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| 9.1 | I/We agree and accept the Arhtia Card facility provided by HDFC Bank Limited (“the Bank” or “HDFC Bank”) at my/our request to carry out banking transactions in the Current Account bearing number as mentioned in our application(s) with HDFC Bank and as per instructions for operation of the said account. I /We am aware that the Arhtia Card is to facilitate automated grain purchase / sale using Point of Sale terminals at the PunGrain mandis and receipt of payments towards the said sale/purchase |
| 9.2 | I/We shall abide by all HDFC Bank’s terms, conditions and rules in force from time to time relating to the use of Arhtia Card facility. |
| 9.3 | I/We agree and accept that the Company/the Firm and the Cardholder shall be entitled to receive the Arhtia Card and the Personal Identification Number (PIN) to access the ATM by use of the Arhtia Card and to acknowledge the same. |
| 9.4 | I/We agree and undertake that the company/Firm and the Cardholder shall keep the PIN totally secret and confidential and not reveal the same to any third party. |
| 9.5 | I/We agree and acknowledge that the use of the Arhtia Card at ATMs will result in debit to the said account and I/We shall have no objection. |
| 9.6 | I/We agree and acknowledge that the Company/the Firm and the Cardholder shall be responsible and liable for all transactions carried on through the use of the Arhtia Card at the ATMs including by withdrawal of cash and use for automated grain procurement facility at PunGrain mandis, and the same shall be binding on the Company/the Firm and the Cardholder. |
| 9.7 | I/We shall from time to time inform HDFC Bank by furnishing a copy of the Board Resolution/Authority letter of partners and all other documents and writing about changes in the operating instructions and in such event to forthwith change the PIN. I/We shall indemnify HDFC Bank at all times and keep HDFC Bank indemnified and save harmless from and against any and all claims, losses, damages, costs, liabilities charges and expenses incurred, suffered or paid by HDFC Bank and against all demands, actions, suits and proceedings made, filed, instituted against HDFC Bank in connection with or arising out of or relating to HDFC Bank by carrying out the transactions performed by the Cardholder or any substitute/s through the Arhtia Card. |
| 9.8 | I/We agree and confirm that HDFC Bank shall not be responsible and liable to monitor the nature of expenses incurred by the use of the Arhtia Card. |
| 9.9 | I/We agree, undertake and confirm that I/We shall solely be responsible to comply with the provisions of the Foreign Exchange Management Act, 1999 and the regulations of the Reserve Bank of India relating to foreign exchange in force from time to time. |
| 9.10 | I/We agree that for the automated grain procurement facility using the Arhtia Card, any errors / disputes arising out of the said transaction shall be taken up with PunGrain and HDFC Bank will not be liable for the same. |
| 9.11 | I/We acknowledge that this card will work only on all HDFC Banks ATMs, RuPay ATMs and at Point of Sale (POS) / Electronic Draft Capture (EDC) terminals installed at PunGrain mandis. |
| 9.12 | I/We agree and acknowledge that incase I/We have an existing HDFC Bank Debit Card, the Arhtia Card would be issued to me/us in addition to my/our existing HDFC Bank Debit Card without blocking / hotlisting my/our existing HDFC Bank Debit Card. I /We accept & agree to be bound by the all Terms & Conditions governing Debit Cards and the Arhtia Card. |
| 9.13 | I/We agree and acknowledge that Arhtia Card is valid only in India and I/We cannot carry out foreign currency transactions on this card |
| 9.14 | I/we agree and acknowledge that Arhtia Card is to facilitate automated grain purchase / sale using Point of Sale terminals at the Pungrain mandis and receipt of payments towards the said sale/purchase. |
| 9.15 | I/We accept and agree to be bound by the "ATM USABLE CARDS (Refer point 8)", PHONEBANKING( Refer Point 10)" and "NETBANKING (Refer Point 14)" Terms and Conditions and any changes made to it from time to time available on HDFC Bank web site. |
| 9.16 | HDFC Bank reserves the right to revise policies, features and benefits offered on the card and alter these Terms and Conditions from time to time and may notify the Cardholder of any such alterations through an appropriate channel. The Compant/Firm and the Cardholder will be bound by such alterations unless the card is returned to the Bank for cancellation before the date upon which any alteration is to have effect. |
| 9.17 | HDFC Bank may introduce new services from time to time. The existence and availability of the new functions will be notified to the Cardholder as and when they become available, through HDFC Bank website (www.hdfcbank.com) or any mode of communication deemed fit by the Bank. The changed Terms and Conditions applicable to the new services shall be communicated to the Cardholder. By using these new services, the Cardholder agrees to be bound by the Terms and Conditions applicable. |