

NATIONAL SAVINGS BANK

TERMS AND CONDITIONS APPLICABLE TO THE ISSUE OF NSB DEBIT/ATM CARD

- 1 To regard the card as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
- 2 At no time to use or attempt to use the card unless there are sufficient funds in my/our account to cover the withdrawals.
- 3 To restrict the use of the Card exclusively to me/us as it is not transferrable.
- 4 Not to use or attempt to use the Card after any notification of its cancellation has been given to me/us by the Bank or by any person acting on behalf of the Bank.
- 5 Under no circumstances to disclose to any person the Personal Identification Number allocated to me/us to facilitate the use of the Card in the Bank's ATM.
- 6 To notify the Bank immediately of the loss or theft of the Card.
- 7 To accept full responsibility of all transactions processed by the use of the Card.
- 8 Subject to (7) above, to accept the Bank's record of withdrawals and / or transfers as conclusive and binding for all purposes and to authorize the Bank to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.
- 9 To acknowledge that the amount stated on the ATM screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive evidence of the state of my/our account with the Bank.
- 10 Not to hold the Bank liable, responsible or accountable in anyway whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the Card or the ATM or insufficient funds in the ATM.
- 11 Notwithstanding and without prejudice to the provisions of (10) above, the use of the Card shall be at my/our sole risk and I/we assume any and all risks incidental to or arising out of the use of the Card.
- 12 The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
- 13 To return the card for cancellation should it be no longer required or should my/our account with the Bank for any reason be closed.
- 14 The Bank shall be at liberty to terminate the facility at any time without notice to me/us by cancelling or refusing to renew the Card.
- 15 Cash and/or cheques deposited by use of a Card will only be credited to my/our account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what I/we am/are supposed to have deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelopes shall be conclusive. Cheques will be accepted for collection only, and the proceeds will not be available for drawing until the cheques are cleared and realized.
- 16 Joint account holders are inter alia, jointly & severally bound by these terms and conditions and are liable for all transactions processed by the use of the Card.
- 17 All Card Transactions effected in currencies other than Sri Lanka Rupees will be debited to the Card Account after conversion into Sri Lankan Rupees at a rate of exchange determined by the exchange rate adopted by Visa/Master Card International on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa/Master Card International to the Bank, if applicable, which fees may be shared with the Bank.
- 18 All rules and regulations governing the operation of Savings Accounts or any other accounts shall be applicable to Card transactions relating to such accounts.
- 19 I/We undertake not to use this card to make payment for purchases of Real Estate or Financial Assets overseas.
- 20 The Bank reserves the right to vary these terms and conditions.

For office Use only

Operating instructions of Joint Accounts verified by



Customer/s Signature/s verified by

.....
Authorised Signatory of the NSB Branch

Declaration of the Bank Officer

I.....(Name of the officer) have carefully examined the information together with relevant documents submitted by.....(Name of the Cardholder) and satisfied myself that the said information and document are in conformity with Exchange Control requirements and the internal policies of the Bank.

The Bank undertakes to exercise due diligence on the transactions carried out by the Cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable ground exists to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC in violation of the undertaking given by the Cardholder and to bring the matter to the notice of the Controller of Exchange.

.....
Authorised signatory of the NSB Branch

Date :