- 4) For the use of Debit Card at POS terminal, PIN is mandatory.
- 5) Your card is an important and valuable asset, so please keep it safely.

We once again welcome you and thank you for giving us the opportunity to serve you better. We look forward to sharing a valuable relationship with you.

Yours Faithfully, Chief Executive Officer, Vidya Sahakari Bank Ltd. Pune

Please note: First usage of the card implies acceptance of the **Terms and Conditions** mentioned in the **User Guide**.

Know your RuPay Debit Card Facilities at an ATM: * Cash Withdrawal Balance Enquiry Mini Statement PIN Change

* conditions apply

Please don't give your RuPay Debit Card to any other person. Contact us for any additional information and assistance. Helpline No. 7745854444 Customer Care No. Ph: (020) 24477748 / 49, Fax : (020) 24491673 Timing : 10.30 A.M. to 5.00 P.M. email: vidya.ho@vsnl.net / atmcell@vidyabank.com