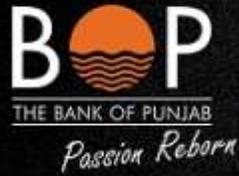


Understanding your BOP MasterCard Debit Card



THE CARD
THAT WILL
GO FOR LIFE



**BOP MASTERCARD
DEBIT CARD**

The Card that will go for life

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THE CARD
THAT WILL
GO FOR LIFE



**BOP MASTERCARD
DEBIT CARD**

Welcome to BOP Debit Card

With the luxury and privilege designed especially to match your taste, the Bank of Punjab MasterCard Debit Card welcomes you to an exclusive personal experience that transcends banking.

Your Card offers acceptance at over 15,000 ATM and 50,000+ merchants in Pakistan, and global access to millions of merchants and over 1 million ATMs.

You can now enjoy exciting discounts and privileges at our partnered stores and restaurants on every visit, and transform to an unmatched rewarding experience whether you are dining, shopping, or travelling.

The Bank of Punjab Debit Card encompasses world class security features – based on EMV Chip standards. Experience this added value of international standard security by entering 4 digits PIN every time at Point of Sale while shopping.

Our BOP Contact Center awaits your call to offer its services and assistance – personalized for you at 111-267-200 anytime.

BOP Debit Card Family

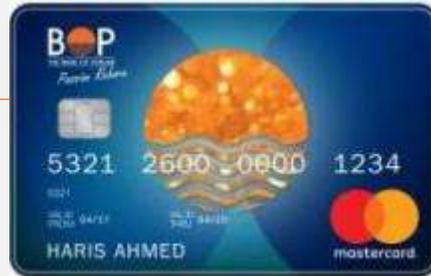
BOP Classic Debit Card

ATM Withdrawal Limit – PKR 25,000 / day
POS Purchase Limit – PKR 100,000 / day



BOP Gold Debit Card

ATM Withdrawal Limit – PKR 50,000 / day
POS Purchase Limit – PKR 200,000 / day



BOP Platinum Debit Card

ATM Withdrawal Limit – PKR 100,000 / day
POS Purchase Limit – PKR 500,000 / day



Now choose your BOP Debit Card according to your needs – be it personal finance, or business preference

Know your Card

EMV Chip

Your new BOP MasterCard Debit Card comes with embedded EMV microchip that makes your card highly secured and extremely difficult to counterfeit or copy.

Valid Date

The 'VALID THRU' date shows the valid period you can use your card for.

Your Name

You are the only person authorized to use this card. Please ensure your name is accurately printed.

IMPORTANT

For protection and security of your BOP Debit Card please sign on the back of the card with a ball point pen once.



Card Number

This is your BOP Debit Card number. Please include it on all your correspondence.

MasterCard Sign

Your card is accepted at any establishment through the world that displays this sign.

Know your Card

Signature Panel

You are required to sign on this panel to make your card secure against misuse by another person

Contact Centre

Call BOP Contact Centre at 111-267-200 for any queries or service regarding your card

Chip & PIN Facility

While shopping with your card – you will be required to enter your 4 digit ATM PIN on the POS Terminal at the outlet



Magnetic Strip

The Mag Strip contains information pertaining to your card

CVV Code

Card Verification Value is the 3 digit code that is required while performing internet based, and Card-less transactions to verify your credentials

Global Card Security Standards

BOP MasterCard Debit Card

Your complete payment solution!

EXPERIENCE THE GLOBAL SECURITY STANDARDS OF EMV WITH BOP



MAXIMUM SECURITY | MINIMUM HASSLE | HAPPY SHOPPING

BOP EMV Chip Debit Cards provide maximum fraud protection, based on the new smart chip technology standard.

So insert your card, enter the PIN and enjoy hassle free shopping at any terminal!

IMPORTANT

For protection and security of your BOP Debit Card, please sign on the back of the card with a ball point pen once. By activating your card, you confirm your acceptance of the Terms & Conditions.

Please call our contact center immediately if:

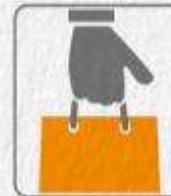
- You receive this card carrier letter without your card.
- The information printed on your card is incorrect/incomplete.
- Your card is lost or stolen.

Simply follow the below steps to enjoy the absolute alternate to cash

Step 1 Look



Step 2 Buy



Step 3 Swipe



Step 4 Sign



For assistance, Please call our contact center at 111 267 200



Keep your Debit MasterCard in sight while transacting at the retailer POS merchants

Activating Your Card

Activate your card before using it for the first time.

For card activation, please call our BOP Contact Centre at **111-267-200** from your Registered Telephone Number.

After activation the Agent will transfer your call to the IVR service which will ask you to enter a four digit PIN of your choice via your phone keypad.

You can change your PIN whenever you want by calling BOP Phone Banking at 111-267-200.

For your security and comfort all Contact Centre services are performed on recorded line.



Call our 24/7 Helpline to activate your Debit Card before your international travels.
Availability with Security!

Your Debit Card Features

Global Acceptance

With the power and prestige of the MasterCard network your Debit Card allows you access to millions of POS merchant outlets and ATMs around the globe.

Online Shopping and E-commerce

Truly digitize your shopping experience! Use your debit Card safely and securely on the internet to purchase items from your favorite online stores across the world. Its rewarding, convenient, and a pampering experience.

Variable Shopping & Withdrawal Limits

Your Debit Card offers you separate limits for cash withdrawal via ATMs, and purchase via POS at merchants or online. Enjoy the freedom of reducing or enhancing your limits simply by calling our 24/7 helpline.



SMS Alerts

Now receive instant transaction alerts whenever your account is debited or credited – be it using your Debit Card or conventional banking channels.

24/7 Access to BOP Contact Centre

Generate your Contact Centre T-PIN once and enjoy the personalized banking service from virtually anywhere using your registered number. Call our Contact Centre at 111-267-200

Secure
Convenient
Instant

Funds Transfer Facility

Transfer Funds – up to Rs. 250,000/day within BOP or to any other 1LINK Member Bank Account in Pakistan any time. The IBFT facility allows you to transfer funds using BOP ATMs, Mobile Banking, or the Contact Centre.

Mobile Payment & Top-ups

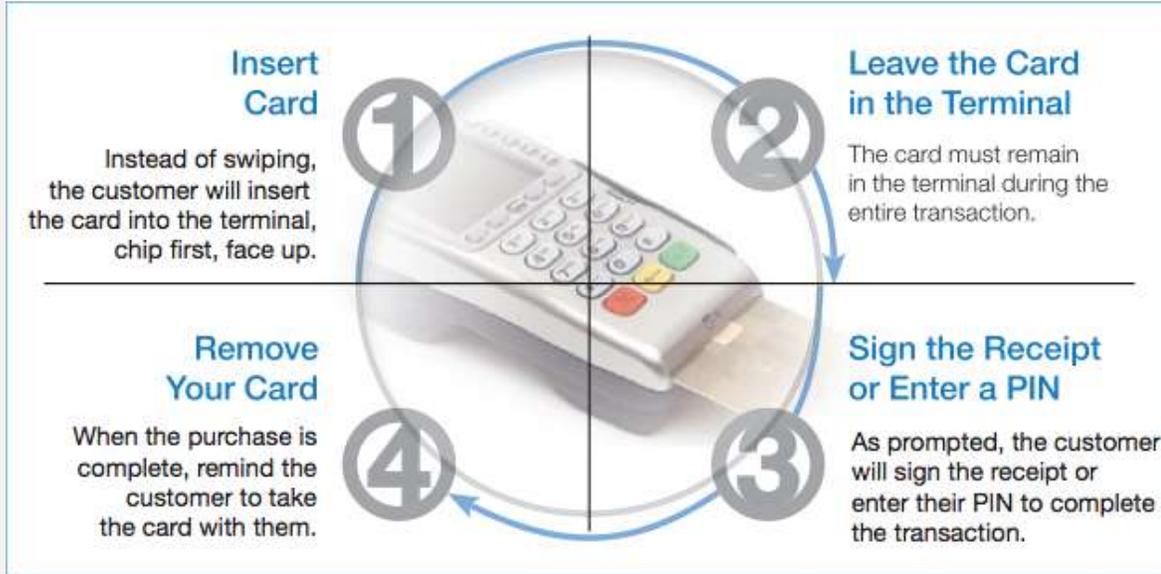
Be it your prepaid or postpaid cellular connection needing instant credit - you can use your Debit Card to do so at your convenience using BOP ATMs, Mobile Banking, or the Contact Centre.

Utility Bill Payments

Use your BOP Debit Card to pay your utility bills in a hassle free way. This can be done from any BOP ATMs, or from the convenience of your home using BOP Mobile Banking service or the Contact Centre. Instant Payment has its virtues!

Stay current with the ever expanding list of bills you can pay.

How to use your BOP Debit Card for Shopping?



Smart CHIP TECHNOLOGY – a more secure way to pay with BOP Debit cards.



EMV Smart Chip Technology

Your Debit Card is now future proofed thanks to the global standards of EMV embedded on your card. Your card contains important data about you – yet is virtually impossible to counterfeit, ensuring trouble free shopping experience for you.

Use your card with confidence. Simple. Secure. Smart.



Worldwide Privilege Airport Lounges

Spoil yourself with your BOP Platinum Debit Card with some rest and recreation at VIP airport lounges across the globe – exclusively available to MasterCard Platinum Card Holders.

These lounges offer the most lavish experience including buffet dining, family rooms, communication access, refreshments, entertainment areas and much more!

For more information log on to:

<https://www.mastercard.us/en-us/consumers/offers-promotions.html>



Dining Delights

Experience a world of privilege and rewards with instant discounts at a bundle of fine dining and fast food outlets. Our alliance partners look forward to welcoming you with exciting offers across Pakistan.

Choose where to dine using our state of the art Google map powered location feature available on the website as well as the Mobile Banking App.

For latest in our discount offerings, visit BOP website at: <http://www.bop.com.pk/view.aspx?id=2167>



Do not write your ATM PIN or Contact Centre T-PIN on your Debit Card

Using Your Card on ATM

To use your BOP Debit Card as an ATM card, you can use any BOP ATM and ATMs of 1Link, M-Net in Pakistan. The card can also be used at any MasterCard ATM for withdrawing cash internationally.

- Insert your BOP Debit MasterCard into the ATM.
- Enter your Personal Identification Number (PIN).
- Select the nature of your account (i.e. current or savings).
- Follow the instructions to select the transaction options of cash withdrawal, Funds Transfer, Bills Payment, Balance Inquiry, Printing mini-statement, or changing PIN.
- Your card will be ejected from the ATM before the cash is supplied.
- Remove the cash from the ATM and take your receipt or mini-statement.



Keep your Debit Card in sight while transacting at the retailer POS merchants.

Do not give your BOP Debit Card to anyone.

Using your card for shopping and purchase

Your card can be used at any retail outlet, including hotels, restaurants, shopping outlets, fuel pumps etc across the globe. Your BOP Debit MasterCard is accepted wherever MasterCard logo is present. If you are not sure, just ask the merchants if they accept MasterCard.

After shopping or making your purchase, simply follow the steps mentioned below by presenting your card to the cashier:

- The cashier will dip or swipe your card at the Point of Sale terminal (also called a POS machine).
- The cashier will ask you to input your PIN. Input your ATM PIN securely.
- Upon approval, the POS machine will present two receipts (i.e. the merchant's receipt and the customer's receipt).
- The cashier may /may not ask you to sign the merchant's receipt and will present you your receipt for record keeping. Please save this receipt for referral in case of any future disputes.
- Please make sure that you have taken the card back from the cashier.

Important Information

About ATMs

For your security, a number of safety measures have been programmed into the ATM; please read the following guidelines carefully:

- If you are unable to enter the correct PIN three times, your card will be deactivated. In order to use your card again, you will have to call our BOP Phone Banking at 111-267-200 where, after proper verification, your card will be reactivated.
- Please note that if you continue to enter PIN (correct or incorrect) without reactivating your card, the ATM will capture your card number with the impression that it is being used for fraudulent activity.
- If your card is reported to be lost or stolen, it will be automatically captured by the ATM upon insertion.
- If you forget to remove your card from the ATM within 10 seconds of it being ejected, it will be captured by the ATM.
- If your card has been captured by a BOP ATM, please use the phone line next to the ATM to inform BOP Contact Centre. During working hours, you can also contact the branch staff if you are using an ATM located in the branch premises.

Telephone Personal Identification Number (T-PIN)

Your T-PIN will be allocated to you when you call our BOP Contact Centre for card activation. The T-PIN gives you round the clock access to your account via Interactive Voice Recording (IVR) service. You can change your T-PIN anytime by calling 111-267 -200.

Lost and stolen cards

In the unfortunate event that your card is lost or stolen, you must inform the BOP Contact Centre immediately by calling 111-267-200 and getting the card blocked. If there is a delay in informing us, your card can be used for unauthorized transactions.

About Debit Card Usage

The Debit Card works on the principle of "Buy Now, Pay Now" i.e. the card will only be charged if you have sufficient funds available in your account and you have not exceeded your daily cash withdrawal or purchase limit.

Your Registered Telephone Number refers to contact numbers (i.e. cell phone numbers/landline numbers) that you have provided to the bank for official correspondence.

Security Tips

- Hide your PIN while entering it on ATM and POS terminals.
- Always wait for 'Welcome' screen to be displayed after completing a transaction.
- Register for SMS alerts facility and ensure bank has your current mobile number so you get alerts for transactions.
- Watch out for suspicious movements of people around the ATM or strangers trying to engage you in conversation.
- In case you see any visible extra devices attached to the ATM – especially on the card entry slot, do not use that ATM, and inform the Bank immediately.
- Inform the bank immediately in case your ATM/debit card is lost or stolen, or if you notice a transaction you didn't do. This can be done using any phone number (registered or even unregistered)
- Check transaction alert SMS and bank statements frequently and reconcile your account activity periodically.
- Do not write your PIN on the card or store it with your card. Instead memorize it.
- Do not take help from strangers in using ATM or hand over your card to anyone else.
- Do not use your card at ATM in presence of strangers.
- Do not disclose your pin to anyone, including bank employees and family members.
- Never let your card go out of your sight.
- BOP or its staff will never ask you for your PIN, or Passwords pertaining to any banking service – on phone, via text message, email or otherwise.
- In case you get a call from BOP please ensure the calling number is of the Bank.

FAQs

1. What are benefits of MasterCard Debit Card?

- Cashless convenience.
- Free access to exclusive Airport Lounges in the Middle East.
- 24/7 access to Contact Centre.
- Global acceptability.
- Access multiple accounts from a single card.
- Round the clock cheque-free banking.
- Discounts at selected Merchants (Outlets)

2. How do I Activate My Debit Card?

To activate your Debit card, just call our 24/7 Contact Centre at 111-267-200 from your registered number. The Phone Banking Officer will activate your card upon successful verification.

3. How do I generate My ATM PIN?

To generate your ATM PIN, just call our Contact Centre at 111-267-200 and follow the instructions or speak to our Phone Banking Officer.

4. What happen if I forget to collect my card from the ATM?

In order to provide added security, our ATMs are programmed to capture the card if the customer forgets to take it back after any transaction. Similarly, if you forget to take the cash within a pre-set time limit i.e. (20 seconds), the machine will take back the cash and your transaction will be reversed. You may also contact the branch (staff) or alternatively use ATM telephone located at the ATM vestibule to speak to a Phone Banking Officer.

5. How do I avoid my Card from being captured by the ATM?

If you fail to enter your correct ATM PIN in 3 consecutive attempts, the machine will deactivate your card for your security. In case your card is captured, please follow the instructions on the ATM screen or for further assistance, please contact BOP Contact Centre at 111-267-200.

6. What if the ATM is out of Service?

In the unlikely event that a particular ATM is out of service, a message to this effect would be indicated on the screen. Various factors could cause this condition, which include telecommunication problems, hardware breakdowns, power shut downs, etc. If you encounter an out of service ATM, please proceed to the next available ATM.

7. What should I do in case my card is lost or stolen?

In case you lose your card or it gets stolen, immediately call our Contact Centre at 111-267-200 and report the card. You are protected against fraudulent transactions made on your card from the time you notify BOP Bank.

8. Who should I contact if I encounter any problems abroad?

MasterCard Global Customer Assistance Service helpline numbers offers instant convenience. Dial the number of the country you are travelling to for general information and reporting issues regarding your debit card.

9. Can I use my Card at ATMs or POS in Pakistan and abroad?

Yes, you can use your card at ATMs displaying the “1 LINK/M-Net /MasterCard” logo, across Pakistan. You can use your card at any POS merchant in the country also. For card usage abroad you have to activate international transactions by calling the Contact Centre.

10. Can I use my card online?

Your card is by default blocked for internet based transactions for your own security. You can however get your card activated by calling BOP Contact Centre any time. You can activate your card for online usage for a specific time span.

11. How long can the card be used?

You can make purchases and withdraw cash using the BOP MasterCard Debit Card until the expiration date shown on the card (which is 3 years from the issuance date).

12. Can I change my Debit Card Limit?

Yes you can change your debit card limit by calling the Contact Centre or visiting your BOP branch. You can enhance the limit or decrease it for a specifically required time span as well.

13. Where can I get the latest information on Discount Deals?

Discount deal information is readily available on BOP website, as well as the Mobile Banking App front page. The website link for the deals is <http://www.bop.com.pk/view.aspx?id=2167>

14. Are EMV Chip based cards safer and more secure than magnetic strip cards?

The Smart Chip technology embedded on the card provides the latest safety net against frauds such as skimming when used on Chip enabled POS and ATM terminals. To date chip based cards cannot be skimmed or duplicated.

15. How can I apply for Debit Card replacement?

You can apply for replacement by visiting your parent branch or logging in a request at our Contact Centre any time.

16. What is the Insurance Claim Process?

The claim logging process is very easy. Simply visit your Relationship Manager at the branch, or call our Contact Centre any time and lodge a complaint for insurance claim. You will be immediately guided by our Phone Banking Officers.

17. What is the fee for Debit Card?

The annual fee for debit card varies with the type of card you use (Classic, Gold, Platinum). The Schedule of Charges of the bank contains all details pertaining to card and other product and service fee. The SOC is revised twice a year.

18. Which card am I eligible to use?

You can request the bank to issue you any of the three types of Debit Card depending on the average monthly balance of your deposit account. If the total value of your relationship maintained with BOP increases you are eligible to apply for a higher category card.

19. Will I be charged for Debit Card replacement?

Yes you will be charged for card replacement in all scenarios except upon the expiry of your debit card (3 years). The card replacement charges are normally lower than the card issuance charges and are given in the SOC available at BOP Website.

20. What is the validity of my Debit Card?

All BOP MasterCard Debit Cards have a three year validity. You will automatically be issued a new card for no extra charges before expiry. The new / replacement card requires separate activation and PIN generation.

21. What are the charges for international card usage?

There are detailed charges given in the SOC available on the BOP website for international POS and ATM usage via your BOP Debit Card.

BOP Debit Card Terms & Conditions

The BOP Debit MasterCard and the Linked account shall be governed by the Terms and Conditions for Accounts and Services. In addition, following specific terms and conditions outlined below are also applicable to BOP Debit MasterCard.

DEFINITIONS

"1-Link/M-Net": Both provide electronic trading platforms via ATMs/POS, bringing together members/ clients within a domain, allowing them instant access to a wide range of financial products and services.

"Account": Means a Rupee current or savings account which a Card Holder opens and maintains with the Bank and through which Card Transactions are carried out. "Accounts" shall mean more than one current and/or savings accounts.

"Account Holder": Means a person(s) who maintain(s) one or more Accounts with the Bank.

"ATM": Means Automated Teller Machine installed and operated by the Bank in Pakistan and/or abroad and/or Automated Teller Machines of banks participating in the Linked Network and/or the Automated Teller Machines of banks or financial institutions in Pakistan and/or abroad where MasterCard is accepted.

"Bank": Means "The Bank of Punjab" having its registered office at BOP Tower, 10-B, Block E-11, Main Boulevard, Gulberg III, Lahore, Pakistan.

"Card"9/30/2016 Means BOP Silver or Gold or Platinum Debit MasterCard issued by the Bank to the Card Holder and bearing the MasterCard logo on the terms and conditions contained herein.

"Card Holder": Means an Account Holder maintaining an Account with the Bank and to whom a Card is issued.

"Card Transaction": Means a cash withdrawal or payment made by a Card Holder using the Card and includes without limitation, fees debited by the Bank or other banks to affect the said transaction.

"Linked Account": Means an account that is being linked upon customer's request to act as an accompanying account for cash purposes only. In order to be linked, this account must be of a different nature than the principal account and should be maintained in the same "The Bank of Punjab" branch.

"Funds Transfer": Means transfer of funds from an account maintained in the Bank to another account maintained at the Bank (i.e. accounts in the same branch and of different nature).

"IVR": Means Interactive Voice Recorder, a system that allows user keypad input for various transactions and instructions and responds accordingly.

"Merchant": Means any person supplying good and/or services and/or other benefits who accepts the Card as means of payment.

"Call Center Department": Means the unit of the Bank that is accessible by way of phone, for various types of transactions and information as extended by the Bank from time to time. This also includes services offered through IVR.

"PIN": Means the confidential Personal Identification Number chosen by the Card Holder from time to time.

"POS Terminals": Means point of sale electronic terminals at Merchant Service/Retails Outlet(s), enabling the Card Holder to use the Card to access funds in the Account or Linkage Accounts held with the Bank to make a purchase.

"MasterCard": Means a brand of debit card operated by the MasterCard International Global Headquarters, 2000 Purchase Street, Purchase, New York, U.S.A.

ELIGIBILITY

1) The following Account Holders shall be eligible for applying and using the Card:

a) Individual Personal Current and/or PLS Savings Account Holders.

b) Joint (i.e. either or survivor only) Personal Current and/or PLS Savings Account Holders.

c) For Joint Accounts which are operated on the signature of any one of the Account Holders, the Bank may at its discretion issue more than one Card against the Joint Account for one or more of the Joint Account Holders on their written request (as applicable).

d) The Joint Account Holders will be jointly and severally liable for all transactions processed by the use of any Card issued and each Joint Account holder to whom a card is issued shall be deemed to be duly authorized by the other Joint Account holder(s) to have such card issued in his/her favor. The terms and conditions herein shall be jointly and severally on all Joint Account Holders/ Card Holders and as the context requires, terms herein denoting the singular shall include the plural and vice-versa.

Debit Card PIN

2) The Card shall only be used by the Card Holder and is not transferable. If the Card Holder authorizes anybody else to use his/her Card, despite this prohibition, then he/she will be exclusively responsible for any and all risks and consequences.

3) The Card, along with Personal Identification Number ('PIN'), shall be issued/ generated to/by the Card Holder at his/her sole risk and responsibility.

4) The PIN shall be a confidential number generated by the Card Holder and may be changed by the Card Holder subsequently at his/her own risk.

5) The Card Holder shall use the PIN for ATM transactions. The Card Holder undertakes not to pass on the Card or disclose the PIN to any other person and shall take every precaution to prevent disclosure of the PIN to any other person/third party.

CARD USAGE

6) The Card Holder undertakes to maintain sufficient funds in his/her account(s) to meet withdrawal(s) affected through the use of his/her Card and he/she undertakes not to overdraw the account any time under any circumstances.

7) The Card Holder accepts that he will be responsible to immediately adjust any Temporary Running Finance (Overdraft) that may be created in his account along, due to the carrying out of any ATM/POS transactions, whether created with or without the prior approval of the Bank. The Card Holder further accepts that in case of non-adjustment of the said overdraft along with the Card Holder within 7 days from the creation of the overdraft, the BANK will have the right to set off any credit balance/proceeds of instruments or other items of the Card Holder available with the Bank.

8) In case of there being insufficient balance in the Linked Account(s) or the Linked Accounts(s) is(are) marked on hold for carrying out any Debit Card or ATM transactions, the same shall be denied to the Card Holder. In the event that there are also insufficient funds for debit of outstanding charges owed to the Bank by the Card Holder in respect of the Card Transactions, all services available on the Card will remain suspended until such time that the Card Holder clears all related charges and gives a request in writing for reactivation of the same.

9) The Card Holder further undertakes to accept full responsibility for all transactions made by the use of the Card either by him/her or any other person whether or not made with his/her knowledge or authority and the Card Holder agrees to accept the Bank's record of transaction(s) as binding for all purposes.

10) The Card Holder also undertakes to pay all taxes, cesses, levies and/or duties livable on ATM transactions by any Government (Federal/Provincial/Local) from time to time.

11) The Card Holder further undertakes to pay all bank charges in respect of annual subscription, renewal/replacement fee of the Card and/or service charge etc. which may vary from time to time. The Bank will be entitled to recover all such charges/fees etc. at prevalent or renewed rates from the account of Card Holder at any time and at its discretion and no request or claim for refund would be entertained by the Bank.

12) The Card Holder hereby irrevocably authorizes the Bank to debit (without any prior notice to the Card Holder), the account(s) of the Card Holder with the Bank, for the amount of any withdrawal, transfer and/or transaction involving the use of the Card at the ATM of the Bank or/and M-Net/1Link members ATMs, whether or not made by his/her knowledge or by his/her authority.

CARD LOSS / THEFT

13) In the event of loss or theft of the Card, the Card Holder shall immediately notify such loss or theft to Call Center Department of the Bank on such number as provided by the Bank for this purpose. The Bank, without accepting any responsibility or liability for the transaction(s), if already made, will make all endeavors to stop the future transaction(s) on the lost or stolen Card. It is however, clear that the Bank shall, in no case, be liable for any transaction made before the loss, theft etc is registered with the Bank and the account(s) of the Card Holder will be debited accordingly.

14) If the Card Holder loses his Card overseas, he may either follow the above procedure or report the loss through MasterCard Global Customer Assistance Service help-lines in the relevant country. In case the Card Holder uses the assistance service abroad then the charges for the same shall be borne by the Card Holder.

15) For joint account(s) which are operated on the signature(s) of any one or more of the Account Holders, all the joint Account Holders will be, jointly and severally, liable for all transactions processed by the use of the Card and the terms and conditions herein shall be jointly and severally binding on all the Account Holders and, as the context requires, termed herein, denoting the singular, shall include the plural and vice versa.

16) The Bank shall not be responsible for any and all consequences, if the transactions involving the use of the Card are not honored or operative for any reason, whatsoever, or if there is any malfunctioning and/or failure of the ATM.

GENERAL TERMS

17) The Card issued to the Card Holder shall remain, at all times, the property of the Bank and shall be surrendered to the Bank on demand. The Bank, at its sole discretion, reserves the right, at all times, to terminate the arrangement, cancel or withdraw the Card or refuse to reissue, renew or replace the Card without assigning any reason or giving prior notice to the Card Holder.

18) The Bank shall, in no case, be liable to the Card Holder, for non-availability of ATM services, for any reason, whatsoever, including but not limited to any mechanical fault, communication lines failure or power breakdown etc.

19) The Card Holder's use of the Card shall, at all times, be subject to all the terms and conditions currently in force for the time being, irrespective of the Card Holder's actual receipt of the Bank's notices or knowledge thereof.

20) The Bank shall not be responsible for any act of theft, robbery, loss etc of any sum whatsoever committed within or outside the Bank Premises after the sum is withdrawn from ATM by the Card Holder or any person holding Card with or without knowledge of the Card Holder.

21) The Bank is authorized to block Card Transactions or any other service linked with it at any time, without prior Notice to the Card Holder(s) and without providing reasons.

22) The Card Holder(s) cannot cancel a transaction after it has been completed. The Bank will normally debit the amount of any Card Transaction to the account as soon as the Bank receives notifications from the Merchant in connection therewith. The Bank will not be liable for any loss resulting from any delay therein. The Card Holder agrees to reimburse to the Bank for any amounts that are due from the Card Holder for transactions authorized by him/her even after closing of linkage account.

23) If a retailer or supplier makes a refund for a Card Transaction, the Bank will be refunded when it receives the retailer or supplier's proper instructions. The Bank will not be responsible for any delays in receiving such instructions and refunds.

24) The Card Holder will be liable for all losses or cost incurred by the Bank as a result of any breach by the Card Holder of the Terms and Conditions contained herein and shall reimburse to the Bank all such costs on the Bank's first demand.

25) The Bank is not liable in any way for the quality, quantity, sufficiency and acceptability of the goods and/or services purchased by the use of the Card or for any surcharge charged by a Merchant or any other breach or non-performance of any Card Transaction by a Merchant.

26) While Card Holder will be allowed to withdraw cash from ATMs in foreign countries displaying the MasterCard logo and also utilize the Card for payments to Merchants. The Bank may at its discretion disallow this facility if circumstances arise which in its opinion prohibit it from doing so.

27) In the event that the Card Holder's account is debited and cash is not disbursed or disbursed short when the Card is used at another bank's ATMs, the Card Holder will submit a claim for the respective transaction/amount with the Bank. The Bank will only reverse the entry for the claimed amount after verifying such claim with the respective Bank whose ATM was used. The Card Holder can claim for transactions that are up to 6 months old.

28) It would be mandatory for the Card Holder to sign on the back of his/her card.

29) It would be mandatory for the Card Holder to sign the Merchant receipt presented to him/her for the authorization of POS transaction. The signature should be the same signature as on the back of his/her card Funds Transfer

30) The Card Holder's account will be debited by the Bank on receipt of a Funds Transfer request made vide the ATM.

31) The Card Holder shall ensure that the particulars of the Funds Transfer request are complete and correct so as to enable a successful transfer of funds from its account into the beneficiary's account.

32) Any Funds Transfer request submitted by the Card Holder shall be irrevocable and deemed correct and binding on the Card Holder and payment shall be made to the beneficiary's account based on the account number given by the Card Holder.

33) While making a Funds Transfer on ATM if the funds were not transferred to the destined account as per the transfer request, then the Card Holder will submit a claim for the respective amount with the Bank. The Bank will only reverse the entry for the claimed amount after verifying such claim with the Bank's respective records. The Card Holder can claim for transfer requests that are up to 6 months old.

34) While making a Funds Transfer on ATM the responsibility for entering the correct account number will be of the customer. Bank shall not be responsible for the entering of incorrect account number on the part of the Card Holder, but in the event of the Card Holder requesting a reversal and admitting to entering the incorrect account number the Bank may at its discretion and as per its policies and procedures reverse the transfer. However, notwithstanding the above, it is clarified that the Bank shall only make the reversal if it is first able to recover the amount from the beneficiary and the receiving bank.

35) Receiving banks may credit received funds to the beneficiary's account at different times and the Bank shall not be responsible as to when the transferred funds will actually be credited to the Beneficiary.

36) The Bank shall not be responsible in any circumstances if any receiving bank fails for any reason to pay the beneficiary.

37) The Bank including any of its branches shall not be responsible or liable for any of the BANK's liability or obligation hereunder of the Bank's failure to meet the Cardholder's withdrawal/debit demands arising from any cause whatsoever whether or not beyond the control of the Bank

38) Illiterate and Literate Blind/Deaf and/or Dumb will need to sign an Indemnity Form on a Stamp Paper provided by their respective branches.

39) The Bank reserves the right to vary any of these Terms and Conditions. The Card Holder will be notified of the changes. Use of the Card after the date upon which any changes to these Terms and Conditions are to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by the Card Holder of such change provided that the Card Holder shall have been notified thereof before such use. Notification of change by such means as the Bank may consider appropriate (including but not limited to displaying the change in the branch offices, or publishing it on the Bank's website or displaying it on the ATM screen or enclosing it with the bank statements) will constitute effective notice to the Card Holder for the purposes of this clause.

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The Bank of Punjab established in 1989, pursuant to The Bank of Punjab Act 1989 is a scheduled Commercial Bank in Pakistan, with its Registered Office at BOP Tower, 10-B, Block E-II, Main Boulevard Gulberg III Lahore.

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State Bank of Pakistan Helpline for Banking Consumers is 111-727-273 which is operational as per working hours of SBP on all working days.

Grievance Commissioner Cell for overseas Pakistanis: www.ombudsman.gov.pk

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