



ATM - FAQ

Q. 1. What is an Automated Teller Machine (ATM)?

Ans. 1. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

Q. 2. What type of cards can be used at an ATM?

Ans. 2. The ATM cards/debit cards, credit cards and prepaid cards (that permit cash withdrawal) can be used at ATMs for various transactions.

Q. 3. What are the services/facilities available at TMB ATMs?

Ans. 3. The following services / facilities are available in TMB ATMs (for TMB Customers):

- Cash Withdrawal / Fast Cash
- Balance Inquiry
- Self Fund Transfer
- PIN (Personal Identification Number) Change
- Mini Statement
- Cheque Book Request
- Statement Request
- Product Request

Q.4. How can one transact at an ATM?

Ans. 4. For transacting at an ATM, the customer insert (swipe) their card in the ATM and enter their Personal Identification Number (PIN).

Q.5. Can these cards be used at any bank ATM in the country?

Ans. 5. Yes. The TMB Smart Shoppers (VISA) Card issued by TMB can be used at any bank (NFS / VISA Enabled) ATM. The TMB Surabhi ATM Card issued by TMB can be used at any bank (NFS Enabled) ATM within India.

Q.6. What is a Personal Identification Number (PIN)?

Ans 6. PIN is the numeric password for use at the ATM. The PIN is separately mailed to the customer by the bank while issuing the card. This PIN has to be reset to a new PIN by the customer.



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

Q. 7. What should one do if he forgets PIN or the card is sucked in by the ATM?

Ans. 7. The customer may contact the card issuing bank branch (TMB customers to TMB branch and Other Bank Customers to their Bank Branch) and apply for retrieval/issuance of a new card/pin. This procedure is applicable even if the card is sucked in at another bank's ATM.

Q. 8. What should be done if the card is lost/stolen?

Ans. 8. The customer may contact the card-issuing bank (TMB customers to TMB branch or TMB ATM Cell over phone (044-26223106 or 26223109) immediately on noticing the loss so as to enable the bank to block such cards.

Q. 9. Is there any minimum and maximum cash withdrawal limit per day?

Ans. 9. Yes, banks set limit for cash withdrawal by customers. The cash withdrawal limit for use at the ATM is set by the Issuing bank. This limit is displayed at the respective ATM locations.

(Per day limit)

Particulars	TMB Customers on TMB ATM	TMB Customers on Other Bank ATM	Other Bank Customers on TMB ATM
Min Amount per Transaction	Rs. 100/-	Rs.50/- or Rs.100/- (depends on Bank)	Rs.100/-
Max Amount per Transaction	Rs.20000/-	Rs.10000/-	Rs.10000/-
Max Amount per day	Rs.50000/-	Rs.50000/-	Fixed by Issuing Bank

Q. 10. Do banks levy any service charge for use of other bank ATMs?

Ans.10. No charges are payable for using other banks' ATM for cash withdrawal and balance enquiry, as RBI has made it free under its "Free ATM access policy" since April 01, 2009. But banks can restrict such free transactions to Savings Bank Account holders only subject to a maximum of five transactions per month. For transactions beyond five number of transaction, banks charge maximum of Rs 20/- per transaction.



For other (Current/ Overdraft) account holders banks charge all ATM Cash withdrawals subject to a maximum of **Rs 20/- per transaction.**

Q. 11. What should be done in case during the cash withdrawal process, cash is not disbursed but the account gets debited for the amount?

Ans.11. TMB Customers on TMB ATM / Other Bank ATM

Customers may wait for the automatic reversal (credit) to their account till the End-of-Day and check the balance the next day. If the reversal is not effected then customer may lodge a complaint with their parent branch in the prescribed format available in TMB branches.

Other Bank Customers on TMB ATM

The customer may lodge a complaint with their Banker as per the procedure given by their banker.

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

Ans.12. As per the RBI instructions, banks may re-credit such wrongly debited amounts within a maximum period of 12 working days from the date of receipt of such complaint in writing.

Q.13. Are the customers eligible for compensation for delays beyond 12 working days?

Ans.13. Yes. Effective from July 17, 2009, banks shall have to pay customers Rs 100/- per day for delays beyond 12 working days from the date of receipt of complaint in writing. This shall have to be credited to the account of the customer without any claim being made by the customer.

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

Ans. 14. For all such complaints customer may lodge a complaint with the local Banking Ombudsman if the bank does not respond.

***** End of FAQ *****