## ATM CARD APPLICATION FORM



Branch:	Date:
	APPLICANT
Title of Account:	
ACCOUNTS TO	BE LINKED WITH ATM CARD
Current Account Savings Account	
NAME ON THE C	CARD (Maximum 34 charaters)
UNDERTAK	(ING / AUTHORIZATION
conditions as stated overleaf (which have been re (Pakistan) Limited from time to time.  I/we confirm that information submitted above is to the limit of the lim	a Bank (Pakistan) Limited and agree to abide by all applicable terms and lead and understood) and as amended / determined by Al Baraka Bank true and complete to the best of my/our knowledge and understanding. account with any amount withdrawn by me/us from its designated and cable therein. It/damage and hold the Bank harmless for any misuse of the lost / stolen/
Name:  Applicant's Signature	Name:  Applicant's Signature
FOR BANK USE ONLY	
Signature Verified	Authorized for Issuance
Name:  Authorized Signature	Name:
Authorized Signature	Authorized Signature

## **Terms and Conditions - ATM Service**

- 1. Al Baraka ATM Card (the 'Card') is being issued by Al Baraka Bank (Pakistan) Limited (the 'Bank') at the request, risk and responsibility of the customer or joint account holder (the 'Card Holder'). All joint Account Holders shall be jointly and severally liable / responsible for all transactions carried out by any such Card Holder.
- 2. The Card shall only be used by the authorized Card Holder and is not transferable.
- 3. It is a condition of issue and use of the Card that the Card Holder maintains a savings and / or current account with the Bank at one of its branches. In the event of the bank account being closed or its operations having been stopped for any reason, whatsoever, the Card shall immediately be returned to the Bank by the Card Holder and its validity would cease to have any effect as of such closure of account.
- 4. The Card shall remain the property of the Bank at all times. The Bank may, at its sole discretion and without prior notice, cancel or refuse to reissue or renew the Card or suspend its use for the time being and call for its return at any time, in which case the Card Holder shall immediately return the Card to the Bank.
- 5. The Card Holder shall be responsible for the payment of taxes, levies, duties that may be attracted to payments or transactions related to the issuance and or use of the Card by the Card Holder:
- 6. The Card Holder undertakes not to disclose his / her Personal Identification Number (PIN) to any third party. In the event of the PIN becoming known to someone else otherthan the Card Holderthat person may be treated by the Bank as an acting agent of the Card Holder. The Card Holder indemnifies the Bank against all losses or damages which may occur as a result of the PIN becoming known to anyone else from any source whatsoever.
- 7. The Bank shall not be responsible for any loss or damage arising directly from any malfunction of the Card of ATM any technical or non technical defector breakdown of the machine and / or any part thereof or the temporary or prolonged non availability of service in such machines.
- 8. The amount stated on the ATM screen or on the printed transaction record / slip shall not for any purpose whatsoever be taken as conclusive evidence of the status of the Card Holder's Account with the Bank.
- 9. The Card Holder further undertakes to accept full responsibility for all transactions made by the use of the Card whether or not made with his knowledge, authority or consent and he / she shall accept the Bank's record of transactions as binding for all purposes.
- 10. The Card Holder shall notify the Bank immediately if the Card is lost, mislaid, destroyed or stolen or if it comes into the hands of any third party. The time at which the Bank received the notice will be determined solely by the Bank and such determination shall be binding and conclusive on the Card Holder. The bank reserves the right to ask for written instructions for further confirmation if the Card is lost/stolen / destroyed etc. if the Card is found subsequently, it must not be used and immediately returned to the Bank.
- 11. Charges for usage of the Bank's ATMs or Partner Bank ATMs shall be levied according to the Bank's schedule of charges. The Bank shall be entitled to debit the Card Holder \*s account in respect of these charges.
- 12. The Card Holder accepts all debits made to his / her bank account arising from the use of the Card without limitation, including any debits on account of fraud, forgery, pilferage, neglect or otherwise
- 13. The Card Holder agrees to pay and authorizes the Bank to debit his / her bank account, as the case may be with all charges, rates dues etc., as may be applicable / due on account of issuance of Cards, its renewal / re-issuance, usage, etc. as the case may be.
- 14. The Card Holder shall ensure to keep sufficient credit balance in the bank account to which the Card relates before making any withdrawals. The Card Holder shall be responsible for immediately making up any deficit in the account. The Bank is authorized to cancel the Card and / or demand any liquidate damages from the Card Holder in case any amount is withdrawn in excess of available balance due to any reason or oversight.
- 15. The Bank reserves the right at any time or from time to time to reduce or increase total cash sum allowed to be withdrawn by the Card Holder form the ATMs through a transaction, during any period.
- 16. The Bank's record of any transaction generated electronically or otherwise shall be conclusive evidence of such transaction.
- 17. The Bank reserves the right at any time and without notice, to impose charges and fees for the use of the service and for the replacement of lost or stolen Card or PIN.
- 18. If there is any claim or dispute arising from the use or purported use loss or misuse, of the ATM Card, the bank may disclose to parties who are privy to the transactions or to the appropriate authorities any information regarding the Account and / or any other Account (s) that the Bank considers necessary in investigating the claim or dispute.
- 21. The Bank shall be entitled to alter, amend and/or add to these terms and conditions at its sole discretion, from time to time, with or without any prior notice to the Card Holder and the terms and conditions so altered / added shall be fully binding on the Card Holder.
- 22. "I/we have read and understood the above terms and conditions and agree to abide by them and any changes there-in from time to time by the Bank."

		Data	
Authorised Signature (s)		Date:	