



North East
Small Finance Bank

Your Doorstep Banker
A Scheduled Commercial Bank



TERMS & CONDITION



Most Important Terms and conditions of Debit Card

An understanding on Agreement

TERMS AND CONDITIONS GOVERNING THE NORTH EAST SMALL FINANCE BANK DEBIT CARD

Important: Please make sure that you have read these Debit Card Terms and Conditions carefully, before using the NORTH EAST SMALL FINANCE BANK Debit Card. By using the debit card you are unconditionally accepting the terms and conditions listed hereunder, and will be bound by them, and you accept the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulation of the RBI, Foreign Exchange Management Act 1999 (The Act), all the rules and regulations formed under the Act, and as amended/modified/applicable from time to time and any other corresponding enactment in force from time. You will also continue to remain bound by the Terms and Conditions of operation of your savings/current account with North East Small Finance Bank.

DEFINITIONS:

1. The Bank 'North East Small Finance Bank' means Bank North East Small Finance Bank and its successors and assignees.
2. Card or Debit Card, refers to the North East Small Finance Bank, Master Card/Visa/RuPay Debit Card issued by 'North East Small Finance Bank' to a Cardholder.
3. Cardholder, you, your, him or similar pronouns shall, where the context so admit, refer to a customer of 'North East Small Finance Bank' to whom on 'North East Small Finance Bank' Debit Card had been issued by 'North East Small Finance Bank' to operate include the feminine gender.
4. Account(s) refers to the Cardholder's Savings or Current Account that have been designated by 'North East Small Finance Bank' to the eligible account(s) for the valid operation of the Debit Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone, when there is more than one account holder/signatory.
5. Primary Account shall mean, in case of multiple accounts linked to the Card, the account that has been designated as being the main/first account of operation i.e. the account from which purchases Transactions, cash withdrawals, charges and fees related to the card are debited.
6. Nominated Accounts includes the Primary Account as described above, and it indicates the Cardholder's account(s) nominated in writing by him to be accessed by his Debit Card and PIN.
7. ATM refers to Automated Teller Machine, whether India or overseas, whether of North East Small Finance Bank, or of any other bank and a shared network, at which amongst other things, the Cardholder can use his Debit Card to access the funds in his accounts(s) held with North East Small Finance Bank.
8. PIN means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by North East Small Finance Bank, chosen by him from time to time.
9. Transaction means instruction given by a cardholder by using his Card directly or indirectly, to North East Small Finance Bank to effect action to the account. (Examples of Transactions can be retail purchases, cash withdrawals, cash/cheque deposits, etc.)
10. International Transactions refers to the Transactions performed by the Cardholder through his internationally valid Debit Card, outside India, Nepal and Bhutan.
11. Statement means a periodic Statement of Account sent by North East Small Finance Bank to a Cardholder setting out the Transactions carried out by the Cardholder(s) during the given period, and the balance on the account. It may also include any other information that North East Small Finance Bank may deem fit to include.
12. Merchant or Merchant Establishments, shall mean Establishments wherever located which accept/honor the Card and shall include amongst others stores, shops, restaurants, airline organizations etc. advertised by North East Small Finance Bank or Master Card/Visa/RuPay International.
13. EDC or Electronic Data Capture, refers to electronic Point of sale swipe terminals, whether in India or overseas, whether of North East Small Finance



Bank or any other bank on the network, that permit the debiting of the account(s) for purchase Transactions from Merchant Establishments.

14. Master Card/Visa/RuPay means a trademark owned by and normally associated with Master Card/Visa/RuPay International.

Master Card/Visa/RuPay ATM Network means ATM that honor the Debit Card and that display Master Card/Visa/RuPay symbols. The Debit Card (the Card) is issued by North East Small Finance Bank having its registered office at 1st & 3rd Floor, Fortune Central, Basistha Road, Basisthapur Bye Lane No-3, Beltola, Guwahati – 781 028, India with the following terms and Conditions.

CARD VALIDITY AND CARDHOLDER OBLIGATIONS

1. This 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, North East Small Finance Bank and FEMA 1999.
2. The Card shall be valid for Transaction options, as permitted by the Bank from time to time in India and abroad, at North East Small Finance Bank ATMs, ATMs of other banks, which are members of the Master Card/Visa/RuPay ATM network and Master Card/Visa/RuPay Point-of Sale swipe terminals at Merchant Establishments.
3. The Card is and will be at all times the property of North East Small Finance Bank, and shall be returned to North East Small Finance Bank unconditionally and immediately upon North East Small Finance Bank request. The Cardholder is requested to ensure that the identity of the Bank Officers is established before handing over the Card.
4. The Debit Card is not transferrable or assignable by the Cardholder under any circumstance.
5. You must sign the Card transferrable or assignable by the cardholder under any circumstance. It and should safeguard the Card from misuse by retaining the Card under your personal control at all times.
6. The Personal Identification Number (PIN) issued to the Cardholder for use with the Card, or any number chosen by the cardholder as a PIN, SHOULD ONLY TO THE Cardholder and is for the personal use of the Cardholder, and non-transferable and strictly confidential. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to others by any means whether voluntary or otherwise. The Bank shall exercise care while issuing the PINs, and shall be under obligation not to disclose the cardholders PIN, except to the Cardholder.
7. The Cardholders account will be debited immediately with the amount of any withdrawal, transfer, and other Transactions effected by the use of the Card. The Cardholder should maintain sufficient funds in the account to meet any such transactions.
8. The Cardholder shall not be entitled to overdraw the Cardholders account(s) with North East Small Finance Bank, or withdraw funds by use of the Debit Card in excess of any agreed overdraft limit.
9. The Cardholder will be responsible for Transactions effected by use of the Card, whether authorized by the Cardholder or not, and shall indemnify North East Small Finance Bank against any loss or damage caused by any authorized use of the Card or related PIN, including any penal action arising there from on account of any violation of RBI guideline or rules framed under the Foreign Exchange Management Act 1999 or any other law being in force in India and/ or any other country/state/continent/territory wherever located in the world at the time, notwithstanding the termination of this Agreement. Debit Card usage is also prohibited for overseas forex trading through electronic/Internet trading portals.
10. You are requested to note that the Debit Card is Valid up to the last day the month/year indicated. You hereby undertake to destroy the Debit Card when it expires by cutting it into several pieces. Your renewed Debit card shall be sent to you before the expiry of the Card, at the discretion of North East Small Finance Bank, upon evaluation of the conduct of your account. North East Small Finance Bank reserves the sole right renewing your Card Account on expiry and debit any renewable charges to your account.
11. The Cardholder will inform North East Small Finance Bank in writing within 15 days from the statement date, of any irregularities or discrepancies that



exits in the Transaction details at an ATM/Merchant Establishment on the Statement of account sent by North East Small Finance Bank. IF no such notice received during this time North East Small Finance Bank will assume the correctness of both the transaction and the Statement of account.

INTERNATIONAL USAGE

1. Utilization of the Card must be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI) and in the event of your failure to comply with the same, you are liable for action under the Foreign Exchange Management Act 1999, and may be debarred from holding the Debit Card from North East Small Finance Bank. You shall indemnify hold North East Small Finance Bank harmless from and against, any/all consequences arising from you not complying with Exchange Control Regulations of RBI.
2. The Debit Card is not valid for foreign currency Transactions in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).
3. North East Small Finance Bank shall be under no liability whatsoever, and shall be deemed to be indemnified in respect of loss or damage, arising directly or indirectly, out the decline of a change caused by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (RBI), as issued from time to time, on North East Small Finance Bank becoming aware of the Cardholder exceeding entitlements.
4. Non-Resident Indians can hold internationally valid Debit Card, provided all dues arising out of its use in India/overseas are met out of an NRE/NRO account held with North East Small Finance Bank.
5. You undertake not use the Card for making payment for any illegal purchase i.e. purchases of items/service not permitted by the RBI as per extant regulations.
6. International Debit Card cannot be used on the internet or otherwise for purchase of prohibited items, like lottery tickets banned or proscribed magazines, participation in sweepstakes, payment for call-back service, and/or such items/activities for which no drawal of foreign exchange is permitted.
7. Any resident in India collecting and effecting/remitting payment directly/indirectly/outside India, in any form toward overseas foreign exchange trading through electronic/internet trading portals, would make himself/herself/themselves liable to be proceeded against with for violation of regulations relating to know your Customer (KYC) norms. Also, if any such prohibited Transaction is observed on your Debit Card (for online banking account), the Card (or account) shall be closed with immediate effect, and the same will be reported to regulatory authority.
8. Non INR Transactions will attract foreign exchange mark up charges, For more details visit www.nesfb.com.

MERCHANT ESTABLISHMENT USAGE

1. The Card is accepted at all electronic Point of Sale terminals at Merchant Establishments in India and overseas, which display the Master Card/Visa/RuPay logo.
- 2 (i) The Card is for electronic use only, and will be accepted only at Merchant Establishments that have an electronic Point of Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorized and the Cardholder will be solely responsible for such transactions. Please note that as per RBI guidelines, w.e.f. 1 December, 2013, all Debit Card Transactions at retail outlets, as well as the electronic Point-of-Sale (PoS) Swipe terminals at Merchant Establishments will, need to be validated using the existing ATM PIN.
- (ii) When a Merchant swipes or inserts your Debit Card in a PoS machine, he/she will first enter the amount. Then the PoS machine will prompt for a PIN, which you will have to enter to complete the transaction, This PIN is the same one that you use at ATMs. If you don't punch in your PIN, the North East Small Finance Bank will decline the Transaction. You get three chances to enter the right PIN. If third attempt is also wrong your Card will get blocked. This is similar to the process at ATMS.
- (iii) Always enter Debit Card PIN yourself at the Merchant Establishment. Never



share your Debit Card PIN with anyone, including the Merchant. While using your card on PoS machine, if you suspect something unusual, do not use the machine and report it to North East Small Finance Bank immediately. Usage of PIN for Debit Card Transaction has been introduced as a security measure that acts as two-factor Authentication.

- (iv) Bank prohibits withdrawal of cash using Debit Card at the PoS, unless specifically permitted by us for specific accounts and amounts.
- 3. In case the Cardholder already has an North East Small Finance Bank Debit/ATM Card, on his acceptance of a new Debit Card through the first utilization of the PIN at any North East Small Finance Bank ATM OR Master Card/Visa/RuPayATM, the existing one will be deactivated by North East Small Finance Bank subsequently.
- 4. You must sign the charge slip and retain your copy of the charge slip whenever the Card is used at Merchant Establishments. North East Small Finance Bank will not furnish copies of the charge slip. Any charge slip not personally signed by you, but which can be proven as being authorized by you, will be deemed to be your liability.
- 5. The DEBIT Card is accepted at all Master Card/Visa/RuPay Merchant outlets having electronic Point-of Sale terminals worldwide. North East 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 Master Card/Visa/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 North East Small Finance Bank. If you decide to cancel your purchase and not accept the goods after the Card is swiped, ensure that the Merchant cancels the Transactions immediately, and the slip is handed over to you. Any cancellation thereafter will be routed as 'charge back' on the Merchant through the acquiring bank, and will take the time required to complete the process. There can be no guarantee of full/partial return of the amount.
- 6. North East Small Finance Bank accepts no responsibility for any charge levied by any Merchant Establishment over and above the value/cost Transaction and debited to your account along with the Transaction amount.
- 7. A Purchase, and a subsequent credit for cancellation of goods/services are two separate transactions. The refund will only be credited to your account (less cancellation charges) after it is received from the Merchant. If the Credit is not posted to your Card Note from the Merchant on the day of refund, you must notify North East Small Finance Bank, along with a copy of the Credit Note from the Merchant.
- 8. In case of cards linked to multiple accounts transaction at Merchant Establishment will be effected only on the Primary Account. In case there are insufficient funds in the said account. North East Small Finance Bank will not honour the Transactions, even if the necessary funds are available cumulatively or severally in the other accounts linked to the Card.
- 9. The Card holder would be solely liable for all unauthorized acts and Transactions.

ATM USAGE

- 1. The Card is accepted at the North East Small Finance Bank ATMs and Master Card/Visa/RuPay enabled ATMs worldwide.
- 2. Cash withdrawals and balance inquiry performed by the Cardholder at Master Card/Visa/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 Master Card/Visa/RuPay ATMs (Non North East Small finance Bank from time to time) and will be debited to the account at the time of such cash withdrawal and balance inquiry Transactions. All Transactions at Non North East Small Finance Bank ATMs are subjected to charges as determined by North East Small Finance Bank from time to time. The charges schedule is updated on the North East Small Finance Bank website.
- 3. For all cash withdrawals, cheque/Cash deposits at an North East Small Finance Bank ATM, any statement/receipt issued by the ATM at the time of deposit or withdrawal, shall be deemed conclusive, unless verified and intimated otherwise by North East Small Finance Bank. Any Such verification



shall likewise be final and conclusive, and this verified amount will be binding on the Cardholder.

4. North East Small Finance Bank will not be liable for any failure to provide any Service or to perform any obligation there under, where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or other circumstance beyond its control.
5. North East Small Finance Bank will not be liable for any consequential or indirect loss or damage arising from or related to loss/use of the Card and related PIN, howsoever caused.
6. The availability of ATM services in a country other than that in which the Card was issued, is governed by the local regulations in force in the said country. North East Small Finance Bank shall not be liable if these Services are withdrawn without notice thereof.

FEES

1. Transaction fees for cash withdrawals/balance inquiry and/or wherever applicable, will be debited to the account at the time posting the cash withdrawal/balance inquiry or wherever applicable.
2. All transactions in foreign currency will be billed in the cardholder's Bank Account Statement in Indian Rupees. You hereby authorize North East Small Finance Bank and Master Card/Visa/RuPay to convert the charges incurred in the Indian Rupee equivalent thereof, at such rates as North East Small Finance Bank/Master Card/Visa/RuPay may from time to time designate.
3. The Charges/Fees applicable on the usage of the Debit Card May be revised/changed by North East Small Finance Bank from time to time, with prior information. To the Cardholder(s).

FEATURE OF THE DEBIT CARD

The Bank may, from time to time, at its discretion, tie up with various agencies to offer various features on your Debit Card. The Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or service offered, by any service/Merchants/outlets agencies. Disputes (if any) would have to be taken up with the Merchant/agency. Etc, directly, without involving the Bank.

DISCLOSURE OF INFORMATION

1. When requested by North East Small Finance Bank, you shall provide any information, record or certificates relating to any matter that North East Small Finance Bank deems necessary. You will also authorize North East Small Finance Bank to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided, or if the same is found incorrect, North East Small Finance Bank may, at its discretion, refuse renewal of the Card or cancel the Card forthwith.
2. North East Small Finance Bank reserves the right to disclose customer information in any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies, and any other wing of Central Government of state Government.
3. North East Small Finance Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate, in connection to its participation in any Electronic Fund Transfer network.
4. North East Small Finance Bank reserves the right to report to the RBI, expenditure undertaken by its Cardholder in foreign currencies, to ensure that the Basic Travel Quota/other permissible entitlements are not exceeded by the Cardholder(s) and the Foreign Exchange Management Act 1999, is not contravened.

LOST OR STOLEN CARD

1. In the event that the Card is lost or stolen, the occurrence must be reported to any office of North East Small Finance Bank in India/on the emergency contact number 18001211905 or to the Master Card/Visa/RuPay Global Service Centers Help lines whilst abroad. You shall be required to disclose information regarding your Debit Card number, your Account Number, address, Date of Birth and Mother's maiden name. Under no circumstance should you disclose the PIN number.
2. The loss or theft of the Debit Card should be reported to North East Small Finance Bank immediately. Although loss or theft may be reported by means



of Helpline Number, you must confirm, the same in writing to North East Small Finance Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.

3. Should transactions be received by North East Small Finance Bank after Card has been lost or stolen, but before receipt of your written confirmation, you shall be liable for all amounts debited from your account(s). However, if prior to the receipt of the written confirmation, if it can be proven that the Card was safeguarded, the loss/theft promptly reported, and that you acted in good faith and with reasonable care and diligence, then your lost Card liability for purchase Transactions will be insured up to the specified limit (once the loss is reported in writing.) There will be no such coverage provided on cash withdrawal done through ATMs, as such Transactions require the use of a PIN, which is confidential to you.
4. You hereby indemnify North East Small Finance Bank fully against any liability (civil or criminal), loss cost, expenses, or damages that may arise due to loss or misuse of the Card, in the event that it is lost and not reported to North East Small Finance Bank, or lost and misused before reported to North East Small Finance Bank.
5. Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting in into several pieces through the magnetic strip.

INSURANCE

1. You acknowledge that the insurance benefit provided on the Card will be available to you as per the terms of the relevant insurance policy in force, and only so long as you are, and remain an active Cardholder of North East Small Finance Bank, with your account conduct being deemed satisfactory and in event of the Card and/or account facility being terminated for whatever reason, the benefit or such insurance cover shall automatically and ipso facto cease to be available, from the date of cessation of membership.
2. North East Small Finance Bank reserves the right to discontinue the insurance facility so offered at any time. In such an event, the Cardholder shall be informed about the cut-off date. Any decision of North East Small Finance Bank in this case shall be final.
3. The lost Card Liability/Purchase Protection/Personal Accident (Death Cover only) coverage is provided to Cardholders by Rupay, (or any other General insurance Company as may be identified by North East Small Finance Bank).
4. North East Small Finance Bank does not hold any warranty and/or make representation about quality, delivery of the cover, claims processing or settlement of the claim, under the Rupay programme (or any other General Insurance Company as may be identified by North East Small Finance Bank from time to time) in any manner whatsoever.
5. You may be asked to submit additional documents, as per the requirements of the case.
6. North East Small Finance Bank shall not be liable for any delayed settlement of the claims.
7. As per the terms of the insurance Policy, all claims have to be intimated to the insurance Company within 30 days of the occurrence of the event in case of Insurance claim, purchase protection, and 90 days in case Personal Accident Insurance claim. The insurance cover will be considered as active. At the time of the incidence as per the Rupay terms & condition.
8. For Rupay Cards Personal Accident Insurance claims have to be intimated not later than 90 days of the date of accident. This is as per discretion of RuPay Insurance Program and also if all terms under the policy are met as on date of accident.
9. The Cardholder shall bear 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, except where the Cardholder acted fraudulently, knowingly or with extreme negligence.
10. Further queries assistance regarding the policy, exclusions and claim settlements, can be directed to : North East Small Finance Bank Ltd., 1st & 3rd Floor, Fortune Central, Basistha Road, Basisthapur Bye Lane No.-3, Beltola, Guwahati – 781 028.

STATEMENT AND RECORDS

1. The records of Card Transaction will be available on the account Statement



send by North East Small Finance Bank. Such Account Statement shall be mailed to the Cardholder on a periodic basis, to the mailing address corresponding to the Primary account on record, as indicated by the Cardholder. The Cardholder can also get the details of his Transactions by calling North East Small Finance Bank phone Banking Service or utilizing the Mini Statement facility at North East Small Finance Bank ATMs. The Cardholder may also view his statement online by using the internet Banking facility offered by North East Small Finance Bank.

2. North East Small Finance Bank's record of Transaction processed by the use of the Card shall be conclusive and binding for all purposes.

DISPUTES

1. In case of purchase Transaction, a sales slip with the signature of the Cardholder together with the Card number noted thereon, shall be conclusive evidence between North East Small Finance Bank and the Cardholder as to the extent of the liability incurred by the Cardholder, and North East Small Finance Bank shall not be required to ensure that the Cardholder has received the goods purchased/availed of the service to the Cardholder's satisfaction.
2. North East Small Finance Bank shall bonafide and take reasonable efforts to resolve an aggrieved Cardholder's disagreement, with an applicable charge indicated in the Account statement, or as otherwise determined by the customer, within two months of the receipt of Notice of Disagreement. If after such efforts North East Small Finance Bank determines that the charge is incorrect, it shall communicate the same to the Cardholder.
3. North East Small Finance Bank accepts no responsibility for the refusal of any Establishment to honour the Card.
4. This agreement will be construed in accordance with, and governed by the laws of India. All disputes are subjects to the exclusive jurisdiction of the Court of Guwahati, India, irrespective of whether any other court may have concurrent jurisdiction in the matter.
5. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.
6. 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 breakdown of the payment system which is beyond its reasonable control. Further, in case the breakdown of the system was recognizable 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.

GENERAL

1. You will promptly notify North East Small Finance Bank in writing, of any change in your employment and/or office and/or residential address and telephone numbers.
2. North East 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, Use of the Debit Card after the date upon which any these alterations are to take effect will be taken to be evidence of the acceptance, without reservations by the Cardholder of such changes.
3. Any Notice hereunder sent by post, will be deemed to have been received by the Card holder within 7 days from the posting of the notification to the address last given to North East Small Finance Bank in writing by the Cardholder, Publication of change by such means as North East Small Finance Bank may consider appropriate, will constitute effective notice to the Cardholder thereof.
4. If an account holder, by using the Card draws an amount in excess of the balance available or overdraft limit permitted by North East Small Finance Bank, the account holder will pay North East Small Finance Bank



unconditionally, the entire amount overdrawn with interest and penalties, if any, at a rate decide by North East Small Finance Bank, However this should not be construed as an agreement, either expressed or implied, that North East Small Finance Bank is bound to grant any overdraft facility whatsoever.

5. North East Small Finance Bank makes no representations about the quality of the goods and services of third parties providing benefits, such as discounts to Cardholders, North East Small Finance Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
6. In all matters relating to the Debit Card, the decision of the Bank will be final and binding in all respects.
7. Any person taking advantage of the Debit Card in good standing, shall be deemed to have read understood and accepted these terms and conditions.

TERMINATION

1. North East Small Finance Bank reserves the right cancel/withdraw the Card, or any of the other services offered at any time, without prior notice and without assigning any reason.
2. In the event that the Cardholder decides to Close his account with North East Small Finance Bank, the Card(s) issued with this account as the Primary Account, would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Card, and destroy and return all his/ additional Cards that are linked to this account. In case of any outstanding Card Transaction that have not yet been debited from the account the same will be netted off from the balance prior to North East Small Finance Bank returning funds to him.
3. In the event that the Cardholder decided to terminate the use of the Debit Card, the Cardholder shall give North East Small Finance Bank not less than 7 days prior notice in writing, and forthwith return the Card and any additional Card (if not required) cut into several pieces through the magnetic strip, to North East Small Finance Bank. The Cardholder will be responsible for all the Card facilities and related charges incurred on the Debit Card, after the Cardholder claims to have destroyed the Card, The Cardholder will be responsible for all the charges incurred on the Debit Card, whether or not the same area result of misuse/fraudulent use and whether or not the bank has been intimated of the destruction of the Card.
4. The Card is the property of North East Small Finance Bank and must be returned to an officer of North East Small Finance Bank immediately and unconditionally, upon request. Please ensure that the identity of the Bank Officer is established by you before handing over your Card.
5. North East Small Finance Bank shall be entitled to terminate the Debit Card facility with immediate effect, and the card shall be returned upon occurrence of any of the following event.
 - I. Failure to comply with the Terms and Conditions herein set forth.
 - II. An event of default, under an agreement or commitment (contingent or otherwise) entered into with North East Small Finance Bank.
 - III. The Card holder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - IV. Demise of the Cardholder.
 - V. Closure of the cardholder's account, or failure to maintain the minimum average balance in the said account.
6. The Debit Card should be returned to North East Small Finance Bank prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, changes or Terms and Conditions applicable to the Card.



North East Small Finance Bank Ltd.



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