

Dear Customer,

Heartiest congratulations! The most modern form of cash is now yours! Backed by **The Surat People's Co-op. Bank Ltd.**, and launched in association with RuPay from NATIONAL PAYMENT CORPORATION OF INDIA, SPB Vasudhara RuPay ATM cum Debit Card optimizes your convenience. You can enjoy anywhere any time banking. Tension free shopping/Dining transfer of funds, transactions at ATMs all over India.

The terms and conditions are enclosed with this manual. First usage of card at an ATM/at any bank's ATM amounts to your acceptance of the Terms and Conditions of this card. Your SPB Vasudhara RuPay ATM cum Debit card lets you conveniently access your account through ATMs as well as POS terminals with Merchant establishments anywhere in India.

Welcome to SPB Vasudhara Card new era banking! Looking forward to a long, fulfilling relationship.

Card Product Department  
The Surat People's Co-op. Bank Ltd.  
**Regd./Central Office:** "Vasudhara Bhavan",  
Timaliyawad, Nanpura, Surat - 395001.  
Phone: +91261 2464581, 2464621 - 24

**Bank reserves the right of making change in charge structure other than regulatory charges.**

**YOUR BANK NEVER ASKS FOR YOUR PERSONAL INFORMATION OVER PHONE/MAIL AND DO NOT DISCLOSE YOUR CARD DETAILS TO ANY ONE.**

#### General Guidelines/Safety Tips :

- ▶ Kindly read carefully the enclosed user's manual and instructions on the PIN mailer.
- ▶ Sign on the signature panel at the back of the card as soon as you receive it with non irremovable ball point pen.
- ▶ Use your new card on an ATM immediately to change the system generated PIN.
- ▶ Please change your PIN to a new four digit number of your choice, memorize it and destroy the PIN mailer. **It is suggested to change it every quarter.**
- ▶ Please keep your PIN secret and do not disclose it to anybody including a family member or your banker.
- ▶ Please avoid taking help from any stranger in the ATM room/cabin.
- ▶ **Do not let anyone see you enter your PIN. Never write your PIN on your card.**

#### Taking care of your card :

- ▶ Keep your card safe.
- ▶ The card must not be kept near a TV/Electronic gadgets.
- ▶ Do not leave your card unattended.
- ▶ Store your card in a secure place where you will immediately know if its missing.
- ▶ Avoid scratching the magnetic strip.
- ▶ Do not place two Cards with the magnetic strips together.
- ▶ Do not bend the Card.
- ▶ Keep your card away from direct sunlight.

#### Important

After receiving your card please sign immediately on the signature panel on the reverse of your card to prevent any misuse.



#### Do you know :

- ▶ You can get cash within 60 seconds from ATM anywhere and at any time.
- ▶ You can check your account balance on ATM.
- ▶ You can print last few transactions of your account through ATM.
- ▶ You can change your PIN also.
- ▶ You can use Value Added Services (VAS) like Payment of Utility bills, Mobile recharge etc.
- ▶ You can have A/c to A/c Fund transfer within the Bank.

#### Know your SPB Vasudhara RuPay ATM cum Debit card:

##### FRONT

1. **Debit Card Number :** This is your unique 16 digit card number. Please quote this number in all correspondence/communication with the Bank.
2. **Your Name :** Only you are authorized to use your card. Please check that your Name has been correctly printed. (This is only applicable to personalized cards.)
3. **Expiry date :** Your SPB Vasudhara card is valid until the last day of the month of the year indicated on the card.
4. **Rupay Logo :** Any merchant establishment displaying RuPay logo should accept your Debit card.

##### BACK

1. **Magnetic Stripe :** Important information Please protect your card from scratches or exposure to magnets and magnetic fields as it can damage the magnetic strip.
2. **Signature panel :** Please sign on the signature panel on receipt of your card with a non-erasable ball point-pen (preferably black).

3. **Personal Identification Number (PIN) :** You will receive a confidential PIN for use of your debit card at ATMs and Merchant Outlets.

**DO NOT SHARE IT EVER.**

#### Using your SPB Vasudhara RuPay ATM cum Debit Card for Cash Withdrawals at ATMs

**Step1 :** Swipe your card horizontally or vertically with the magnetic strip facing the slot depending on the position on the access lock if any, in the door at the ATM room.

**Step2 :** Insert your card into the ATM at the slot indicated. If the ATM, is a dip card ATM, dip the card in the slot and take it back. In case of motorized card reader card will be retained in the ATM till the transaction is complete.

**Step3 :** Select the language you desire to interact.

**Step4 :** Next, key in the PIN. After the PIN is entered the ATM processes the information and if it is found correct, it guides you step by step for conducting transactions.

**Step5 :** Choose appropriate option amongst Fast Cash, Withdrawal, PIN Change, Balance inquiry, Mini statement and VAS (Value added services) etc.

**Step6 :** If you have no further transactions please collect your Card. The card should be collected as soon as it is ejected (within 30 seconds) (in case of motorized Card reader ATMs) or else it will be retained by the ATM. In such an event please contact the ATM linked branch or card issuing Branch.

#### SPB Vasudhara RuPay ATM cum Debit Card Using at Merchant outlets:

**Step 1 :** Present your card to the merchant accepting RuPay Debit Card.

**Step 2 :** The merchant will swipe it at the POS terminal and enter the amount of purchase.

**Step 3 :** You will be presented the PIN pad by the merchant establishments, key in your PIN used at ATM.

**Step 4 :** The terminal will process the transaction and charge slip will be printed.

**Step 5 :** Check the amount on the charge slip and sign on the merchant copy.

**Step 6 :** The merchant will return the customer copy of the charge slip and your card.

**Step 7 : Ensure that your own Card is returned to you.**

The Surat People's Co-op. Bank Ltd. RuPay Debit Card Tariff Sheet/Charges/Fees

▶ Annual fee (p.a.) after 1st Year :	₹ 150.00
▶ Additional card (p.a.) :	₹ 150.00
▶ Transaction Charges on SPBATMs :	NIL
▶ Balance enquiry on SPBATMs :	NIL
▶ Other Banks ATM cash withdrawal :	₹ 20.00*
▶ Other Bank ATM Balance enquiry :	₹ 8.50*
▶ Card Replacement fee :	₹ 200.00
▶ PIN Replacement fee :	₹ 100.00
▶ ATM Cash Withdrawal limit (per day) :	₹ 30,000.00

(Taxes Extra)

**Unlimited Free Transactions @ any ATM of any Bank w.e.f. 1/9/14**

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**The Surat People's Co-op Bank Ltd.**

Estd.: 1922 Scheduled Bank  
Regd./Central Office: "Vasudhara Bhavan", Timaliyawad, Nanpura, Surat - 395001.  
Tel.: (+ 91-0261) 246 4621 to 4624 Fax: (+ 91-0261) 246 4577 & 4592  
email: atm@spcbl.in Toll Free: 1800 233 7722 website: www.spcbl.in



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#### User's Manual

#### SPB Vasudhara Platinum

#### RuPay ATM cum Debit Card

For more information & help please call / Contact

**Toll Free: 1800 233 7722**

OR

STD No.: 0261-2464581

Timings: 10:30 a.m. to 6:15 p.m. Monday to Friday

10:30 a.m. to 3:00 p.m. Saturday

Excluding public Holidays & Sundays

or E mail at: atm@spcbl.in



**RuPay**