

Please read the Terms and Conditions listed below. Jana Small Finance Bank agrees to provide Debit card verified by RuPay to its Customer subject to agreeing & accepting the card application terms and the below mentioned Terms and Conditions applicable to Debit cards. These terms and conditions shall be in addition to any other Terms as stipulated by Jana Small Finance Bank. In addition, when using RuPay debit card, cardholder will be subject to all guidelines or rules applicable to RuPay Card that may be posted from time to time at the same website.

Definitions

1. 'The Bank', 'Jana Small Finance Bank', means Jana Small Finance Bank Limited, a company incorporated under the Companies Act, 1956 and licensed under Banking Regulation Act, 1949 to carry on the Small Finance Banking Business having its registered office at No.29, Union Street, Off Infantry Road, Bengaluru-560001 which expression shall, unless it be repugnant to the subject or context thereof, include its successors, representatives and assigns.
 2. 'Card' or 'Debit Card', refers to the Jana Small Finance Bank RuPay Debit Card issued by Jana Small Finance Bank (the proprietors / owners of the Card) to a Cardholder.
 3. 'Account(s)', refers to the Cardholder's Savings or Current Account that have been designated by Jana Small Finance Bank to the eligible account(s) for the valid operation of the Debit Card.
 4. 'Cardholder', 'you', 'your', 'him' or similar pronouns shall, where the context so admit, refer to a customer of Jana Small Finance Bank to whom Jana Small Finance Bank have issued a Card with respect to an account opened in bank
 5. 'Primary Account' shall mean, in case of multiple accounts linked to the Card, the account that is being debited from which purchase transactions, cash withdrawals, charges and fees related to the Card are debited.
 6. 'ATM' refers to Automated Teller Machine, whether in India or overseas, whether of Jana Small Finance Bank, or of any other bank on a shared network, where a Cardholder can use the Debit Card to withdraw money.
 7. 'PIN' means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by Jana Small Finance Bank.
 8. 'Transaction' means instructions given by using Card directly or indirectly to Jana Small Finance Bank, to Debit, Credit the account or perform the non-financial transaction (Balance enquiry, pin change, mobile no change, Aadhaar seeding, card to card transfer).
 9. 'Statement' means a periodic Statement of Account sent by Jana Small Finance Bank to a Cardholder, stating the transactions carried out by the Cardholder(s) during the given period, and the balance on that account.
 10. 'RuPay ATM Network' means ATMs that honour the Debit Card and that display the RuPay symbols. The Debit Card ('the Card') is issued by Jana Small Finance Bank Limited, ("Jana Small Finance Bank Ltd.").
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Interpretation

1. All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".
2. Words importing any gender include the other gender.
3. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.
4. All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms.
5. References to RuPay CARD regulations pertain to the guidelines issued by RuPay CARD to all the member banks of its network.
6. The rules of interpretation as set out in the General Clauses Act shall, unless it is repugnant to the subject or context thereof, apply to the Terms as if incorporated herein.

Card Validity and Cardholder Obligations

1. The issue and use of the Card shall be subject to the rules and regulations in force from time to time, as issued by the Reserve Bank of India and terms and conditions and policies of Jana Small Finance Bank. And FEMA 1999.
2. The Cardholder will be responsible for any transactions done using the card whether authorised by the Cardholder or not.
3. The Debit Card will be valid till the last day of the month / year indicated in the card. Customer is request to destroy the card by cutting it into pieces beyond the time. A renewed debit card will be sent to the customer from Jana Small Finance Bank before the expiry of the card. Please note Jana Small Finance Bank reserves the sole right to debit any renewable charges to your account for renewing the Card upon expiry.
4. The Personal Identification Number (PIN) shall not be disclosed to anyone. It should only be known to the Cardholder and is not transferable and strictly confidential.
5. The Cardholder need to inform Jana Small Finance Bank in writing within 15 days of statement generation of any discrepancies that exists in the transaction details. Jana Small Finance Bank will not be liable for any such transaction if they are not reported within the stipulated time.

International Usage

Jana Small Finance Bank RuPay Debit Cards can be used in other countries having RuPay enabled ATMs. The utilisation of the card must happen in accordance with the Exchange Control Regulations of the Reserve Bank of India and other applicable regulations/rules.

Merchant Establishment Usage

1. The Card is accepted at all Merchant Establishments in India and abroad which accepts RuPay Jana Bank Cards and all the other agencies by Jana Small Finance Bank and which has a POS terminal.
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2. The Card is for Electric Use only in POS terminals. The Customer needs to sign in a sales slip printed from the POS terminal whenever the card is being used at any Merchant establishments.
3. Also the customer needs to enter the ATM Pin to authorise the transactions. In any case if the slip is not signed by the Cardholder and it can be proved as authorised by the Cardholder, then the Cardholder will be solely liable for the transaction.
4. Customer is advised to Debit Card Pin by himself for any transaction done in POS. If the Cardholder enters wrong PIN consecutively for 3 times then the Card will be blocked.
5. Bank prohibits withdrawal of cash using Debit Card at the POS, unless specifically permitted by us for specific accounts and amounts.
6. Jana Small Finance Bank will not accept any responsibility for any dealing the merchant may have with you, including, but not limited to, the supply of goods and services so availed or offered. Should you have any complaint relating to any RuPay merchant establishment, you should resolve the matter with the merchant establishment and failure to do so will not relieve you from any obligations to Jana Small Finance Bank.
7. Jana Small Finance Bank does not take any responsibility for any charge levied by any merchant establishment over and above the value/cost of transactions and debited to your account along with the transaction amount.
8. In case the Cardholder wishes to cancel a completed transaction due to an error, the Merchant must cancel the earlier sales slip and the Card holder must keep the cancelled sales slip. If the credit is not posted to the card account within 30days from the day of refund, cardholder must notify Jana Small Finance Bank, along with the sales slip.
9. In case of Cards linked to multiple accounts, transactions at merchant establishments will be effected only on the Primary Account. No cumulative balance will be considered for the transaction.
10. The Cardholder would be solely liable for all transactions by using the Card and also for the PIN based transactions.

ATM Usage

1. The Card is accepted at the Jana Small Finance Bank ATMs and RuPay enabled ATMs worldwide with the help of the confidential PIN. And all the transactions done by the PIN will be solely Cardholder's responsibility.
 2. Customer can withdraw only a certain amount of cash per transaction per day as decided by Jana Small Finance Bank. If at any point of time customer violates the limit that can lead to withdrawing the card facility from the customer.
 3. Cash withdrawals and balance inquiry performed by the Cardholder at RuPay enabled ATMs in countries other than India, will be subject to a fee, as per prevailing tariff of charges. Cash withdrawals and balance inquiry at RuPay ATMs (non-Jana Small Finance Bank) in India, may also be subject to a fee (as decided by Jana Small Finance Bank from time to time).
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4. Customer can do card to card transfer, generate mini statement, chequebook Request, Pin Change, Statement request, fast Cash and Mobile Banking Registration in a Jana Bank ATM apart from Cash withdrawal and Balance enquiry.
5. Jana Small Finance Bank will not be liable for any consequential or indirect loss or damage arising from or related to the loss/use of the Card and related PIN, how so ever caused.

Fees

1. Transaction fees for financial (withdrawal / deposit/ card to card transfer) / non-financial (Aadhaar seeding, balance enquiry, pin change, mobile change) transaction will be debited to the account at the time of posting the financial / non-financial transaction.
2. Transactions done in the foreign currency will be converted to Indian Rupees in Customer's Bank Account Statement. You hereby authorise Jana Small Finance Bank to convert your transaction in foreign currency into equivalent Indian rupee.
3. Jana Small Finance Bank has the liberty to change or revise the charges / fees applicable on the usage of the Debit Card by with prior information to the customer

Features of the Debit Card

Jana Small Finance Bank may, from time to time, at its consideration, tie-up with various agencies to offer various features on your Debit Card. The Bank at any point of time does not guarantee or warrant the effectiveness, ability, usefulness of any of the products or services been offered by any service providers/ merchants/ outlets/ agencies. If there is any dispute customer needs to take it up to the merchant/agent without involving the Bank.

Disclosure of Information

1. Jana Small Finance Bank / RBI reserves the right to disclose customer information including the name of the Cardholder and / or its directors / partners / co-applicants as applicable if the customer is a defaulter in payment or repayment of any amount due to the card in any court of competent jurisdiction, quasijudicial authorities, law enforcement agencies, and any other wing of Central Government or State Government.
2. Card holder is bound to provide any information, records or certificates relation to any matter to verify the customer information. If in any case the Cardholder refuse to give so or the data given are found to be false, Jana Small Finance Bank is authorised to cancel or the Card and de-activate the linked account.

Lost or Stolen Card

1. If the card is lost or stolen the customer should inform it to any Jana Small Finance Bank office through the emergency contact number or to the RuPay service Centre helpline. Customer needs to disclose the debit card number, Account number, Address, DOB etc. as for the verification process. In no situation customer is prohibited to disclose the PIN. Along with blocking the card through emergency contact number customer should also inform Jana Small Finance Bank in writing about the lost / stolen of the card.
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2. Bank will not be liable for the transactions done before receiving the block request from the customer. Such type of transactions will be borne only by the card holder. There will be no coverage on cash withdrawals through ATM as, for that transaction requires your PIN which is strictly confidential to you.
3. Provided you have, in all respects, complied with the Terms and Conditions, a replacement Card may be issued at the sole discretion of Jana Small Finance Bank at the applicable fee.
4. If after blocking the card it is being recovered please dispose the card and cut it in pieces to prevent misuse.

Insurance

1. The insurance benefits provided to the card will be as per the terms and policies of the insurance company. Also to get the benefit the customer need to remain an active card holder of Jana Small Finance Bank. In case the customer's member ship is ceased for whatever reason the benefit of such insurance will automatically ceased.
2. The insurance company will be solely liable for the settlement of the claim with the Cardholder.
3. The insurance company will be solely liable for the settlement of the claim with the Cardholder.
4. You may be asked to submit additional documents, as per the requirements of the case.
5. Jana Small Finance Bank shall not be liable for any delayed settlement of the claims.

The Cardholder shall bear the loss sustained up to the time of notification to the bank of any loss, theft or copying of the card, but only up to a certain limit as per the lost card liability limit mentioned in the usage guide, except where the Cardholder acted fraudulently, knowingly or with extreme negligence.

Statement and Records

1. The Cardholder can get a verbal or written statement of his transactions by going to a branch or calling in Jana Small Finance Bank's Call Centre.
2. Customer will be mailed the card statement on a periodic basis. Customer can also get the transaction details by using Mini Statement facility in any Jana ATM.
3. Customer can log in to his / her Mobile Banking / Internet Banking channel and view all the transactions.
4. Jana Small Finance Bank's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

Disputes

1. In any Merchant Location for any transaction if the Cardholder's signature is found with the Card number noted on the sales slip, that will be considered as the final proof of the transaction. Jana Bank in no case will be liable for the non receipt of goods / services by the cardholder.
 2. Jana Small Finance Bank does not accept the responsibility for refusal by any Merchant to accept and/or honour the card.
 3. In case the Cardholder has any dispute in the account statement they need to raise the dispute within 15 days of the statement generation. Whereas Bank may at its sole discretion can consider the disputes older than 15 days.
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4. Any dispute with respect of a Shared Network ATM Transaction will be resolved as per RuPay Card regulations.
5. Bank shall be responsible for direct losses incurred by a Cardholder due to a system malfunction directly within the bank's control. However, the bank shall not be held liable for any loss caused by a technical break down of the payment system which is beyond its reasonable control. Further, in case the breakdown of the system was recognisable for the Cardholder, by a message on the display of the device or otherwise known. The responsibility of the bank for the non-execution or defective execution of the transaction is limited to the principal sum, and the loss of interest subject to the provisions of the law governing the terms.

Grievance Redressal and Compensation Framework

For any complaint, please contact nearest branch or drop a mail to customercare@janabank.com

You may visit to <https://www.janabank.com/grievance-redressal> to submit your request.

General

1. Cardholder needs to notify Jana Small Finance Bank in writing, of any change in employment and/or office and / or residential address and telephone numbers. Any notice here under sent by post, will be deemed to have been received by the Cardholder within 7 days from the posting of the notification to the address last given to Jana Small Finance Bank in writing by the Cardholder.
2. Jana Small Finance Bank reserves the right to add to, delete or vary any of the Terms and Conditions, policies, features, and benefits upon notice to the Cardholder.
3. Jana Small Finance Bank will not be held liable for the quality of the goods and services of third parties providing benefits or any dissatisfaction.
4. In all matters relating to the Debit Card, the decision of Jana Small Finance Banks shall be final and binding in all respects.
5. Any person using the Debit Card of Jana Small Finance Bank shall be assumed to have read, understood and accepted these Terms and Conditions.

Termination

1. The Cardholder may discontinue / terminate the card anytime by giving a written confirmation to Jana Small Finance Bank accompanied by the return of the card and additional cards if any by cutting in two pieces diagonally. Please ensure that you hand over the card to a Jana Officer only and the identity of the Bank Officer is established by you before handing over your Card.
 2. If the Cardholder decides to close his account with Jana Small Finance Bank the card issued with it will also get cancelled. If any outstanding charges have not been debited from the card same will be netted off before closing the account.
 3. Jana Small Finance Bank reserves the right to cancel/withdraw the Card, or any of the other services offered at any time, without prior notice and without assigning any reason.
 4. Jana Small Finance Bank shall be entitled to terminate the Debit Card facility with immediate effect, and
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the Card shall be returned upon occurrence of any of the following event:

- i. Failure to comply with the Terms and Conditions here in set forth.
- ii. An event of default, under an agreement or commitment (contingent or otherwise) entered into with Jana Small Finance Bank.
- iii. The Card holder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
- iv. Closure of the Cardholder's account, or failure to maintain the minimum average balance in the said account.

Governing Law and Jurisdiction

1. The Facility and the terms and conditions of the same are governed by the applicable laws in India.
 2. Any dispute or claim pertain to the Facility and / or the terms and conditions herein are subject to the exclusive jurisdictions of competent courts / tribunals / forums in Bengaluru and the Customer agrees to such exclusive jurisdictions in Bengaluru.
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