

International Debit Card

Who Can have?

- All Savings Bank, Mahabank Royal Savings Bank, Current Account (Sole Proprietorship & Individuals), Diamond Current Account (Sole Proprietorship & Individuals) and OD Account against LIC/NSC/FD Customers including NRI customers.
- Minors of 10 years of age and above maintaining savings account singly
- Savings Bank customers having joint accounts provided operating instructions are 'Payable to Either or Survivor'

Where can this Card be used?

- At Bank's ATMs.
- The **Bank of Maharashtra International Debit Card** is accepted at over 32000 Visa Electron ATMs in India and 1000000 ATMs worldwide. The card is also accepted at any 350000 merchant outlets in India and around 29 millions globally. The card enables you to enjoy the convenience of cash-less purchasing power without the fear of overdrawing your account
- At more than 7000 POS

Key Benefits

- Take advantage of the most widely accepted card and be able to withdraw from any ATM displaying the VISA logo, in India and abroad.
- At VISA Electron merchant shops, it can also serve as your electronic purse, and money gets debited instantly from your account, as you pay.
- The Card allows you to get mini-statements from Bank of Maharashtra ATMs, or to check the balance in your account, avoiding visits to even our nearest branches.
- The card allows you to withdraw cash from linked accounts only from Bank of Maharashtra ATMs
- Change your PIN in any of the Bank of Maharashtra ATMs

Usage Ceilings

- At ATMs: 4 Transaction per day subject to maximum Rs 20000/- per day for normal saving account and Rs. 50000/- per day for Mahabank Royal Account
- At Point-of-Sales : Rs 25000/- per day. For normal saving accounts and Rs. 50000/- for Mahabank Royal Saving account

These limits are subject to balance available in the account of card holder.

Fees/ Renewal Fees

- After First year , Annual Charges of Rs. 100/- and applicable service tax
- Free in case of Mahabank Royal Saving Account holder

ATM Cash Withdrawal

- Our Bank's ATMs - NIL
- Other Bank ATMs

In India

- Five Transaction (including financial & Non financial) Free
- Sixth Transaction onwards Rs. 20/- for financial & Rs. 10/- for Non financial

Abroad

- - Rs 100/- per transaction For USA & Rs.105/- per transaction for other countries

Balance Enquiry

- Our Bank's ATMs - NIL
- Other Bank ATMs
 - In India – Free within Five transaction mentioned above
 - Abroad - Rs 34/- per transaction

Point of Sales Transactions

- No Service Charge is levied on POS transactions.

except for transactions made at Petrol Pumps and Railways where service charge levied as per industry standard practices.

Validity Period

- In past debit cards was issued for Five years, but now the same is being issued for 10 years.

Zero Lost Card Liability Insurance Cover

- Available for purchase transactions after the date and time the loss of Card is reported.

Customer Care Centre

- 24 hours Customer Care Centre at Pune
- Toll free number 1800 233 4526

What is a debit card?

- Debit Card is an electronic purse, which allows the holder to withdraw cash from ATMs and also enables him to purchase goods or services from the member establishments. Debit Cards are mostly issued in collaboration either with VISA or MASTER Card.

What is Bank of Maharashtra's Debit Card?

- Bank is issuing globally accepted Debit Card in association with VISA, which will be the easiest way to access customer's account. A debit card will allow the customer to purchase goods at VISA Electron merchant establishments and withdraw Cash from any VISA ATM in India and abroad. It is a 24 hours banking facility.

What is the difference between a Debit Card and a Credit Card?

- The basic difference between a Debit Card and a Credit Card is that the Debit Card gives the customer access to his own money whereas the credit card is a form of loan and allows line of credit offered by the Bank. As in case of Debit Card, there will be on line debit to the customer's account, there are no hassle of receiving bills, making payments on due dates, making payment of interest on the amount not paid etc.

What is the advantage of a debit card?

- The debit card provides tremendous convenience in payments and helps the customers reduce the amount of cash they need to carry. Besides that customer always stays in control of his finances as he can spend only what he has in his account. It also gives an unparalleled access to his account, whenever he wants, wherever he goes.
- No Interest / service Charges
- Suits to the Indian psyche of limited expenditure.
- Debit card is not included in the list of Compulsory Income Tax Return Filing.
- Usable at POS and hence no carry cash
- Same Card usable at ATMs

Will customers be entitled to get an additional card in case of joint accounts?

- All the joint account holders, if the operating instructions in the account are 'either or survivor', are eligible to get an additional card in his/her own name.

What are the charges for issuing of a Debit Card?

- There are no charges for issuing a debit card. But after First year annual maintenance charges of Rs. 100/- service tax as applicable levied except Mahabank Royal Saving account holder

What should customer do on receipt of DEBIT CARD?

- Customers are advised to immediately sign on the panel on the back of the Card. However, to prevent any possible misuse, even before delivery of Card to customer, it has been made mandatory that Customer should first use the Card at ATM, which requires PIN to be entered.. Debit Card will be activated for use at POS only after it is used at ATM.

What is PIN?

- PIN is a FOUR Digits Personal Identification Number, which is issued to the customer in a CLOSED Jacket and is delivered to him separately. Customers are requested to ensure that PIN jacket is received by them INTACT and they are also requested to change his PIN immediately. Under no circumstance, PIN should be divulged to any one including to any official from the Bank.

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Where will Bank Of Maharashtra Debit Card be accepted?

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What are the facilities available at ATMs?

- At BANK OF MAHARASHTRA's ATM network, Customer will be able to withdraw Cash, make a balance enquiry, change his PIN and print a mini statement of his account. However, at all other banks ATMs he will be able to withdraw cash and enquire the balance only.

Whether there are any charges for using CARD at ATMs?

- There will not be any charges for using the Card at Bank of Maharashtra's own ATM network. However, if the Card is used at other banks ATM, whether in India or abroad, customer is required to pay the charges as per tariff of charges, which will be declared by the Bank from time to time.

And what about charges for using the Card at POS?

- There will not be any charge for using the Card at the POS, either in India or abroad except a nominal service charge is levied if the card is used at Petrol Pumps and Indian railways.

How the amounts withdrawn abroad or purchases made outside India are debited into the account?

- Normally the Cash can be withdrawn and payments for purchases can be made upto the amount of balance available in the account of the customer. However, for safety reasons Bank has fixed PER DAY limit of Rs 20000/- for withdrawing the Cash at ATMs and Rs 25000/- for making purchases at the POS for normal saving accounts and Rs. 50000/- for withdrawing the Cash at ATMs and Rs. 50000/- for making purchases at the POS for Maha Bank Royal Saving Account, subject to maximum of balance available in SB account. These limits are also subject to using the card MAXIMUM of FOUR times in a day.

Are any formalities required to be completed by the Bank for international transactions?

- NO, the customer is required to use the Card as per his foreign exchange entitlements only and necessary formalities as required under FEMA 1999 are to be complied with by the customer.

What will be the mode of payment in case of a Debit Card?

- The account of the customer will be debited instantly to the extent of purchases made and amount withdrawn from the ATMs. Therefore, there will not be any monthly outstanding as in case of Credit Cards.

If customer returns the goods to POS or cancel the transactions, will his account be credited online?

- In case he cancels the transaction immediately, customer's account will be credited immediately. However if any customer returns the goods later, merchant will make the payment to our Base branch through acquirer. Switch will pass on the credit to customer's account thereafter.

What is the procedure to be followed in case of loss of Debit Card?

- In case of loss of card, customer will be required to report the loss IMMEDIATELY over phone to our 24 hours Customer Care Toll free number 1800 233 4526. . He will also be required to report the loss to nearest police station and inform the Bank in writing along with a copy of information duly acknowledged by the Police.

When will the customer get replacement card in lieu of lost one?

- Replacement card will be issued to customer after receipt of above information and a request for issuing of replacement card from the base branch of the customer.

How can Customer prevent misuse of card in event of getting it misplaced?

- Customers are protected from the misuse/losses on the Debit Card after they report the loss to the Bank. They will be covered automatically under an insurance cover. Please note that this cover will be available to customers only for misuse of card at POS, because at ATM misuse without PIN is not possible. Customer is neither supposed to divulge his PIN to anyone nor record the PIN anywhere.

