

Debit Card Application Form

FOR SAVING BANK (Resident & Non-Resident)
Current Account (Individuals Only) & Minor Account

Form Type



DCAF1

Please fill the form in BLOCK LETTERS only. Fields marked* (star) are MANDATORY

FIRST HOLDER Please issue ☐ Default ☐ Online Rewards ☐ Value+ ☐ Delight ☐ Business Platinum ☐ Business Supreme ☐ ATM Card

Your Debit Card will be a chip card activated with facility of using it at Domestic ATM and POS merchant outlets within India only.

Activation / Deactivation of International Usage on Debit Card can be done through - Internet Banking / Mobile App / Axis Bank Call Centre. NRO and Overdraft Schemes Customer will only be issued Domestic Chip Card.

*SB / CA (individual) A/c Number		*Customer Identification Number	
*Applicant's / LOA / POA Name			
*Mother's Maiden Name		*Date of Birth of the Applicant	
Image Card		Desired Image Code	
*Name as desired on the Card		Maximum up to 18 characters, should not be a nickname.	

In case of more than two cards, please use an additional application form, charges applicable.

Please visit www.axisbank.com to know about your Debit Card variant and charges. *The property that is situated in the communication address registered with the Bank shall only considered for coverage under the Fire & Burglary insurance. For updating the communication address the customer needs to apply for the same with the Bank with relevant address proof. The insurance shall be subject to the terms and conditions as prescribed by the insurance company from time to time. **Debit Card is provided only for accounts where Mode of Operation is Self / Either or Survivor / Anyone or Survivor. For mode of operation - "All Jointly" Debit Cards will not be issued. PAN is mandatory for international transactions. The nominee of the account will be considered for nomination of Debit Cards also. The Debit Card by default will have the contactless option, however, basis your preference, the same can be enabled / disabled through various channels like Mobile App, Internet Banking, Call Centre or Axis Bank Branches. The contactless option is not applicable to RuPay Debit Cards. Your card comes activated with facility of using at domestic contact based ATMs and POS merchant outlets within India only. The card not present (domestic and international) and card present (international) transactions on your card can be enabled / disabled through various channels like Mobile App, Internet Banking, Call Centre or Axis Bank Branches. The usage options opted will have default limits set at the bin level and can be changed. The default limits will be a discretion of the bank or regulatory guidelines and are subject to change. The limits for Online, POS, and Contactless will be a cumulative limit and not an individual limit.

Existing Account Linking Details

I would also like to link my following Axis Bank Saving Bank / Current to my Debit Card

SB / Current A/c No. (i)		A/c No. (ii)	
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For Office Use :

Branch Name: _____

Branch Code:

Date:

Declaration / Debit Card Undertaking

Signature of customer and Mode of Operation of the Account(s) verified, charges levied (for third card / replacement card only) and hereby authorized to issue the Debit Card.

REASON FOR ISSUANCE

	FIRST	JOINT
New Card	☐	☐
Lost Card	☐	☐
Damaged Card	☐	☐
Others	☐	☐

Name of the Verifying Authority

Cross Self ID

BIN Number

First	
Joint	

Signature of the Verifying Authority

S.S. Number : _____

Date : _____

4th line Embossing required for: Company
(Applicable only for Current Account)

First Holder Please paste Passport Size colour photograph here Only for Defence Accounts	Signature of First Holder (Please Sign in BLACK)	Joint Holder Only for Defence Accounts	Signature of Joint Holder (Please Sign in BLACK)
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This Form Is Processed Through Automated System. Please Ensure That All Mandatory Fields Have Been Filled Correctly Else The Form Is Liable To Be Rejected.
I / We consent to the processing of my personal data for Axis Bank to develop, market, and communicate their products and services to me. I / We consent to Axis Bank's data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services.

Declaration / Debit Card Undertaking in case Minor

I / We have read and understood the terms and conditions governing the usage of the International Debit Card. I / We accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank, as its sole discretion without any notice to me / us. I / We are the sole account holder(s) or have the required mandate to operate all the account linked to the Debit Card(s) Singly and that I / We have completed 18 years of age. I / We understand that upon issue of a Debit Card to me / us, the existing link to my / our account will be deactivated on first time usage of new Card. I / We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control Regulation and in the event of any failure to do so, I / We will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by the Reserve Bank of India.
I / We accept full responsibility for my / our Debit Card and agree not to make any claims against Axis Bank, in respect thereof. Apart from this, the current Schedule of Charges has been received by me and I agree with the same.
I am / We are aware of the additional charges for an Image Debit Card, and agree to abide by the same. I am / We are also aware of the fact that the Image Card will not be Photo Card. I have read all terms of Debit Card & explained the same to minor account holder. I request & authorize Axis bank Ltd., to issue Axis bank Debit Card to minor. I acknowledge that the issue and usage of Debit Card is governed by the terms and conditions as in force from time to time and agree to be bound by the same. I further unconditionally irrevocably authorize Axis Bank Ltd., to debit my account annually with the amount equivalent to the fee and the charges for use of the Debit Card. I hereby confirm that this account will be operated by me (the guardian & the minor account holder). I also undertake to indemnify the Bank against any transactions carried out by minors using Debit Card or any other channel. I am aware of the importance of Personal Identification Number (PIN) & have explained the same to the minor account holder.
I authorize Axis Bank Ltd., to issue Axis Bank Debit Card to the minor account holder. I acknowledge that the issue and usage of the Card is governed by the terms and conditions as in force from time to time and agree to be bound by the same. I acknowledge that it is my / our responsibility to obtain a copy of and read the same. I accept the terms and conditions are liable to be amended by Axis Bank Ltd., from time to time. I unconditionally and irrevocably authorize Axis Bank Ltd., to debit the Account with any amount equivalent to the fee and charge for the use of the Debit Card. I indemnify Axis Bank Ltd., for any loss / damages caused to Axis Bank Ltd. for issuing Debit Card to the minor account holder.

Signature of Guardian
I / We have read and understood the rules and regulations concerning and agree to abide by them. I / We also understand that the Bank reserves the right to suspend services of to me / us unilaterally without any prior notice or assigning any reason.

Signature of Applicant / Guardian

Terms And Conditions (Indemnity) for Issuance of Debit Card to Minor

"The Account" means the Savings account of the minor account holder with AXIS BANK Ltd., who is represented in all transactions by the Guardian until attainment of majority. "Cardholder" means the minor, to whom a Card is issued by AXIS BANK Ltd., at the request of the Guardian. "Guardian" means the guardian of the Cardholder at whose request AXIS BANK Ltd., issues the Card to the Cardholder. The Guardian and AXIS BANK Ltd., are herein after collectively referred to as the "Parties". All indemnities / undertakings / representations to be made by the Cardholder in respect of the Terms and Conditions of Debit Cards shall be deemed to have been made by the Guardian.

Undertakings / Representations and Warranties:
The Guardian agrees, confirms and undertakes that:
(i) AXIS BANK Ltd., issuing the Card to the minor account holder with AXIS BANK Ltd., solely at the request of and at the sole risk and liability of the guardian.
(ii) The Guardian is the legal and / or natural guardian of the cardholder on the specific understanding that all amounts paid to or the order of the Cardholder on the basis of the said Card and all commission / fees, interest, costs, expenses in relation thereto shall be debited to the account.
(iii) The Guardian is solely and exclusively bound by these terms and conditions for issue of the Card to the Cardholder expenses / other monies incurred / due and payable on the Card and debited by AXIS BANK Ltd., from the Account.
(iv) All charge slips in respect of the Card signed by the Cardholder shall be deemed to have signed by the Guardian.
(v) The issue of the Card to the Cardholder by AXIS BANK Ltd., at the sole and exclusive request of the Guardian constitutes supply by the Guardian of necessities suitable to the condition in life of the Cardholder in terms of section 68 of the Indian Contract Act, 1872.
(vi) Subject to there being adequate credit balance in the Account (in accordance with AXIS BANK Ltd.'s applicable rules) the Cardholder will be permitted to use the Card for cash withdrawals of an amount of Rs.5000/- (Rupees Five Thousand Only) and for expenses / purchases of goods by use of the Card of an amount of Rs. 10,000/- (Rupees Ten Thousand Only) daily (the daily limit) or such other further amount as AXIS BANK Ltd., may specify.
(vii) AXIS BANK Ltd., shall be entitled to refuse to authorize any intended withdrawal / expenses / purchases if the amount of such withdrawal / expenses / purchases is wholly or in part in excess of such daily limit, even though there may be adequate balance in the Account.
(viii) The Card issued to the Cardholder shall not be used for purchases of alcoholic beverages, tobacco product and / or similar goods or services by the Cardholder. The Guardian further agrees, confirms and undertakes that in the event that expenses are incurred on the Card issued by the Cardholder which pertain to the purchase of any or all of the aforesaid goods and / or services, the Guardian shall be deemed to have consented to the said expenses being incurred.
(ix) The continuance of the Card issued to the Cardholder being a special facility issued at the request of the Guardian will be solely dependent on the continuation of the Account.
(x) The Guardian / Cardholder shall have no claim for damages or otherwise against AXIS BANK Ltd., or its Affiliates, in the event of refusal by any person to honour the Card, presented by the Cardholder, on the ground of his minority or in the event that the daily limit has been exhausted or otherwise howsoever.
(xi) AXIS BANK Ltd., shall be entitled to refuse authorization for any withdrawal / expenses / purchases in excess of the daily limits or in the event of AXIS BANK Ltd., being under a reasonable apprehension that a fraud is sought to be perpetrated or there exist circumstances which in the reasonable opinion of AXIS BANK Ltd., merit that authorization should be refused.
(xii) The Card is a discretionary facility granted by AXIS BANK Ltd., at the request of the Guardian and may be withdrawn by AXIS BANK Ltd., at any time at its sole discretion.
(xiii) The death or insolvency of the Guardian or the fact that the Minor has attained the age of majority shall not affect the liability of the Guardian here under.
(xiv) The liability of the Guardian will be binding on his / hers / its heirs, executors and administrators and his / hers / its estate and effects.
(xv) The Guardian shall do, perform and execute and cause to be done, performed and executed any act, deed, matter or thing which AXIS BANK Ltd., may require for AXIS BANK Ltd.'s further security.
(xvi) Any notice from AXIS BANK Ltd., in respect of the Account / Card may be given by AXIS BANK Ltd., by delivering it to the Guardian personally or by posting it to the latest address recorded with AXIS BANK Ltd. The Guardian must notify AXIS BANK Ltd., of any change to his / her address. Proof of posting to such last notified address shall be conclusive proof of the notification at the time when it ought to be delivered in due course by post even if the notification may be returned through the post undelivered. AXIS BANK Ltd., may also give notice of variation of these additional terms and conditions by displaying a notice on or within the immediate vicinity of the site of an ATM / branch of AXIS BANK Ltd. or by press advertisement or by message in the Account Statement.

Indemnification: The Guardian hereby agrees, undertakes to indemnify, defend and hold harmless AXIS BANK Ltd., and its respective directors, officers, employees, representatives, agents and assigns from and against any and all liability including but not limited to liabilities to third parties, judgment, damages, losses, claims, cost and expenses, including attorney's fees and expenses arising from or related to: (i) a breach by the Guardian of its obligations under these Additional Terms (ii) the acts, errors, representations, misrepresentations, wilful misconduct or negligence of Guardian in performance of the Guardian's obligations under these Additional Terms (iii) the issuance of the Card to the Card holder. (iv) mishandling / wrong handling of Debit Card / PIN number by minor / myself.

The Guardian hereby declares that this indemnity is in addition to and not by way of limitation of or in substitution for, any other indemnity or security that the AXIS BANK Ltd., may hold or any other indemnity which the Guardian may have previously given to AXIS BANK Ltd., or may hereafter give to AXIS BANK Ltd., and that this indemnity will not evoke or limit to any such other indemnity.

Date: _____

Signature of Applicant / Guardian

Declaration / Debit Card Undertaking

I / We have read and understood the terms and conditions governing the usage of Debit Card. I / We accept to be bound by the said terms and conditions and to any changes made here in from time to time by the bank at the sole discretion without any notice to me / us. I / We confirm that we are the sole account holder(s) and have issued the required mandate to the above person to operate all accounts linked to Debit Card(s) singly. I / We understand that upon issuance of the Debit Card to the above POA / LOA holder, I / We undertake to ratify all transactions put through the above account using the said Debit Card, and hold the bank indemnified against any claim arising out of such transactions. Please mail this chip Debit Card and PIN to the POA / LOA holders communication address*.

Signature of Account Holder (s)	Signature of Account Holder(s)
Name _____	Name _____

In confirm that I am the Power of Attonery / Letter of Authority holder to the above NRE account who is authorised to operate the domestic Debit Card. I shall hold the bank indemnified against all the claims that may arise out of my using the Debit Card.

POA / LOA Holder Please paste Passport Size colour photograph here	Signature of POA / LOA Holder (Please Sign in BLACK) Name _____
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