



Dear Customer,

You are now a proud owner of an SBI International Debit Card issued by SBI (Mauritius) Ltd.

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

### **General Guidelines / Safety Tips:**

Kindly read carefully the below mentioned instructions and also the instructions on the PIN mailer.

- 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.
- Please change your PIN to a new four digit number of your choice, memorise it and destroy the Pin mailer
- 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 SBI ATM in Mauritius.
- 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 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.
- In case of any difficulty, you may contact us on our hotline at (230)2108809

### **Taking Care of your Card:**

- Your card is important and must be kept safely.
- Store your Card in a secure place where you will immediately know if it is missing.
- Store your 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 ATMs anywhere and at any time.
- You can check your account balance at an ATM.
- You can print the last 10 transactions of your account through SBI ATMs in Mauritius.
- Your Card 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.



## **Caring for your card**

The black magnetic stripe on the back of your SBI 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 stripes together.
- Do not bend the card.
- Keep your card away from heat and direct sunlight.

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

**Step 1:** Insert your card into the ATM at the slot indicated.

**Step 2:** The ATM will then prompt you to select the language in which you desire to interact. At present English, French and Hindi language options are available.

**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 invalidated for the rest of the day.

**Step 4:** At this stage, options will appear on the screen and you can choose the appropriate option from Fast Cash, Cash Withdrawal, PIN Change, Balance Enquiry, Deposit, Transfer, Mini Statement and Others at State Bank Group ATMs.

**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.

## **USING YOUR INTERNATIONAL DEBITCARD AT MERCHANT ESTABLISHMENTS (POS)**

Going shopping? All you need is your SBI International Debit Card!

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

**Step 2:** The merchant 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.

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



## **TERMS & CONDITIONS**

Terms and conditions under which the 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 invalidate 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.).

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 any SBI Group ATM. If you are not in the position to visit your branch, kindly ensure that the card always remains in your possession till a new PIN is received. You can apply for a new PIN through your branch.

### **(b) (i) Loss of Card**

Please keep a separate note of your card number and associated account number in a place readily accessible. The cardholder should immediately notify the Customer Care regarding the loss of the card at (230)2108809. The Customer Care 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 branch regarding loss of the card and date of informing the Customer Care 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 100 MUR.

### **(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 transactions 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.



## (f) Validity of Card

The SBI International Debit Card is of lifetime validity.

(g) **Contact Us:** For more information and help, you may contact our Customer Care Centre at (230)2108809 or through email: [customercare@sbimauritius.com](mailto:customercare@sbimauritius.com)

## (h) Card Limit

### Transaction Limits at ATMs

Cash Withdrawals	Mauritius	Abroad
Minimum	MUR 100 per transaction	Varies from country to country
Maximum	MUR 20000 per day	Varies from country to country up to a maximum of MUR 20000 equivalent

### Transaction at POS

Cash Withdrawals	Mauritius	Abroad
Maximum	MUR 100000 per day	Equivalent to MUR 100000 per day in other countries currency

## (i) Charges

PARTICULARS	FEEs (MUR)
Issue of first ATM Card	Free
Replacement of Lost/Stolen/Damaged Cards	100
PIN Replacement Fee	50
Maximum number of withdrawal per day on ATM	No Limit
Maximum amount of cash withdrawal per day	20,000
Maximum amount of transaction on POS per day	100,000
ATM Withdrawal on SBI ATMs in Mauritius/Rodrigues/India	Free
Cash Withdrawal at Non-SBI ATMs:	
- In Mauritius	50
- Other Countries	75



## (j) 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.
- 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 is 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 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/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 Merchant 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 Merchant is subject to a set off or counter claim against the Bank. The cardholder's account will be credited only on receipt of money from the Merchant or the acquirer.
- The Bank will not be responsible for furnishing original bills of the Merchant to the cardholder.
- The cardholder will collect from the Merchant, the cardholder's copy of the transaction receipt and will preserve the same for his 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 of 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.