


TERMS & CONDITIONS

Definitions

- (a) **Bank:** State Bank of India, Singapore.
- (b) **Card:** SBI Gold International Debit Card, issued to the customer by the Bank in association with MasterCard International.
- (c) **Cardholder:** A customer who has been issued an SBI Gold International Debit Card.
- (d) **ATM:** All ATMs of State Bank of India, Singapore, ATMs with ATM⁵ logo in Singapore as well as ATMs of other banks with the logos of MasterCard  and Cirrus  in or out of Singapore.
- (e) **PIN:** The cardholder is initially allotted a computer generated 4 digit PIN (Personal Identification Number) which will be collected from the card issuing branch in a secured and sealed PIN mailer.
- (f) **ME(s):** Merchant Establishment(s) which shall include shops, stores, restaurant, hotels, commercial establishment, etc. in Singapore and abroad advertised as handling the cards by displaying MasterCard  or by any other means.
- (g) **POS Terminal:** Point of Sale (POS) electronic terminals at an ME in Singapore or abroad at which the Cardholder can use the Card to make purchases by debiting his account with the Bank.
- (h) **Designated Account:** The current or saving bank account (designated by the Cardholder), to which all the amounts authorized/dues payable by the cardholder are to be debited.
- (i) **Customer Branch:** The Branch at which the Designated Account is maintained by the cardholder.
- (j) **Privileges:** Any discount scheme which may be given by an ME, at its discretion from time to time for giving benefits to the cardholder.
- (k) **International Transaction:** A transaction entered by the cardholder through this card outside Singapore at an ATM or POS.
- (l) **Transaction:** Transaction includes cash withdrawals, making payments for purchases made/services availed at ATMs, MEs or POS terminals.
- (m) **SBI ATMs:** ATMs of State Bank of India.

Terms and conditions under which the *SBI Gold International Debit Card* has been issued are given below:

- (a) **PIN:** The PIN is used for withdrawing cash at an ATM. The Pin should be safeguarded carefully. Using the wrong PIN three times will deactivate the card for the rest of the day. PIN change option is available at the Bank's ATMs. While selecting a PIN, the cardholder is advised to avoid a PIN which can be easily associated with him/her (e.g. telephone number, date of birth etc.) Besides, the selected PIN value should not comprise:
- a sequence from the associated account numbers;
 - a string of the same number (e.g. 1111);
 - birthdates, or other significant dates;
 - parts of phone numbers;
 - parts of other easily accessible personal data (such as ID, driving licence numbers).

It is the Cardholder's responsibility to ensure that the knowledge of the PIN/PIN Mailer does not fall into another person's hands. The Bank bears no liability for the unauthorized use of the card. The responsibility is fully that of the Cardholder. If you suspect that the PIN has been disclosed to another person, you can change the PIN via a SBI Singapore ATMs (in Singapore) or State Bank Group ATMs (in India). If you are not in the position to visit any such ATMs, please ensure that the card remains in your possession until you receive a new PIN. You can also apply for a new PIN through the Contact Centre. After our operator has verified your identity (in the manner as described in case of lost card below), a new system-generated PIN will be delivered to you in the manner as is done in the delivery of the card and earlier PIN.

Some useful tips about safekeeping of your card and precautions to be taken to prevent fraud or misuse :

- Please change your PIN to a four digit number of your choice, memorise it and destroy the PIN mailer.
- Please do not write your PIN on the card or anywhere else.
- Please refrain from taking help from strangers while transacting through your ATM card at ATMs.

Since an unauthorised person can access the ATM services on the Cardholder's account if he obtains the card and the PIN, the card should remain in the Cardholder's possession and should not be handed over to anyone else.

(b) (i) Loss of Card:

Please keep a separate note of your card number and associated account number in a safe place. You should notify the State Bank Contact Centre immediately regarding the loss of the card at 6228 1118. The call centre will ask for some information about the Cardholder to verify the identity of the caller.

As the Cardholder, you shall not be liable for any financial loss arising from any unauthorised use of the Card provided that:

- you call the relevant hotline contact number to report the loss of card;
- you did not cause or contribute to the loss arising from the unauthorised use of the card (for example: failing to reasonably safeguard the Card or PIN; selecting unsuitable PINs; disclosing the PIN to another person; or allowing another person access or usage of the Card).

Note: In certain circumstances, the Bank may also require you to make a police report of the loss, theft, misplacement or misuse of the Card or provide the Bank with any other information it may require.

You will be liable for all losses arising from any unauthorised use of the Card and PIN resulting (directly or indirectly) from your act or omission.

(ii) Replacement of the Card: To request for a card replacement, please send in a written request to your Customer Branch, stating the date you first reported the loss/ misplacement/ theft of your card to the State Bank Contact Centre. On receipt of the request, the branch will arrange for issue of a new card as per applicable charges.

(c) Debits to Customer's Account: All withdrawals and transactions from the Card will be debited from the Designated Account. The Bank may also debit your account with fees and other charges (if any). The charges may vary from time to time and full details can be obtained at www.sbisg.com.

(d) Transactions: The transactions record generated by the ATM or POS will be conclusive unless verified otherwise and corrected by the Bank. If you discover any discrepancy in the records, please notify the Bank immediately. Otherwise, the accounts shall be assumed to be correct and binding.

(e) Closing of Account: If you wish to close the Designated Account and/or cancel the Card, you must give the Bank notice in writing and surrender the Card along with the notice.

(f) Validity of Card: The validity of the SBI Gold International Debit Card is indicated on the card.

(g) Contact Centre: For more information and help, the Cardholder can contact our Contact Centre at 6228 1118 (ATM services) or send an e-mail to contactus@sbising.com.

(h) Specimen Signature of the Customer Must Tally: The Cardholder must sign on the reverse of the card as per the specimen signature in the Bank's record immediately upon receiving the Card.

(i) Range of Services

Statement of Account: A summary statement of the account can be obtained at a State Bank of India Singapore ATM.

Balance Enquiry: You can view the balance in the Designated Account and also obtain a transaction receipt indicating the balance from the ATM.

Foreign Currency Withdrawals: Conversion of foreign currency amount will be done at rates decided by the various parties involved. Bank shall not be responsible for the rate of conversion or fluctuation in the exchange rate and such rate of conversion shall be binding on the customer. The Designated Account will be debited in Singapore Dollars.

Refer to www.sbising.com for more details on Transaction Limits at ATMs.

Transaction at POS

	Singapore	Abroad
Maximum	SGD 2,000 per day	Varies from country to country subject to a maximum of SGD 2,000 or equivalent

(j) Transaction Costs:

The Designated Account will be debited with the following fees if the transaction is made at a MasterCard Network ATM owned by banks other than those of the State Bank of India, Singapore, ATMs of ATM⁵ Network in Singapore or State Bank Group ATMs in India:

ATM Transaction

Particulars	Amount in SGD
Cash Withdrawal	3
Balance Enquiry	1
Declined Transaction	3

Note: The above charges are subject to change

(k) Other important conditions governing the transactions:

- The Card is meant for withdrawals against the balance already available in the Designated Account. You are obliged to maintain sufficient balance in the Designated Account to meet any withdrawals and service charges.
- If the ATM is not running online, the transaction in the ATM will be accounted for on the same/next working day.
- The Bank may amend the terms and conditions governing ATM services and Card at any time. Notifications of such changes shall be posted on the Bank's website www.sbising.com. The Bank shall give at least 14 days notice of any variation of the Terms and Conditions which will be manifestly disadvantageous to you. However, no prior notice of a variation which purpose is to protect you or the system's security shall be given.
- The Bank reserves the right to introduce new facilities, modify or remove existing facilities as and when necessary with or without providing any reason or notice.
- The Bank may refuse any application for the Card without providing any reason.
- Fees charged (if any) for the use of the card are not refundable unless agreed to be refunded by the Bank on a case by case basis.

- The Bank reserves the right to withdraw the privileges attached to the Card and to call upon the Cardholder to surrender the Card through the ME (Merchant Establishments) or their representative or any other representative of the Bank without assigning any reason.
- Use of the card shall be terminated without notice, upon the death, bankruptcy or insolvency of the Cardholder; or on receipt of a letter from any one of the joint account holders changing the operative clause; receipt of an attachment order from a competent court or revenue authority; or for other valid reasons; or when the whereabouts of the Cardholder become unknown to the Bank due to any cause attributable to the Cardholder.
- The Bank is not responsible for any refusal by any ME (Merchant Establishments) to accept or honour the card, nor shall it be responsible for any refunds, defects or deficiency of goods or services supplied to the Cardholder. The Cardholder shall handle or resolve all claims or disputes directly with the MEs. Moreover, no such claims will be subject to a set off or counterclaim against the Bank. In such a situation, your account will only be credited upon receipt of money from the ME.
- The Bank will not be responsible for furnishing original receipts of the ME to the Card user. You should collect from the ME a copy of the transaction receipt and may retain the same for your personal record.
- The Bank may at its discretion approve or reject any card transactions with or without giving reasons. However, you may approach the Bank should you wish to enquire further.
- The use of the Card through an ATM or POS terminal constitutes an irrevocable order to the Bank to process the transaction. Once the transaction is made, you will not be able to cancel it.
- The Bank may provide assistance but shall not be liable for any indirect loss or damage resulting from any technical breakdown of the payment system from which you are withdrawing cash or accessing your account.
- The Card is the property of the Bank and must be returned unconditionally and immediately to the Bank upon request by the Bank. The Bank reserves the right to cancel or replace the Card and the services available to the Cardholder unilaterally with or without notice or reason.
- The Card is non-transferable.
- For details on the charges applicable to this card and for any other details on this card, please refer to our website **www.sbising.com**.