MAHARASHTRA GRAMIN BANK

TERMS & CONDITIONS – RuPay Debit Card (All Variants)

Know your MGB Bank RuPay debit card

Front side of The card:

1. **Card Number:** This is your exclusive 16-digit card number. Please keep this number secret.
2. **Validity:** Card is valid upto last day of the month of the year indicated on the card.
3. **RuPay/Vlan logo:**This logo will be printed prominently on the card and any merchant establishment/ATM displaying this logo wll accept your Debit Card In India,.
4. **EMV Chip :** EMV Chip is the most important feature of your card. Important information encoded here. Please ensure that the chip-end of the card is inserted into the ATM (as indicated by the black arrow on the left side of the card) for transaction. Otherwise, the transaction shall not be processed.

Back Side of the Card:

1. **Magnetic Stripe:** Protect this portion from damages, Scratches, exposure to magnet or magnetic fields which can damage the data stored in the card.
2. **Signature Panel:** This is the space provided below magnetic stripe for authorized signature of the cardholder. Please sign on this panel
3. **Card Validation Code (CVV) :** This is the 3 digit code number on the back side of your card. Please note down this number and preserve it safely for E-com transaction. Do not share it with any one.
4. **Customer Service Number:** This our toll-free Customer Service Center number embossed on the card, available to you for any assistance 24 x7.

Personal Identification Number:

This is a 4-digit secret number related to your card more frequently called / referred to as PIN', This PIN s required for use of your Card at ATMs as well as at Merchant Establishments (ME) This PIN is to be kept secret and strictly confidential as there is a possibility of misuse of card at ATM, in case, anybody else comes into possession of the card and knows the related PIN. All MGB ATMS provide "PIN Change" facility and you are advised to change your PIN on the first usage of the card and also from time to time in your own interest for safe & secure ATM transaction.

In case you forget your card PIN you can request it using MGB Mobile Banking application or using Internet Banking.

Facilities extended through MGB bank RuPay Debit Card

A) Facilities at ATM in India.

1. Cash withdrawal: Cash withdrawal & PoS / E-com limits on different Mahabank Debit card are as below:

ATM Card	**Platinum(608288)**	**Classic(607000)**	**PMJDY(508863)**	**KCC(607010)**
Per Transaction Limit Per day	Rs.50000/-	Rs.30000/-	Rs.20000/-	Rs.20000/-
POS/ECOM Limit Per transaction Per day	Rs.300000/-	Rs.150000/	Rs.50000/-	Rs.50000/-

•The limits are subject to change.

However, customer can increase their limit as per their requirement by visiting IB/MB, customer can visit the IB / MB All above operation can be done by visiting branch,

1. Fast Cash
2. Balance enquiry.
3. Mini statement of primary account

B) Facilities at Other Bank ATMs in India

1. Cash withdrawal in Indian currency through ATMs in India.
2. Balance enquiry
3. PIN Change
4. Mini Statement

C) Merchant Establishment Utilisation:

MEs in India displaying the RuPay /Visa logo and having electronic Point of Sale (PoS) terminals accept the card for purchases. The card holder has to present the card personally while settling the bill and enter the PIN on PoS terminal. Please note that purchase transactions at MEs require use of PIN. By swiping the Card at PoS, and entering the PIN, upon positive verification of PIN the amount will be debited online to the primary account of the cardholder, provided that the transaction is permitted by the bank.

D) Lounge Access

Lounge access on platinum cards is discontinued from 01.04.2026.

E) **Free ATM Transactions**

5 free transactions per month (financial and non-financial).

Important instructions regarding utilisation of RuPay/Visa Debit Cards

- While using your card at ATM PoS please ensure no other person is watching your PIN.
- Keep your card away from the heat direct sunlight also do not bend your card, Treat your card as cash.
- In case you have forgotten the PIN please submit a written request at the home branch for issue of a fresh PIN or you can reset PIN using MGB mobile Banking app.
- Activation of the card through any ATM is compulsory before presenting it to MEs.

Important instructions regarding Card utilisation at ATMs:

- Enter your PIN correctly, when prompted by the ATM.
- Select the correct account type you wish to access, say Savings / Current, otherwise the transaction may be declined.
- Collect your card and transaction slip without fail, after completion of your transaction at ATM.
- Preserve the transaction slip generated by ATM for future reference.
- In the event of entering PIN wrongly on three consecutive attempts in a day, the card will be blocked for the rest of the day. You can use the card again with the correct PIN after 24 hours,.
- In case the transaction attempted is not successful due to any reason, please ensure that you press the CANCEL button before leaving the ATM.
- As per RBI/ NPCI mandate, the cash retract facility has been disabled at the ATMs. The ATM is designed to dispense the cash once the transaction is complete Hence, please wait for the transaction to be processed and completed and the appropriate message is displayed on the screen. Do not make unwanted input from the keypad during transaction processing

Functionalities related to utilization of your Debit Card for Shopping in India

- You can use your MGB Bank RuPay Debit Card for making payments for purchases made at Merchant Establishments displaying "RuPay Logo" sign. Enjoy complete shopping satisfaction with MGB Bank Debit Card.

- Look for RuPay sign at Point of Sale (PoS) merchant establishment. The card is accepted at all MEs in India which display the RuPay/Visa logo.

- While using the card at MEs/PoS/E-com, spending limit for your card would be maximum as per card limit, as given on the page no.2/per day.

Please note that PIN is required when MGB bank Debit Card is used at MEs. While processing purchase transactions at PoS_ electronic terminals, purchase cardholder along with charges, if any, by swiping the amount is debited online to the primary account of the Card in the electronic terminal and entering PIN.

Rules related to Fees and Charges:

a. There are no charges for using the Card at any merchant locations for shopping.
b. Card usage at petrol pumps and train, railway or other ticket bookings may be exceptional to above rule, where certain transaction/service charges could be levied.
c. The Bank reserves the right to levy and / or change the charges at any later dates without prior notice to the cardholders.

d. All charges in foreign currency will be billed in the cardholder's Bank account statements in Indian Rupees.
e. Any Government charges, duties or taxes payable as a result of use of card shall be cardholder's responsibility.

Terms & Conditions

Important Note

The MGB bank RuPay Debit Card is issued by Maharashtra Gramin Bank having its head office at Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Chatrapati Sambhajinagar on the following terms and conditions.

The issue and use of the Card shall be subject to the rules regulations in force from time to time as issued by the RBI and our bank. Please read the terms and conditions given below carefully before using the card. These terms and conditions apply to all transactions involving use of the card. Please note that by using the debit card, for the first time at any ATM, the cardholder unconditionally accepts and will be bound by the said terms and conditions listed hereunder, The cardholder will also be bound by the rules and accepts the responsibility of ensuring compliance with all the relevant rules of Reserve Bank of India Regulations, National Payments Corporation of India, Exchange Control Regulations, and all the rules and regulations framed under time; and any other corresponding enactment in force from the Act and as amended / modified / applicable from time to time to time. The cardholder will also continue to remain bound by the terms and conditions of operation of the linked Savings, Current or account with the Bank.

Definitions/ Terminology related to MGB bank RuPay Debit Card:

1. "**The Bank"|"MGB bank" / "MGB"** shall mean Maharashtra Gramin Bank having its registered office at Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Chatrapati Sambhajinagar and its successors and assigns.
2. **"Card"/"Debit Card"** shall mean MGB Bank RuPay Debit Card issued by Bank of Maharashtra having its registered ofice at " Plot no 42,Gut no 33,Golwadi Village Tal-Dist-Chatrapati Sambhajinagar on the terms and conditions given at the end.
3. **"Cardholder" / "you" / "your" / "him" or similar pronouns** shall, where the context so admit, mean the customer of MGB to whom a MGB bank Debit Card has been issued by the bank to operate on nominated account/ s. All references to the Cardholder in the masculine gender will also include the feminine gender.
4. **"Account(s)"** shall mean the Cardholders' Savings, Current Accounts that have been designated by MGB to be eligible account(s) for the valid operation of the Debit Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone when there are more than one account holders/ signatories.
5. **"Primary Account"** shall mean in case of multiple accounts linked to the Card, the account that has been designated as being the main / first account of operation i.e. the account from which purchase transactions, cash withdrawals, charges and fees related to the Card usage are debited.
6. **"Nominated Accounts"** shall include the Primary Account as described above, and it will also indicate the Cardholder's account(s) nominated in writing by him/her and approved by the bank to be accessed through the Debit Card and PIN,

7. **"ATM"** shall mean "Automated Teller Machine" in India, whether of MGB or of any other bank or otherwise, on a shared network, at which amongst other things, the Cardholder can use his Debit Card to access his funds in his nominated account(s) held with MGB.
8. **"PIN"** shall mean the "Personal Identification Number" required for using the Card at the ATMs and at POS terminals. This will be initially a 4 digit number allocated to the card by BOM and which can be changed afterwards to another 4 digit number from time to time as per the card holder's choice.
9. **"Transaction"** shall mean any instruction given by a Cardholder by using his Card directly or indirectly, to MGB to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals cash/ cheque deposits, etc.)
10. **"Merchant"** /"Merchant Establishment" N "ME" shall mean the establishments wherever located which accept/honor the Card and shall include amongst others: stores, shops, restaurants, airline organizations etc.
11. **"EDC" or "Electronic Data Capture"** shall mean electronic point-of-sale swipe terminals in India, whether of MGB or any other bank on the shared network. that permit the debiting of the account(s) for purchase transactions from Merchant establishments.
12. **"RuPay"** shall mean the Indian domestic card payment network being set up by National Payments Corporation of India (NPCĪ) at the behest of banks in India.
13. **"PoS"** shall mean Point of Sale Terminals at the ME locations, in India.
14. **"NFS"** shall mean group of ATMs under "National Financial Switch"

Rules related to Card Validity and Cardholders' Obligations:

1. The issue and use of the Card shall be subject to the rules regulations in force from time to time as issued by the RBI and our bank.
2. The card will be valid only for transaction options, as permitted by the bank from time to time at MGB bank ATMs, ATMs of other Banks and also at Electronic PoS swipe terminals at Mes.
3. The card is and will be at all times the property of Maharashtra Gramin Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request.
4. The cardholder must sign on the signature panel on the back of the card immediately upon receipt.
5. The cardholder must not permit any other person to use his card and should safeguard the card from misuse by retaining and preserving the card carefully under his/her personal custody and control all the times.
6. The PIN should not be disclosed to any third party, either to the Bank's staff or to anybody else including merchant establishments, under any circumstances or by any means whether voluntary or otherwise
7. The cardholder shall be obliged to keep the secrecy of its PIN and he/she will be liable for any damages caused to the Bank arising from the cardholder's failure to do so or from erroneous use of the card.
8. The Cardholder's primary account wil b debited immediately with the amount of any withdrawal, transfer and /or any other transactions effected by use of the card
9. The cardholder and the joint account holder/s in the primary account, if any, shall be liable for all direct or indirect damages caused to the Bank due to incorrect/ unauthorised use of PIN.
10. The Cardholder will be responsible for transactions effected by the use of the card, whether authorised by the Cardholder or not and shall indemnify the Bank against any loss or damage caused by any unauthorised use of Card or related PIN, including any penal action arising there

from on account of any violation of RBI guidelines or any other law being in force in India and / or any other country / state continent/ territory wherever located in the world at the time notwithstanding the termination of this agreement.

11. Card is valid up to last day of the month of the year indicated on the card. The cardholder hereby undertakes to destroy the debit card by cutting into several pieces through magnetic stripe, when it expires.
12. The Cardholder should inform the Bank in writing within 15 days from the transaction date of any irregularities or discrepancies that may exist in the transaction details at an ATM / ME. In the absence of any such response received from the Cardholder during this prescribed time, the Bank will assume the correctness of both the transactions and the statement of account. Please contact your branch for any such descriptions.

Rules regarding Disclosure of Information:

1. When requested by the Bank, the cardholder shall provide any information, records or certificates relating to any matters that MGB deems necessary. Cardholder will also authorize MGB to verify the authenticity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or is found incorrect, MGB may at its discretion refuse renewal of the Card or cancel the Card forthwith.
2. Bank reserves the right to disclose customer information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government or publish in Newspaper or media.
3. Bank reserves the right to disclose, in strict confidence to other institution, such information concerning the Cardholder's account as may be necessary or appropriate in connection to its participation in any Electronic Fund Transfer network
4. Bank reserves the right to report to the RBI, expenditure undertaken by its Cardholders in foreign currencies to ensure that the various permissible entitlements in respect of foreign exchange, are not exceeded by the Cardholder(s) and that the Foreign Exchange Management Act, 1999 is not contravened.

Rules related to "Lost"' or "Stolen" Cards:

1. In the event of loss or theft of a Card i, the cardholder must report the occurrence to any office of the Bank or on toll free numbers given herein.
2. The loss / theft of the card needs to be reported to the nearest police station by filing an FIR.

Rules regarding Disputes:

1. In case of purchase transactions, a sales slip with the signature of the Cardholder together with the PIN validation in bank system shall be conclusive evidence between the Bank and the Cardholder as to the extent of the liability incurred by the Cardholder.
2. Bank shall make bona fide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of

disagreement. If after such effort MGB determines that the charge is correct, then it shall communicate the same to the Cardholder.

3. Bank accepts no responsibility for the refusal of any establishment to honor the Card.
4. This agreement will be construed in accordance with and governed by the laws of India.
5. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.
6. The Bank shall not accept liability for any damages arising from unauthorised use of a lost or stolen card prior to its blocking or deactivation.
7. The bank shall assume no liability whatsoever for any claim or damages arising from card holders' failure to sign the card or from signature deviating from the specimen signature appearing on the Application Form for issuance of the card or where transactions have been done on the card by positive PIN verification.

Fees & Charges will be levied as per the Banks policy.

- AMC Platinum card-Rs. 300/-,Classic card & other variants- Rs. 100/-
- The above chates are subject to change without notice from time to time and also subject to RBI/NPCI stipulation from time to time
- GST will be levied over & above the rates specified above & this are subject to change.

Rules Regarding Termination:

1. The card is and will be at all times the property of the Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request.
2. MGB reserves the right to cancel/withdraw the card or any of the other services offered at any time without prior notice and without assigning any reason.

Customer Assistance:

1. In the event of losing/theft of the card, the occurrence must be reported to any office of MGB or to the customer service helpline number 1800126230 or 18005327444. These services are available from 24 x 7 x 365 days.
2. You may also report the loss or theft of the card to the base branch where your account is maintained, such reporting should be confirmed in writing 24 hours along with a copy of FIR lodged with local police station as stated above.

Maharashtra Gramin Bank offers customer the enable/disable delivery channels along with setting of daily limit through Net-Banking and MGB mobile banking application.

Important Note: Please note that Bank(Officer/Staff) will never ask your PIN/CVV/Card Number/OTP. Please never disclose these details to anyone.