

## **FAQ on ATM**

### **1) What is an Automated Teller Machine (ATM)?**

**Ans:** Automated Teller Machine is a computerised machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial / non financial transactions without the need of actually visiting a bank branch.

### **2) What type of cards can be used at an ATM?**

**Ans:** The ATM cards/debit cards and credit cards can be used at ATMs for various transactions. Card must have Visa, Master, Rupay Logo.

### **3) What are the services / facilities available at ATMs?**

**Ans:** In addition to cash dispensing ATMs provide many other services / facilities such as:

- Balance Enquiry
- Mini Statement
- Bill Payment
- Mobile Top Up
- Donations
- Canara Easy Cash

### **4) How can one transact at an ATM ?**

**Ans:** For transacting at an ATM, the customer has to insert (swipe) his card in the ATM and enter his Personal Identification Number (PIN).

### **5) Can these cards be used at any bank ATM in the country?**

**Ans:** Yes. The cards issued by Canara Banks are enabled for use at any bank ATM within India. Global Card issued by Canara bank can be used at any ATM across the world.

**6) What is a Personal Identification Number (PIN)?**

**Ans:** PIN is the numeric password for use at the ATM. The PIN is separately mailed / handed over to the customer by the bank while issuing the card. This PIN has to be reset to a new PIN by the customer. Canara Banks forces the customers to change the PIN on the first use.

The PIN number should not be written on the card, card-holder purse etc. as in such cases the card can be misused if card is lost / stolen.

**7) What should one do if he forgets PIN ?**

**Ans:** In case of loss of the card, the customer may contact the card issuing branch and apply for retrieval / issuance of a new card. This procedure is applicable even if the card is retained in at another bank's ATM.

In case the PIN is forgotten, the customer should approach his branch for hot listing the Card and reissuance of new Card

**8) What should be done if the card is lost / stolen?**

**Ans:** The customer has to contact the card issuing bank immediately on noticing the loss so as to enable the bank to block such cards .

Hot listing of Debit Card is also enabled by sending SMS

Customer is required to send SMS to 575758 from the Registered Mobile number as follows:

CAN <LAST FOUR DIGIT OF CARD NUMBER >

or

The Customer may also call the below number to get the card hot listed / blocked 1800-425-0018 (toll free)

Customer need not share the PIN in any Circumstances

**9) Is there any minimum and maximum cash withdrawal limit per day?**

**Ans:** Yes, For different variants of Cards , Bank has fixed different Cash Withdrawal limit per day.

The minimum limit for all types of Cards is Rs. 100/-

The maximum Cash withdrawal limit per day Rs. 40,000/-

**10) Do banks levy any service charge for use of other bank ATMs?**

**Ans:** Canara Bank is not charging for any number of transactions by our Debit Card Holders in our ATMs.

Transactions in other Bank ATMs beyond three in Six Metros - Delhi, Mumbai, Chennai, Kolkata, Hyderabad ,Bangalore & adjoining areas and beyond five in other places are chargeable from 01.11.2014 @ Rs. 15/- for Financial Transaction & Rs. 5/- for Non Financial Transaction ( Service tax extra as applicable ).

**11) What should be done in case during the cash withdrawal process, cash is not disbursed by the machine but the account gets debited for the amount?**

**Ans:** The customer may lodge a complaint with the card issuing bank duly mentioning the ATM ID displayed on ATM where transaction was carried out. This process to be followed even if the transaction was carried out at another banks ATM.

**12) How many days maximum would the bank require to re-credit the account for such wrong debits?**

**Ans:** As per the RBI instructions, banks may re-credit such wrongly debited amounts within a maximum period of 7 working days from the date of receipt of the complaint.

**13) Are the customers eligible for compensation for delays beyond 7 working days?**

**Ans:** Yes. Banks shall have to pay customers Rs 100/- per day for delays beyond 7 working days from the date of receipt of the complaint. This shall have to be credited to the account of the customer without any claim being made by the customer. Any customer is entitled to receive such compensation for delay, only if a claim is lodged with the issuing bank within 30 days of the date of transaction.

**14) In case the compensation is not credited as mandated, what recourse does the customer have?**

**Ans:** For all such complaints customer may lodge a complaint with the local Banking Ombudsman if the bank does not respond.