



The Eastern Railway Employees' Co-operative Bank Ltd.

10 strand Road, Kolkata – 700001, Email- enquiry@erecb.com
Customer Care No – 18003093650 Timing 10.30 am to 5.30 pm



ATM CUM DEBIT CARD APPLICATION FORM

The E.R.E.C BANK Ltd. RuPay Debit Card

Thank you for applying for The E.R.E.C. Bank Ltd ATM Card. To help us process your request quickly, please fill this form as per the instruction below. If you have any question, please check with your Branch Manager. We are committed to make your life simpler with the E.R.E.C.B. ATM Card. Your Rupay Debit Card will be a chip card activated with facility of using it at Domestic ATM, POS & ECOM merchant outlets within India only.

IMPORTANT INSTRUCTIONS

- Please fill the entire form in CAPITAL LETTERS only.
- Complete all sections.
- Do not write outside the boxes provided.
- Leave one box space between each word.
- Sign the declaration.

Applicant's Name

(Name as you would like it on the card (max 25 letters) Including spaces.)

Address for Correspondence

Town / City

State

 Pin Code

Mobile No

My designated accounts on which I required ATM services:

Primary account Saving or Staff OD

Account No

 Customer ID

Declaration: I / We have read and understood the terms and conditions governing the usage of the RuPay Debit Card. I/We accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank, as its sole discretion without any notice to me / us. I / We are the sole account holder(s) or have the required mandate to operate all the account linked to the Debit Card(s) singly and that I / we have completed 18 years of age. I / We understand that upon issue of a Debit Card to me / us, the existing link to my / our account will be deactivated on first time usage of new Card. I / We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control Regulation and in the event of any failure to do so, I / we will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by the Reserve Bank of India. I / We accept full responsibility for my / our Debit Card and agree not to make any claims against The E.R.E.C Bank, in respect thereof. Apart from this, the current Schedule of Charges has been received by me and I agree with the same. I am / We are aware of the additional charges for an Image Debit Card, and agree to abide by the same. I am / We are also aware of the fact that the Image Card will not be Photo Card. I have read all terms of Debit Card & explained the same to minor account holder. I request & authorize The E.R.E.C bank Ltd., to issue The E.R.E.C bank Debit Card to minor. I acknowledge that the issue and usage of Debit Card is governed by the terms and conditions as in force from time to time and agree to be bound by the same. I acknowledge that this is my responsibility to obtain a copy of and read the same. I accept that the terms and conditions are liable to be changed from time to time. I further unconditionally irrevocably authorize The E.R.E.C Bank Ltd., to debit my account annually with the amount equivalent to the fee and the charges for use of the Debit Card. I hereby confirm that this account will be operated by me (the guardian & the minor account holder). I also undertake to indemnify the Bank against any transactions carried out by minors using Debit Card or any other channel. I am aware of the importance of Personal Identification Number (PIN) & have explained the same to the minor account holder. I accept the terms and conditions are liable to be amended by The E.R.E.C Bank Ltd., from time to time. I indemnify The E.R.E.C Bank Ltd., for any loss / damages caused to The E.R.E.C Bank Ltd. for issuing Debit Card to the minor account holder. Signature of Guardian I / We have read and understood the rules and regulations concerning and agree to abide by them. I / We also understand that the Bank reserves the right to suspend services of to me / us unilaterally without any prior notice or assigning any reason.

Date: _____ Place: _____

(Applicant Signature)

I/We request you to issue the ATM cum Debit Card to the applicant against the above account as applied for.

Accountholder 1: _____

Accountholder 2: _____



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For Office Use Only:

New Card Renewal Replacement

ATM Branch Code:	
Customer / Link Branch Code:	
Issue Card Yes / No:	

New ATM
Card No.

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Old ATM Card No.

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Old card No to be mentioned for a replacement or renewal of the card

Date: _____

Branch Manager's Signature
& Stamp

Terms & Conditions

Using your RuPay EMV Debit Card for Cash Withdrawals at ATMs

Step 1: Insert your card into the ATM in 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 completed.

Step 2: The ATM will prompt you to select the language in which you desire to interact.

Step 3: Next, the ATM will prompt you to enter the PIN. **Step 4:** If your PIN is correct, you will be provided with a list of transaction options, viz.: Balance Enquiry, Fast Cash, Cash Withdrawal, PIN Change and Mini Statement.

Step 5: 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.

Cash Transactions via RuPay EMV Debit Card

RuPay EMV Debit Card can be used at any ATM in the NFS network for cash withdrawal of minimum **Rs. 100/-** up to a limit of maximum **Rs. 40,000/-** per day. For further details regarding cash limit, contact the card issuing branch.

Enter your PIN correctly at the ATM. Your transaction will be declined if you enter the wrong PIN. If you enter a wrong PIN five times repeatedly, your card will get hot listed for the day. In such a situation, contact the bank immediately.

Note: Bank will not be held responsible for any unauthorised transactions on the Debit Card.

Important: As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss. **Personal Identification Number (PIN):** Confidential 4-digit number for using your card at ATMs and POS.

Using your RuPay EMV Debit Card at Merchant Establishments**

Step 1: Present your card to the Merchant Establishment displaying RuPay logo.

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

Step 3: You will be presented the PIN pad. Key in your PIN. The same PIN used at ATMs to withdraw money should be used at Merchant Establishments.

Step 4: The terminal will process the transaction and a 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.

Usage of RuPay EMV Debit Card for E-Commerce / Online Transactions

For First Purchase - Steps - (Online Registration) **

Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.

Select Payment method as RuPay EMV Debit Card.

In Payment options - enter the cardholder details on the merchant page and submit the details.

RuPay Cardholder receives One Time Password on his mobile which is registered with the bank. Cardholder is redirected to OTP page. He enters this OTP in the space provided.

After submitting the OTP, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

NOTE:

Card/Cardholder will be registered for online transactions only if the transaction is successful

Know your RuPay EMV Debit Card

FRONT OF THE CARD

1. Debit Card Number : This is your 16-digit Card Number. Please note that you are required to quote this number for all future correspondences with your bank.



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- Your Name:** Only you are authorised to use your Debit Card. In case of personalised card, please check that your name has been correctly printed on your RuPay EMV Debit Card. If not, then please contact your branch at the earliest. (If your card is an Insta Card, there will be no name printed on it.)
- Expiry Date:** Your RuPay EMV Debit Card is valid from the day you receive it, upto the last day of the month of the year mentioned on the card. The validity period of the card is of 5 years.
- RuPay Logo:** Your RuPay EMV Debit Card is acceptable in India at ATMs and Merchant Establishments displaying RuPay logo.
- EMV Chip:** The embedded chip in your RuPay EMV Debit Card helps protection against counterfeiting and skimming card frauds.

BACK OF THE CARD

- Magnetic Stripe:** Important information pertaining to your RuPay EMV Debit Card is encoded here. Please protect the magnetic stripe from getting damaged.
- Signature Panel:** Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink).
- CVD2:** This is a 3-digit number present at the end of the signature panel on the back of the card. An added security feature for CNP (card not present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

Terms & Conditions

- Bank reserves the right to approve or decline any transaction. The card holder cannot later deny any instruction given through this card.
- Bank reserves the right to start new services for the card or to stop any existing service as and when required.
- Bank reserves the right to change the **Terms and Conditions** of ATM and POS services anytime.

Tariff Sheet*

- Annual fee: **Rs. 100/-**, Additional card (p.a.): **Rs. 100/-**, Card replacement charges: **Rs. 200/-**
- PIN regeneration charge : **Rs. 30/-**
- Transaction fees at **The Eastern Railway Employees' Co-Operative Bank Ltd. & HDFC Bank. ATM:** Nil
- Transaction fees at **NFS member bank's ATM:** First 5 transactions of the month (financial & non-financial) are free.
- Transaction fees at **NFS member bank's ATM after free transactions:** Financial (cash withdrawal): **Rs. 17/-**
- Non-financial (balance enquiry, mini statement, PIN change): **Rs. 9/-**

The Eastern Railway Employees' Co-Operative Bank Ltd. Debit Card Limits.

- Cash withdrawal limit (per day): **Rs. 40,000/-** Purchase transaction limit** (per day): **Rs. 1,00,000/-**

*GST extra. **When enabled.

Date: _____

Place: _____

(Applicant Signature)

KOLKATA



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THE EASTERN RAILWAY EMPLOYEES' CO-OPERATIVE BANK LTD.

10, STRAND ROAD, KOLKATA - 700001

Interest rates on term Deposits (effective from 30.03.2021)

PERIOD	General	Senior Citizen
30 days to 90 days	4.25%	4.75%
91 days to less than 1 year	5.00%	5.50%
1 year to less than 2 years	6.00%	6.50%
2 years to less than 3 years	6.50%	7.00%
3 years and above	7.00%	7.50%

With effect from 08.05.2023 a special category of term deposit have been introduced

PERIOD	General	Senior Citizen
3 years to 5 years (callable)	7.25%	7.75%
3 years to 5 years (non - callable)	7.50%	8.00%

- N.B. 1) TDS applicable on interest as per Income Tax Rules
2) for non-callable deposits minimum amount of investment is Rs. 1,00,000/- and maximum amount that can be invested is Rs. 30,00,000/-
3) Instant Loan against FD is available
4) Nomination facility is available

By order of MANAGEMENT