



**STATE BANK OF INDIA SINGAPORE**

[www.sbising.com](http://www.sbising.com)



*Welcome to the world of convenience*



You are now a proud owner of an SBI Gold International Debit Card issued by the State Bank of India, Singapore.

Below are some useful tips for the safety of your card and precautions to be taken to prevent misuse/fraud.

#### General Guidelines / Safety Tips:



- You can use your SBI debit card free of cost at any of the 120+ ATM5 and SBI ATMs across Singapore
- Sign the back of your card as soon as you receive it.
- Use your new card at an ATM immediately to change the system generated PIN .
- The card with PIN can be used for withdrawal of money from SBI and ATM5 ATMs
- Never use a Pin that could be easily guessed, e.g. your birthday or telephone number.
- Please do not write your Pin on the card or anywhere else.
- Please keep the Personal Identification Number (PIN) secret and do not disclose the PIN to anybody including a family member or your banker. In case the PIN is divulged, please change your PIN immediately at any State Bank of India, Singapore ATM.
- Giving your card and disclosing PIN to someone is like giving a blank signed cheque.
- Please refrain from taking help from any stranger in the ATM room.
- Never let anyone see you enter your PIN.
- Beware of "Shoulder Surfing" i.e. shield your PIN from onlookers by using your body. Once you complete your transaction, check to ensure that you have your Card and your receipt and then leave immediately.
- Please do not allow any other person to stand nearby when you are transacting on the ATM and similarly, please maintain a distance if anybody is already inside.
- Please keep a separate note of your card number and associated account number. These particulars will be necessary for blocking the card in case of loss of the card.
- Be alert if you find signs of any external fittings or loose wiring, at the ATM, report to the bank / contact centre and use another ATM.
- You may contact us at our 24x7 State Bank Contact Centre number is 6228 1118,

#### Taking Care of your Card:

- Your card is important and must be kept safely.
- The card must not be kept near a TV.
- Store your Card in a secure place where you will immediately know if it is missing.
- Store the SBI Gold International Debit Card carefully so that the magnetic strip does not get damaged.
- Never leave your Card unattended, e.g. in your car, in a hotel room or at work.

#### Did you know...?

- You can get cash from SBI Singapore ATMs anywhere and at any time.
- You can check your account balance at an ATM.
- You can print the last few transactions of your account through SBI Singapore ATMs.
- The Card with PIN can be used for withdrawal of money from SBI Singapore ATMs.
- The Card with your signature can be used for payment of bills at shops, restaurants, petrol station etc. which display the MasterCard logo.

Please note that the Bank bears no liability for the unauthorized use of the Card and the cardholder must assume full responsibility for all use of the card.

Dear Customer,

We are delighted to introduce you to the SBI Gold International Debit Card, a card that is specially designed to match your discerning lifestyle.

SBI Gold International Debit Card is your gateway to the world. Backed by SBI, the most trusted Bank in India, this card has been launched in association with MasterCard International. The SBI Gold International Debit Card optimizes convenience and safety and gives you complete peace of mind along with several unmatched benefits.

SBI is now a part of the ATM5 group. Hence, your SBI Gold International Debit Card can be used free of cost at over 120 ATMs in Singapore bearing the ATM5 logo. Further, outside Singapore, you can use your card at ATMs of other banks carrying the MasterCard / Cirrus logo.



For any further clarification, please call State Bank of India's 24x7 Contact Centre at 6228 1118. You may also write to us at [contact@sbising.com](mailto:contact@sbising.com)

The Terms and Conditions for the use of this card are mentioned in this manual. Kindly read carefully the enclosed User Manual and the instructions mentioned on the Pin Mailer. First usage of the card must be at an ATM and it amounts to your acceptance of the Terms and Conditions.

We welcome you to State Bank of India's new era banking! Looking forward to a long, fulfilling relationship.



State Bank of India  
[www.sbising.com](http://www.sbising.com)



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## KNOW MORE ABOUT YOUR SBI Gold INTERNATIONAL DEBIT CARD

### Card Number

Your distinct 16 digit card number

### Validity up to

Card validity dates

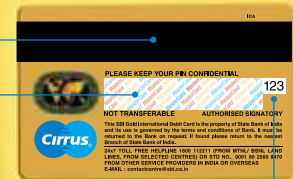


### Magnetic Strip

Contains encoded information

### Signature Panel

You must sign here as soon as you get your card to safeguard against misuse.



### CVV Number

Your 3 digit CVV Number

### Caring for your card

- ▶ The black magnetic strip on the back of your SBI Gold International Debit Card contains important information about your card and needs careful handling. Do not keep your card in an area where there is continuous magnetic field, such as on top of your TV set or near any electrical appliance.
- ▶ Avoid scratching the magnetic strip.
- ▶ Do not place two cards with the magnetic strips together.
- ▶ Do not bend the card.
- ▶ Keep your card away from heat and direct sunlight.

**USING YOUR SBI GOLD INTERNATIONAL DEBIT CARD  
FOR CASH WITHDRAWALS FROM ATMs**



Enjoy the convenience of using your SBI Gold International Debit Card for withdrawing cash from SBI Singapore or ATM5 ATMs.

**Step 1:** Insert your card into the ATM at the slot indicated. In case the ATM is a dip card ATM, dip the card in the slot and take it back.

**Step 2:** In Select ATMs, the ATM will then prompt you to select the language in which you desire to interact. At present English and Tamil options are available for SBI ATMs.



**Step 3:** Next, the ATM will prompt you to key in the Personal Identification Number (PIN). Please take care to key in the correct PIN. After the PIN input, the ATM processes the information and if it is found correct, guides you step by step for conducting transactions. If the wrong PIN is entered thrice, the Card will be de-activated for the rest of the day.

**Step 4:** At this stage depending on the ATMs you use various options will appear on the screen like Fast Cash, Cash Withdrawal, Deposit Transfer, Pin change, Mini statement etc. You have to select appropriate option as per your need

**Step 5:** If you have no further transactions, please collect your Card. The Card should be collected as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM.

In such an event, please contact the ATM-linked Branch or the Branch at which you maintain your account (Not applicable for dip card ATM). In case of Dip Card ATMs, you will have to dip your card and input your PIN for each transaction.

**Note:**

- (i) It may be noted that your State Bank Group ATMs have been customized in such a way that only 40 pieces of currency notes will be dispensed through one transaction. In case you need more money, we request you to carry out multiple transactions.
- (ii) Some of the ATMs may have a maximum cash dispensing limit per transaction. In case the amount you seek to withdraw is greater than the maximum cash-dispensing limit, you may do multiple transactions up to the overall daily limit.
- (iii) Outside Singapore, you can use your SBI Gold International Debit Card at ATMs of other banks which are part of the MasterCard network. Just look for the MasterCard / Cirrus logos   at participating ATMs.


No withdrawal charges will be levied for cash withdrawal from ATMs of SBI Singapore, ATM5 (in Singapore) and State Bank Group ATMs in India.



## USING YOUR *SBI Gold* INTERNATIONAL DEBIT CARD AT MERCHANT ESTABLISHMENTS

Going shopping? All you need is your SBI Gold International Debit Card and you can shop till you drop!



**Step 1:** Look for the MasterCard logo  and present your card to shopkeeper.



**Step 2:** The shopkeeper swipes your card on the terminal and keys in the purchase amount.



**Step 3:** Press 1 for Saving A/C or press 2 for current A/C. In seconds, the terminal processes the transaction and prints the transaction receipt.






**Step 4:** Check the amount on the charge slip and sign on it.



**Step 5:** The transaction is now complete. You will be handed a copy of the transaction receipt and your SBI Gold International Debit Card.

## TERMS & CONDITIONS

### Definitions

- (a) **Bank:** State Bank of India, Singapore.
- (b) **Card:** SBI Gold International Debit Card, issued to the customer by SBI, Singapore in association with MasterCard International.
- (c) **Card Holder:** A customer who has been issued an SBI Gold International Debit Card.
- (d) **ATM:** All ATMs of State Bank of India, Singapore as well as ATMs of other banks with the logos of MasterCard and Cirrus, outside 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) **Merchant Establishments (MEs):** MEs shall include shops, stores, restaurant, hotels, commercial establishment, etc. in Singapore and abroad who advertise acceptance of card by displaying MasterCard logo  or by any other means.
- (g) **POS Terminal:** Point of Sale (POS) electronic terminals at an ME in Singapore or abroad at which the customer can use the card to make purchase 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 (Merchant Establishments), at its discretion from time to time for giving benefits to the cardholder.
- (k) **International Transaction:** A transaction entered by the card holder through this card outside Singapore at an ATM or POS (Point of Sale).

- (l) **Transaction:** Transaction includes cash withdrawals, making payments for purchases made/services availed at Merchant Establishments, availing other services by utilizing the card at ATMs, MEs (Merchant Establishments) or POS (Point of Sale) terminals.
- (m) **State Bank ATMs:** All ATMs of State Bank of India, Singapore.

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 our 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 of:

A sequence from the associated account numbers

- A string of the same number
- Historically significant dates

It is the cardholder's responsibility to ensure that the knowledge of the PIN/PIN Mailer does not fall into any other 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 is divulged you can change the PIN by visiting a SBI Singapore ATMs (in Singapore) or State Bank Group ATMs in India. If you are not in a position to visit any SBI Singapore / State Bank Group ATMs, please ensure that the card always remains in your possession till a new PIN is received. You can apply for a new PIN through the Contact Centre. The PIN will be generated after verifying the identity of the cardholder (in the manner as described in case of lost card below) and delivered through his Branch in the manner as is done in case of delivery of the card and earlier PIN.

Some useful tips about safekeeping of your card and precautions to be taken to prevent fraud/misuse are as follows:

- 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.
- Please do not allow any other person inside the ATM room when you are transacting and wait outside if anybody is already inside.

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

- (b) (i) **Loss of Card:**

Please keep note of your card number and associated account number in a place readily accessible. The cardholder should immediately notify the State Bank Contact Centre 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.

Any financial loss arising out of unauthorised use of the card, till such time as the bank hotlists the card (disabling the utilisation of the card), will be to the cardholder's account.

(ii) **Replacement of the Card:** The cardholder shall write to the customer branch regarding loss of the card and date of informing the State Bank Contact Centre and request for replacement of the card. On receipt of the request, the branch will arrange for issue of a new card against the lost card at a cost of SGD 10.

- (c) **Debits to Customer's Account:** The Bank has the authority of the cardholder to debit the designated account of the cardholder for all withdrawals effected by the cardholder by using the card as evidenced by the Bank's records which will be conclusive and binding on the cardholder. The cardholder authorises the Bank to debit the designated account with service charges (if any) notified by the Bank from time to time.
- (d) **Transactions:** The transaction record generated by the ATM or POS will be binding on the cardholder and it will be conclusive unless verified otherwise and corrected by the Bank. The verified and corrected amounts will be binding on the cardholder.

(e) **Closing of Account:** The cardholder wishing to close the designated account and surrender the Debit Card will give the Bank notice in writing and surrender the card along with the notice. The SBI Gold International Debit Card

(f) **Validity of Card:** will be valid for 5 years from the date of issue.

(g) **Contact Centre:** For more information and help the customer can contact our Contact Centre at **6228 1118 (ATM services)** or e-mail at [contact@sbising.com](mailto:contact@sbising.com) or

(h) **Specimen signature of the Customer Must Tally:** The cardholder shall sign the card on the reverse as per the specimen signature in the Bank's record.

(i) **Range of Services**

Fund Transfer to Linked Account – Fund transfer from one to other linked account can be done through the ATM. For this transaction, both the accounts are to be linked with the same ATM card.

Statement of Account: A mini statement of the account can be obtained at a State Bank of India Singapore ATM during the working hours of the Customer's Branch.

Balance Enquiry: Cardholder can view the balance in the designated account and also obtain a transaction receipt indicating the balance.

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 debit in the cardholder's account will be in Singapore Dollars.

### Transaction Limits at ATMs

Cash Withdrawals	Singapore	Abroad
Minimum	SGD 10 per transaction	Varies from country to country subject to a maximum of SGD 2,000 or equivalent
Maximum	SGD 2,000 per day	

### Transaction at POS

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

(j) **Transaction Costs:**

The cardholder's account is liable to be debited with the following fees, if the transaction is made at a MasterCard Network ATM owned by bank other than State Bank of India, Singapore, ATMs of ATM5 Network in Singapore and State Bank Group ATMs in India.

### Transactions of the non-SBI ATMs.

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

Note: The above charges are subject to change.

(k) **Other important conditions governing the transactions:**

- The debit card service is meant for withdrawals against the balance already available in the designated account. It is the cardholder's obligation to maintain sufficient balance in the designated account to meet withdrawals and service charges.
- Where the ATM is not running online, the transaction in the ATM will be accounted for on the same/next working day.
- The Bank at its discretion may amend the Terms and Conditions governing ATM services and this card. Cardholders will be notified of such changes through notification on the Bank's website which will be binding on the cardholders.



- The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason for the same.
- The Bank may at its discretion refuse any application for the card without assigning any reason.
- Fees charged (if any) for the use of the card are not refundable under any circumstances.
- The Bank has 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 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 from MAS 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/liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein.
- The Bank is not responsible for the refusal by any ME (Merchant Establishments) to accept or honor the card, nor shall it be responsible in any respect for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claims of disputes directly with such establishments and no claim by the cardholder against the ME (Merchant Establishments) is subject to a set off or counterclaim against the Bank. The cardholder's account will be credited only on receipt of money from the ME (Merchant Establishments) or the acquirer.
- The Bank will not be responsible for furnishing original bills of the ME (Merchant Establishments) or counterclaim against the (Merchant Establishments) to the cardholder.
- The cardholder will collect from the ME (Merchant Establishments), the cardholder's copy of the transaction receipt and will preserve the same for his/her personal record.
- The Bank at its discretion will approve/reject any card transactions.
- A transaction put through by utilizing the card at the ATM or POS terminal shall be binding on the customer.
- The cardholder should not countermand an order which he has given by means of his card.
- The Bank shall not be liable for any loss caused by a technical break down for the payment system.
- The card is the property of the Bank and will be returned by the cardholder unconditionally and immediately to the Bank upon request by the Bank. The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason. The decision of the Bank is conclusive and binding on the cardholder.
- 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](http://www.sbising.com)