

BANK OF BARODA (NEW ZEALAND) LIMITED
(BOBNZ)

VISA CLASSIC DEBIT CARD

User Guide

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WELCOME

Bank of Baroda (New Zealand) Limited is a registered Bank in New Zealand and wholly owned by Bank of Baroda, India.

Bank of Baroda, India is one of the large public sector Bank in India having more than 3000 branches and presence in more than 25 countries. It is India's International Bank. It is regarded as one of the finest bank carrying the legacy of excellent customer service and we bring this legacy to New Zealand.

Your Visa Debit Card enables you to transact and at shop where PAMARK EFTPOS is available in New Zealand. Our card may not be accepted in few of EFTPOS. This opens up a world of opportunity and convenience. Please read this guide before using your Card. You agree to be bound by these conditions of use by signing or using your Card.

Wishing you an enjoyable relationship with Bank of Baroda (New Zealand) Ltd

Know your Bank of Baroda (New Zealand) Visa Card

- 1. CARD NO:** There will be a 16 digit UNIQUE Card number, which is indented on the Card. You are requested to quote this number in all correspondence with the Bank.
- 2. VALID UP TO:** The validity period is mentioned as MM/YY. The Card will be valid up to the last day of the month of the year mentioned of the Card.
- 3. ELECTRONIC USAGE SYMBOL:** In case of transactions at point of sale at New Zealand merchants, the Debit Card can only be used at merchant outlets which have electronic swipe terminals of PAYMARK and PIN pads for entering your PIN. It may not be accepted in some Eftpos
- 4. VISA Symbol:** The Card will be accepted at all PAYMARK merchant outlets displaying Eftpos acceptance and VISA Symbol.
- 5. NAME:** Only the person, whose name is mentioned on the Card, is authorized to use the Card.
- 6. SIGNATURE PANEL:** Please sign on this panel immediately on receipt of Card with a non-erasable ballpoint pen (preferably in black ink). This will ensure that the benefit of membership goes only to you, as you will be required to sign on the charge slips exactly as per the signatures on the panel.
- 7. MAGNETIC STRIP:** There is a magnetic strip, which has built-in security features. You are requested to prevent it from exposure to magnetic fields, which may cause distortion in the information contained on the strip.
- 8. CVV2:** CVV2 is important security feature for Visa Debit transactions on the Internet and over the phone. "CVV" stands for "Card Verification Value". It is the last three-digit number printed in the signature space on the back of your Card.

Important Information

ACTIVATION

For your safety the Card is sent to you inactive before use at Eftpos and Visa outlets. Therefore, the Card sent to you needs to be activated at BOBNZ ATM prior to using it at any other device. The customer will be required to change the PIN at a BOBNZ ATM and after a successful PIN change transaction Card will be activated by bank staff after due verification.

PIN MAILER

PIN stands for Personal Identification Number. You are requested to memorise the PIN and destroy the mailer afterwards.

USAGE

BOBNZ Visa Debit Card is extremely easy to use. You will have the option to use the Card to:

- **Withdraw cash from the BOBNZ ATMs network, whether installed in the branch premises or elsewhere in New Zealand.**
- **Withdraw cash at any ATM whether in New Zealand or Overseas which accept VISA**
- **Make purchases at Eftpos outlets and merchants anywhere in New Zealand with PAYMARK terminals only or overseas who accept VISA**
- **Make online purchase via the internet and phone at any New Zealand or overseas merchant who accepts VISA**

Your Visa Debit Card works in the same way as a credit card for purchase transactions at merchant outlets, with the only difference being that you will be able to spend only up to the balance available in your account as transaction amount is directly debited to your account. You will however, be required to use your PIN for any domestic electronic Eftpos transactions. When using your card at domestic electronic Eftpos merchants press the 'CHQ or SAV 'option depending on which account is linked to your Card and then enter the PIN when prompted.

OVERSEAS USAGE

BOBNZ Visa Debit Card is valid both in New Zealand and overseas. Certain additional charges apply when using the Card overseas. Please refer to our website www.barodanzltd.co.nz for more details.

Online transaction through Internet or phone

You can use BOBNZ Visa Debit Card for online purchases and shopping through internet or over the phone. You will need the Card number, expiry date, the name on the Card and the three-digit CVV2 code which is on the back of your Card.

Additional Cards

Additional Cards can be issued to other joint account holders of the account, provided the other joint account holder can also operate the account individually. A fee for each additional Card will apply.

KEEPING YOUR CARD SECURE AND SAFE

Your Visa Debit Card is as good as cash and it is extremely important that you know where it is at all times. If the Card is on unauthorised hands, it could be misused and you could be put into loss. The safety of the Card is of the utmost importance. Here are a few tips –

- **Simply don't let anyone else use the Card, whatever the emergency**
- **Never let anyone know your PIN**
- **If the Card is lost, notify the Bank immediately**
- **Always ensure that your Card is used in your presence when transacting at merchant outlets and never sign an incomplete sales slip**

Conditions of Use

Bank of Baroda (New Zealand) Ltd -- BOBNZ BOBNZ Visa Debit Card

Following are the conditions of an agreement between us, Bank of Baroda (New Zealand Limited, 114, Dominion Street, PO Box 56580 Auckland 1446 and you. You agree to be bound by these Conditions of Use. As soon as you sign or use BOBNZ Visa Debit Card you are deemed to have agreed to the conditions of use in this document.

1. Definitions

In these Conditions of Use the words and phrases referred to below are defined as follows:

Accounts - means your nominated Bank of Baroda (New Zealand) Ltd accounts which can be accessed with your Card and “Account” means any one of them.

ATM - means an Automatic Teller Machine.

Bank – means Bank of Baroda (New Zealand) Ltd, registered in New Zealand

Branch – means any Branch of Bank of Baroda (New Zealand) Ltd

Branch terminal – means each of the computer terminals installed at the service counters at our branches

Card - means your BOBNZ Visa Debit Card issued by us under these Conditions of Use (including renewal and replacement Cards).

Conversion Rate - means the exchange rate selected by Visa or us (as the case may be) from within a range of wholesale exchange rates available or, if applicable, the government mandated rate. In either case the exchange rate will be selected on the date that Visa or we convert the currency on the Overseas Transaction, which may differ from the date on which the Overseas Transaction itself occurred.

“**EFTPOS**” means Electronic Funds Transfer at Point Of Sale.

“**EFT**” means Electronic Funds Transfer

“**Overseas Transaction**” means a Transaction made in a currency other than New Zealand dollars and/or made with a merchant in a country other than New Zealand.

“**PIN**” means the Personal Identification Number which you may have selected for your Card which allows you access to Transactions through an ATM or EFTPOS terminal.

“**Transaction**” means all the transactions debited to your Accounts, such as the purchase of goods or services or cash withdrawals, and includes transactions using an ATM, teller’s terminal or EFTPOS terminal, and remote purchases such as mail, telephone, internet, and recurring bill payments.

“**Visa International Service Assessment**” means the charge imposed on us by Visa and passed on to you when you use your Card to perform an Overseas Transaction

“**we**”, “**us**”, “**our**,” or “**BOBNZ**” means Bank of Baroda (New Zealand) Limited.

“**you**” or “**your**” means the person(s) in whose name an Account has been opened or a holder of a Card, depending on the context.

2. Your Card and PIN

2.1 Card

The Card will be issued only after we have received satisfactory evidence of your identity. As soon as you receive the Card, you must sign your Card immediately. You must not use the Card until you have signed it. You must not use your Card for anything illegal, or allow anyone else to use your Card, Card number or PIN and must keep them safe from theft or fraudulent use.

2.2 Ownership of the Card

The Card and the Card number belongs to BOBNZ. You must not copy or reproduce the Card. If BOBNZ asks you to return or destroy the Card you must do so.

2.3 Selecting your PIN

You will be required to have a PIN on your Card. We recommend PIN usage as a preferred method of verification. You will need a PIN to use your Card to access an ATM and for most Transactions. When you select your PIN, you should choose a number that you will be able to remember easily. You must not choose unsuitable numbers such as birth dates, sequential numbers (e.g. 12345), number combinations that may be easily guessed (e.g.22222), parts of your telephone number, parts of numbers in the order in which they are printed on your Card, drivers license no or any other numbers easily connected with you.

2.4 Protecting your Card and PIN safe and secure

For your security against Card fraud you should observe the following meticulously

- **Do not write your PIN number anywhere, especially not on the Card. Instead memorise it.**
- **Do not disclose your PIN number to any one including police, family members, or bank staff. No one is expected to know your PIN number other than yourself**
- **While carrying out a transaction make sure no-one can see you enter your PIN at ATMs or when using EFTPOS, or see your Card details when using a computer to shop online.**
- **You must exercise every possible care to ensure safety of your Card. Do not leave your Card in an unattended vehicle, wallet or purse or anywhere where a thief could remove a Card without being noticed (for example in nightclubs, hotels or restaurants).**
- **Let no one use your Card other than yourself.**
- **Always remember to take your Card back after using it.**
- **Tell us if you change your address.**
- **Report the loss or theft of your Card as soon as you come to know about it.**
- **When using your Card online ensure there is 'https' in front of the web address and that there is a padlock or other security symbol on the web page.**
- **Never email your Card number.**

2.5 Lost or stolen Cards/PINs *You*

must contact us immediately if:

- **your Card is lost or stolen**
- **your PIN becomes known to someone else**
- **a record of your PIN is lost or stolen**

If you are in New Zealand,

contact the Bank at:

Bank of Baroda (New Zealand) Limited.

114, Dominion Road,

Auckland

Phone (09) 632 1020 (During working hours)

If you are overseas,

Phone 00649 632 1020

Note: You will be required to provide information on how the loss occurred. You must give us any information we ask for regarding the loss, theft or misuse of our Card or PIN. We may pass this information to the Police, Visa or merchants. If we request that you lodge a formal complaint with the Police, and you do not do so, we may decline liability for any loss you suffer.

At your request, we will send you a replacement Card. A replacement fee may apply.

3. Your Account and statements

You have to nominate the accounts that you would like to access with your Card. Access is limited to a maximum of three accounts. Cards can only have access to accounts where only one authorised signatory is required to operate the account. Where more than one account is nominated you must nominate a default Account. All Transactions other than where “Cheque” or “Savings” is selected at the point of sale will be debited from your default account, for example, remote purchases such as mail, telephone, internet, and recurring bill payments and most Overseas Transactions.

You must tell us if your name, telephone number or address changes at any time.

Your statement will be made available to you monthly unless you elect otherwise.

4. Card Transactions

4.1 Card Usage

You may use your Card to make EFTPOS Transactions in New Zealand with any merchant or bank displaying the Visa symbol, and in any ATM displaying the BOBNZ or Visa symbol. You may use your Card to make Transactions overseas with any merchant or bank displaying the Visa symbol, and in any ATM displaying the Visa or Visa PLUS symbol. However, we will not be held liable if any merchant or bank either refuses to accept the Card or will not allow the Card to be used for purchase goods and services.

Use of your Card constitutes an irrevocable order to us and you may not stop payment of a transaction made using your Card. If you initiate a Transaction with your Card by Eftpos, mail order, telephone order or via the Internet you are authorising the Visa merchant to process a Transaction for the purchase amount which will be debited to your Account.

Once you have made a Transaction, you cannot cancel it. There are limited circumstances where we may be able to reverse a transaction; these are subject to the Visa rules. For example, we cannot reverse a transaction where there is a dispute with a merchant about the quality of goods and services. We will not be responsible for the goods and services supplied by any merchant. Any complaints you have with the merchant must be resolved by you.

We will not be held liable if you are unable to:

- complete a purchase using your Card; or
- access ATMs in New Zealand or overseas; or
- withdraw funds

for any reason whatsoever including technical problems.

You should maintain sufficient funds in your account including minimum balance. In the event of a transaction resulting in overdraw of any Account, additional charges will apply. Details of these charges are available in our web site or you can contact our branch at 114, Dominion Road, Auckland

4.2 Account Debit

All transactions made through your Card will be debited to your account on the day the transaction is made or as soon as possible thereafter subject to the Banks right to vary the date of debiting due to circumstances beyond our control. When you use your Card in an electronic funds device other than Bank of Baroda (New Zealand) Ltd ATM or Branch terminal, the transaction will be processed as soon as we are notified by the bank that owns the electronic funds device that you have used.

4.3 Using your Card overseas

- You can use your Card to make Overseas Transactions. Overseas, the Card will be accepted by banks and merchants displaying the Visa symbol and at any electronic funds device Visa. The use of the Card for foreign currency transaction is subject to exchange controls and other government requirements, custom duty and taxes. All such charges are to your responsibility.

- Visa processes and converts into New Zealand Dollars, cash advance, purchases and or charges made in foreign currency at the rate(s) of exchange determined by Visa. Transactions made in United States Dollars and Australian Dollars are converted directly into New Zealand Dollars. Visa converts transactions made in other foreign currency into United States Dollars before converting them into New Zealand Dollars.

- A foreign currency conversion commission of 2.5% will be charged by the bank on any foreign currency transaction. Details of this fee are available in our service charges at our web site.

4.4 Cash withdrawals and daily limits

- You may use your Card to make cash withdrawals from your Accounts. Your daily limits will be subject to the available funds in your Accounts and any lower maximum withdrawal amount we may allow on your Account. These are:

- a maximum amount of \$1000 for withdrawals via ATMs and EFTPOS from any account or combination of accounts that can be accessed by your Card; and
- a maximum amount of \$5,000 for the purchase of goods and services from any or all accounts that can be accessed by your Card

We may, at our discretion, and by giving you 14 days notice limit the maximum amount you may withdraw from any or all of your Accounts during any specified period.

- If you use your Card to make withdrawals from an overseas ATM, displaying your Card symbol, different limits may apply. We have no control over these limits. We may charge you a cash withdrawal fee.
- You will be obliged to pay any amounts debited to your accounts which exceed the daily transaction limits. In addition, there may be daily limit on the number of transaction you may make using Visa Classic Debit Card

4.5 Deposits

Deposits for amounts under \$10,000 (except coinage) can be made into your own Accounts at any BOBNZ ATM. All deposits are subject to verification by us. Only the verified amount will be credited to your Account. You will not be able to draw against such deposits until they have been verified or a cheque deposited in an ATM has been cleared.

4.6 Pre-authorisation of Transactions

An authorisation may be required to be obtained by a bank or a merchant to complete a Transaction. The purpose of an authorisation is to establish that there are no restrictions on the Card and that there are sufficient funds in the Account for the Transaction.

If the actual value of a Transaction is not known (e.g. hotel/motel accommodation) a bank or a merchant may obtain an authorisation for an estimated value of the Transaction. Once authorisation is obtained, funds to that extent will be blocked in your account and the available funds in your Account will be reduced by that authorised amount. This authorised amount will remain on your Account until a Transaction that matches the authorisation is processed, or if no matching Transaction is processed, for up to seven days. This means that in some instances your available funds will be reduced by the amount of both the authorised estimated amount and the actual Transaction amount for a period of time. Where this overdraws your Account, normal overdraft charges will apply.

4.7 Transaction disputes

- Checking your statements for its correctness and advising us of any mistakes is entirely your responsibility even if you are not living at the address to which you have requested us to send statements. If you believe that a Transaction on your statement is incorrect you must notify us in writing within 30 days of the date the Transaction is charged to your Account, giving full details. Failure to do so within 30 days may mean we cannot reverse the Transaction.
- Your notice of a disputed Transaction will be acknowledged by us within 30 days of receipt and report back to you with the result of our investigation as soon as practicable. If our investigation reveals that a mistake did occur, it will be corrected and we will reimburse any related fees or charges.

- If you are not satisfied with the result of our investigation you should contact our Branch at 114 Dominion Road, Auckland and request that the matter be reviewed. If you are not satisfied with the outcome of that review you may refer the dispute to the Banking Ombudsman. We will provide you with the contact details for the Banking Ombudsman.

With regard to disputes with merchants, refer to the Card usage section under Card transaction

5. Charges

We may debit your Account with fees and other charges. These charges are subject to change and full details are provided in the Guide to Fees brochure available at our branch at 114, Dominion Road, Auckland or at web site www.barodanzltd.co.nz

6. Liabilities

6.1 Liability for losses which result from lost/stolen Cards/PINs

Once you have advised us that your Card has been lost or stolen, or your PIN disclosed, either in New Zealand or overseas and after we have received the information when the card has been blocked, you will not be held responsible for any unauthorised use of your Card after that time, unless you have acted fraudulently or negligently. You will not be liable to pay for any loss that occurs before you notify us except in the occurrence of any of the following events:

- you have failed to reasonably safeguard your Card,
- you have kept a written record of your PIN on or with your Card,
- you have kept your PIN in a form that can be readily identified as a PIN,
- you have selected an unsuitable PIN,
- you have disclosed your PIN to anyone, whether family or those in apparent authority including bank staff, or let them use your Card,
- you have unreasonably delayed notifying us that your Card has been lost or stolen, or that your PIN has been disclosed,
- you have failed to take all reasonable steps to prevent disclosure to any other person when keying in your PIN,
- you have acted fraudulently or negligently, or
- you have breached these conditions of use.

In the event of occurrences of above instances, your maximum liability will be the lesser of:

- the actual loss at the time of notification, or
- the maximum amount that you would have been entitled to withdraw from your account between the time your Card is lost/stolen and the time you notify us.

If your Card gives you access to an account with a credit facility, failure to look after your Card and PIN could result in a substantial loss for which you could be held responsible.

There may also be a charge to your account if a replacement Card is required.

6.2 BOBNZ's liability

Other than as required by law or as expressly provided in these conditions of use BOBNZ will be not be liable to you in respect of any loss of any nature except in respect of which may be as a result of the failure of Card or associated electronic system (excluding any Card or EFT terminal which is obviously faulty, or in the case of an EFT terminal which has been advised by message notice or display as being faulty) to function properly. We will also be liable for any direct or indirect loss or damage which results from the fraudulent or negligent acts or omissions of our employees or agents.

6.3 Liability for transactions charged to your account

You are responsible for all transactions made with the use of your Card or Card number. You will be required to pay us the amounts on all:

- **cash advance and sales vouchers signed or authorised by you or another Cardholder on your account,**
- **mail, telephone, internet order or email transactions and**
- **cycle payments authorised by you or another Cardholder on your account,**
- **EFT transactions carried out on your account using your Card(s) or the Card of another Cardholder on your account,**
- **other transactions authorised by you or another Cardholder on your account and approved by us.**

There are risks involved if you or another Cardholder on your account initiates a transaction by mail order, telephone order, internet or by email. You are giving authority to the Visa merchant to process an EFT transaction or issue a sales voucher for the purchase amount which will be debited to your account. You should consider the security and standing of the company or entity you are doing business with. If you or another Cardholder on your account initiate cycle payment transactions, i.e. if you agree with a Visa merchant that an amount will be debited against your account on a regular basis, then you are liable for meeting those transaction amounts even if you close your account.

In certain circumstances your agreement with the merchant may authorise the debiting of your account with additional purchase amounts without the need for your signature. Provided these amounts have been incurred under the terms of that agreement they may be charged to your account.

6.4 Other liabilities ;

In additions to the above, you are also liable for any fees and costs arising from the issue or use of any Card; any statutory duty, levy or charge incurred in relation to Transactions; and any direct costs incurred by us in investigating an unauthorised or disputed Transaction, if that unauthorised or disputed Transaction, after investigation by us, is regarded by us as being an authorised Transaction.

7. Card cancellation

We may cancel or replace a Card at any time with or without notice. You may cancel a Card at any time. To do this you must notify us in writing or by phone of the cancellation. Following cancellation of a Card, you are responsible for destroying that Card and you are required to cut the Card in half and return it to any of our Branch. You remain liable for all Transactions, fees, interest or other charges incurred on your Card up to the date it is cancelled.

8. Damaged for faulty Cards

In the event of your Card becomes damaged or faulty, we will issue you with a new Card when you return the damaged / faulty Card to us, together with a description of how the damage or fault occurred. There may be a charge to your account for this replacement Card.

9. Changes to Conditions of Use, charges and services

We may vary any or all of these Conditions of Use at any time. When informing you of a variation to these Conditions of Use, we will:

(i) give at least 14 days notice of such variation; and

(ii) communicate such changes, either by direct communication, or by displaying such changes in all our branches, or by notice in the media (including public notices). Changes to these Conditions of Use will also be noted on our website.

No prior notice of a variation will be given where the variation is to protect you or the security of the debit Card system.

We may change fees and charges at any time without notice. We will communicate such changes to you in accordance with Condition (ii).

We may at any time add to, modify or withdraw any or all of the services available in respect of your Card.

10. General

In addition to these Conditions of Use, the use of your Card is also subject to the conditions which apply to your Account(s).