

Mobility. Security. Ease.

Presenting the TJSB Debit Card



**TJSB SAHAKARI
BANK LTD.** MULTI-STATE
SCHEDULED BANK
Bharose ka Bank Bhavishya ka Bank

Dear Privileged Customer,

On behalf of TJSB Sahakari Bank Ltd., we take this opportunity to welcome you once again as a Customer by offering you RuPay Contactless Debit Card.

For any help related to RuPay Contactless Debit Cards reach us at - rupaycard@tjsb.co.in, response@tjsb.co.in or call on **1800 103466 / 1800 2663466**

Please mention your branch & account number for all your correspondence/communication with us.

We are honoured to serve you.

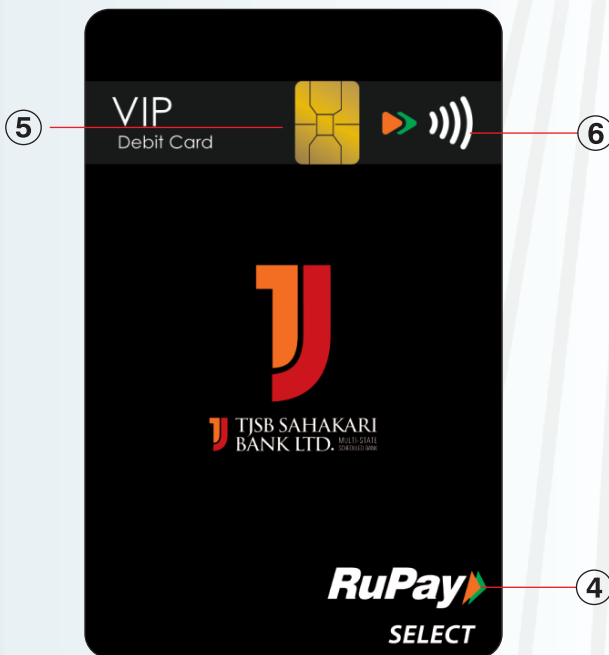
Sincerely yours,

Digital Products Department
TJSB Sahakari Bank Ltd.

This User Guide Contains:

- Your RuPay Contactless Debit Card explained
- Activation and usage guidelines
- Advantages of RuPay Contactless Debit Card
- Taking care of RuPay Contactless Debit Card
- Charges

Your TJSB RuPay Debit Contactless Card explained - Front

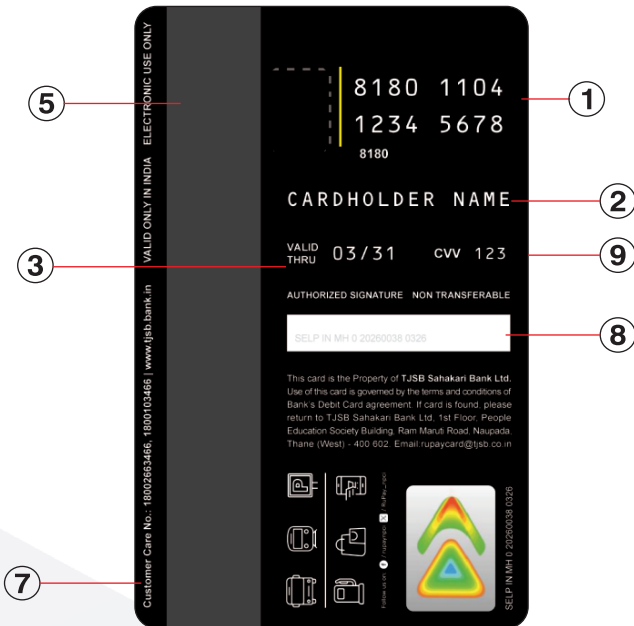


- 1. Card Number:** This is your unique 16 digit card number.
- 2. Your Name:** The one whose name is printed on the card is the only one authorized to use the Debit Card.

3. Valid upto (MM-YY) : Your card is valid until the last day of the month indicated in the 'Valid Thru' format (MM-YY) printed on the card.

4. RuPay Logo: Any merchant displaying RuPay logo would accept your Debit Card anywhere in India.

Your TJSB RuPay Contactless Debit Card explained - Back



5. Magnetic Strip / EMV Chip: All the important information of your card is encoded here. Please take care of the magnetic strip / EMV Chip by keeping the card scratch-free and away from magnetic fields preferable in pouch provided with this welcome kit.

6. NFC Sign : NFC is short range wireless technology that enables contactless payment through card.

7. Call Centre Number : For any information/help regarding your Debit Card, please call on 1800 103 466, 1800 266 3466 from landline / Mobile Number anywhere in India.

8. Provision for Signature: Please sign on the place provided for signature immediately after receiving your card with a good, non-erasable pen (preferable with Black Bold pen)

9. Card Verification Value (CVV2): This number provides extra security and is required for payments on internet.

Personal Identification Number : You will have to set a confidential PIN through green pin option from any TJSB Bank ATM for the use of your Card at POS & ATMs.

Activation & usage guidelines for your TJSB RuPay Contactless Debit Card

For using your Debit Contactless Card at POS & ATMs, activate 'Green PIN' or collect the Personal Identification Number (PIN) from your respective branch.

Initially as per regulatory guidelines online shopping & international transaction facility is inactive. To activate please send your request through branch / register email

For your own safety, the Debit Card sent to you is inactive. Please ensure that you have to generate Green PIN from any TJSB Bank ATM before you use it for the first time.

For activation of your card , you will need to use the card at any of the TJSB ATMs for withdrawing cash or changing PIN. This would be the first transaction with your RuPay Debit Card.

The first usage of the card shall be deemed as acceptance of terms and conditions of the TJSB RuPay Debit Contactless Card amended / modified / applicable from time to time.

Per day limits for your RuPay Debit Contactless Card are mentioned on welcome letter or our website.

You can use your RuPay Debit Contactless Card throughout India. The Debit Card can be used at all the RuPay enabled ATMs for withdrawing money. The amount will be directly debited from your account linked to your Debit Card. This allows you 24-hour access to any of the accounts linked to your Debit Card. (Please note that you can access multiple accounts linked to your RuPay Debit Card through some of the other bank ATMs for cash withdrawal. Cash withdrawals at TJSB bank ATMs will be free of cost. However, on non-TJSB Bank ATMs, there might be different cash withdrawal limits fixed by respective Banks.)

Cash withdrawals at other Bank's ATMs may attract charges as per guidelines by RBI. For details of charges, Please refer Charges section in this booklet or visit www.tjsb.bank.in for any changes in the charges. Daily ATM cash withdrawal limits will apply. As a Saving Bank Account / Current Account Holder you can withdraw money as mentioned on welcome letter or our website.

At any TJSB Bank ATM you can make following transactions:

- Cash withdrawal
- Balance inquiry
- Obtain a mini account statement for your last 5 transactions
- Fund transfer
- Change PIN
- Generate PIN

Merchant Outlet Transactions:

The same Debit Card can also be used for purchasing at Merchants outlets. For using your Debit Card for shopping at any of the merchant's outlets where merchant displays RuPay logo, ensure following easy steps for hassle free transactions. (Please note that since signature verification is essential for Debit Card transactions, you need to be physically present along with your card at the time of purchase i.e., the Debit Card cannot be used for Mail Order & Telephone Order transactions.)

- Look for RuPay logo at the Point of Sale (POS) merchant establishment. (The merchant must have a POS Card Dip / swapping / NFC terminal with a RuPay logo.)
- Present your RuPay Debit Card for payment to the merchant after making your purchases.
- After a successful authorization with your correct PIN the transacted amount will be debited immediately. Subject to clear withdrawal balance in your primary account linked to your Debit Card
- Contactless card transaction are similar to regular POS transaction & does not required PIN upto certain amount currently the limit is ₹ 5000/- as per RBI Guidelines.
- A sales slip in duplicate will be generated.
- You will have to sign on the slip and return it to the merchant after checking. Your Signature should match the specimen of your signature as appearing on the back side of the card.
- Collect your card back in your possession.
- Preserve duplicate copy of sales slip for your future reference.

Advantages of your TJSB RuPay Contactless Debit Card

Additional Cards:

Additional Cards will be issued to joint account holders of the account, provided the operating instructions for the account are "either or survivor", "any one or survivor". Charges will be applicable for the additional card as per the tariffs applicable from time to time.

24-Hour Customer Service Number:

For any queries regarding your RuPay Debit Card, please call TJSB bank's customer service number at 1800 103 466 | 1800 266 3466 from mobile/ landline anywhere in India.

(Assistance during 10 am to 7 pm, excluding bank / public holidays.)

For HOT marking of cards service will be available 24 X 365 days.

Taking care of your RuPay Debit Card:

Following guidelines will ensure that using your RuPay Contactless Debit Card from TJSB Bank is a smooth experience.

- Treat your Debit Card in the same way you treat cash. Keep it with you at all times and never leave it unattended.
- Your Debit Card is for your exclusive use only. Do not surrender the card to anyone including bank staff.
- **Never share or surrender your personal identification number (PIN) to anyone. Please destroy the PIN mailer after memorizing it. Do not write it on the debit card and never keep a written copy of the same with your debit card. It is also recommended that you change the pin at regular intervals (at least once in three months thereafter).**
- If your card is lost / stolen, or if you suspect that your card has been used fraudulently, call the 24-hour emergency contact number at 1800 103 466 | 1800 266 3466 & report loss of the card & hot mark the card immediately.
- In case you need your card to be re-issued or terminated, please send your request in writing/email to the TJSB bank.
- A replacement card shall be provided to you at applicable tariffs, Upon card expiry or closure of your account, please cut your debit card into several pieces. Ensure hot marking of earlier card.
- Ensure that the debit card is used in your presence when transacting at merchant establishments. Do not sign an incomplete sales slip.
- Do not attempt to use your Contactless Debit Card at merchant establishments that do not possess RuPay point-of sale dip / swipe / NFC terminals.

- Do not attempt to use your Contactless Debit Card for making purchases via telephone / mail or in any other card not present situation.
- Please promptly notify TJSB Bank of any change in your employment and / or office and / or residential address, mobile / telephone numbers / email address.

Charges:

- For Card Charges - Refer Welcome Letter OR TJSB Website
- Additional Card fee - Refer Welcome Letter OR TJSB Website
- Duplicate PIN- ₹ 50/-
- ATM charges at TJSB Bank ATMs- Zero
- ATM charges for financial transaction at other than TJSB Bank ATMs - ₹ 23/- per transactions + GST as applicable for more than 3 / 5 transactions*
- ATM charges for non-financial transaction at other than TJSB Bank ATMs- ₹ 14/- per transactions + GST as applicable for more than 3 / 5 transactions* Transactions includes financial as well as non-financial transactions.
- Please note that TJSB Bank does not charge the customer, any transaction fee at merchant establishments.
- There are certain merchant categories like railways and petrol pumps where there is a surcharge for using a card.
- (The surcharge at petrol pumps is 2.5 % of the purchase bill or ₹ 10/- whichever is more and at railways it is an additional ₹ 30/- per transaction.) or as applicable from time to time.
- These will be separately debited to your account and will appear as separate entries.

All above charges will be subject to Applicable Taxes / GST.

*3 / 5 Free transactions are for saving accounts only & for current account all transactions will be chargeable.

** For updated information / changes please visit www.tjsb.bank.in

*Thank
You*

TJSB Sahakari Bank Ltd.
Digital Products Department,
1st Floor, People's Education Society Building,
Ram Maruti Road, Naupada, Thane - 400602
email : rupaycard@tjsb.co.in