

◆ Fees and Charges

YES Bank ATM Transactions

All transactions performed with Your The Khattri Co-operative Urban Bank Ltd. RuPay EMV Debit Card at YES Bank ATMs are free of charge.

Other Bank ATMs Transactions

For transactions performed at other bank ATMs, first Three (3) financial and non-financial transactions are free, per month. After this limit, charges apply as follows:

Transaction	Including Taxes
Financial	₹ 20/- per transaction
Non-financial	₹ 10/- per transaction

Following are the fees related to your RuPay EMV Debit Card:

Fees	Excluding Taxes
Annual Fee	₹ 100/- per annum + G.S.T.
Additional Card	₹ 100/- per annum + G.S.T.
Renewal of Card	₹ 150/- + G.S.T.
Card Replacement	₹ 150/- + G.S.T.
PIN Replacement	₹ 50/- + G.S.T.

Withdrawal limits for your RuPay EMV Debit Card is listed as follows:

ATM Cash Withdrawal Limit (YES Bank ATM)	₹ 20,000/- per day
ATM Cash Withdrawal Limit (Other Banks ATM)	₹ 10,000/- per day
Purchase Transaction Limit	₹ 20,000/- per day

Validity

Your RuPay Debit Card is valid for a period of 5 years initially.



The Khattri Co-operative Urban Bank Ltd.
Registered Address: 24, Darya Ganj, New
Delhi – 110 002.

User Guide



The Khattri Co-operative Urban Bank Ltd.



RuPay EMV Debit Card

For any information & help, please call
Customer Care No. 1800220199

◆ Dear Customer

At The Khattri Co-operative Urban Bank, we believe in shouldering our customer's responsibilities and encouraging them to reach higher goals. To achieve this, Khattri Co-operative Urban Bank is offering diversified services catering to your various needs. Today, we are glad to present you with the latest addition to our services, the RuPay EMV Debit Card.

Carry your account in your pocket; access funds in your account "anytime, anywhere" through ATMs in the NFS Network all over India, make purchases at Merchant Establishments, make instant bill payments online and much more using your RuPay EMV Debit Card! Just look for the RuPay Logo at ATMs and Merchant Establishments.*

◆ Know your RuPay EMV Debit Card

FRONT

Card Number: This is your unique 16-digit card number. It is different from your account number and is required for all your correspondence with us.

Your Name: The person whose name is printed on the card is the only one Authorized to use the RuPay EMV Debit Card.

Valid From, Valid Thru (MM/YY): This is the time period through which your card is valid. It is valid until the last date of the last month of the year printed on the card.

RuPay Logo: Any ATM / Merchant Establishment displaying this logo will accept your RuPay EMV Debit Card.

BACK

Customer Care Number: Reach us at **1800220199, 24X7** regarding any help or information with your RuPay EMV Debit Card.

Magnetic Stripe: All the important information is encoded here. Please take care of this stripe by keeping it scratch-free and away from magnetic fields preferably in the pouch provided with your card.

Signature Panel: For your protection against fraud, please sign on this panel as soon as you receive your card; preferably with a non-erasable, black, bold pen.

CVD2 (Card Verification Data) Number: This number is unique to your card and provides extra security. It is required when making purchases over the internet to ensure that you have the card with you while paying.

*The enclosed card is designed for usage at ATM & Merchant Establishment (POS) for Purchases. Currently the card can be used only at ATM, Bank will communicate to you vide SMS / on bank website / account statement when the card is ready to be used at POS.

Features ◆

Your RuPay EMV Debit Card is versatile giving you access to your funds through YES Bank ATMs and other bank ATMs in the NFS Network. It supports various types of transactions listed as follows

- * Purchase transactions at Merchant Establishments displaying the RuPay Logo across India.*
- * Transaction Refunds originating at merchant locations.*
- * Money transfer from one card to another card through ATM or any other channel.
- * Transactions such as Tips and Surcharges at hotels and restaurants.*
- * Cash withdrawal, Balance enquiry and PIN Change from all RuPay enabled ATMs in India.

Usage of RuPay EMV Debit Card ◆ at POS Terminals*

- * Upon receiving the card, ensure that you sign on the signature panel provided at the back of the card for verification and security purposes at POS terminals.
- * Signature verification and PIN is mandatory for Debit Transactions through POS (Point of Sale) Terminals at Merchant Establishments. So, you are required to be physically present with your card when performing transactions.
- * Ensure that your card is returned to you after it is swiped in the POS terminal.
- * Ensure that you have been charged the correct amount before signing the charge slip that is printed at the POS terminal.
- * Preserve the customer copy of the charge slip for cross checking the transaction with bank account statement and for future reference.

Taking care of your ◆ RuPay EMV Debit Card

- * Memorize your PIN and destroy the PIN Mailer.
- * Always check for any foreign devices attached to the card insertion slot and keypad of an ATM. Devices such as "Skimmers" are commonly used by thieves to capture card information. If you spot any such device attached, do not use the ATM, leave the premises immediately and notify the bank.
- * Beware of "Shoulder Surfing". Shield your PIN from onlookers by covering the keypad with your hand or body.
- * Avoid seeking help from those around you to complete transactions at an ATM. If help is needed, contact our 24X7 customer care number **1800220199**.
- * Treat your RuPay EMV Debit Card as though it is cash and take security measures pertaining to the same.
- * Do not hand over your card to an unauthorized person even if the person claims to represent the bank.
- * If you lose your RuPay EMV Debit Card, notify us immediately at our 24X7 toll free customer care number **1800220199**.
- * When your card expires, discard it by cutting it in 4 pieces through the magnetic stripe.

It's fast, it's convenient and now it's yours!