



THE A.P.MAHESH CO-OPERATIVE URBAN BANK LTD.
(MULTI-STATE SCHEDULED BANK)

Head Office: 5-3-989, Sherza Estate, N.S.Road, Osmangunj, Hyderabad – 500 095 (A.P)
Website: WWW.apmaheshbank.com E-mail: Info@apmaheshbank.com

Frequently Asked Questions on ATM

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

Automated Teller Machine is a computerised machine. It provides the facility to the customers of bank the facility for accessing their accounts for dispensing cash & to carry out other financial transactions without the need of actually visiting a bank branch.

2. Which type of cards can be used at ATMs?

The ATM cards / Debit Cards / Credit cards and prepaid cards (that permit Cash withdrawal) can be used at ATM.

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

In addition to cash dispensing, ATM may have the following services:

- Balance Enquiry
- Mini Statement

4. What is a Personal Identification Number (PIN)?

PIN is a 4 digit numeric password for use at the ATM. The PIN is separately mailed / handed over to the customer by the bank while issuing the card. This PIN may be reset to a new PIN by the customer on the first use.

The PIN number should be memorized. It should not be written on the card / card holder etc, as it may result in misuse of the ATM Card, if it is lost / stolen.

5. How can one transact at an ATM?

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

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

Yes. The customer can withdraw cash up to a maximum of Rs. 20,000/- per day, subject to a limit of Rs. 10,000/- per transaction.



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

Yes. These Cards can be used at any NFS Member Banks' ATM across the country. (List is displayed)

8. What should be done in case PIN is forgotten?

The customer has to contact the card issuing branch for new PIN

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

The customer shall contact the card issuing branch immediately to enable the bank to block such cards.

10. About Customer Complaints on ATM transactions

The customer should lodge complaints with regard to the ATM transactions at the branches where they maintain account.

Telephone Numbers for lodging complaints: 23437107 between 9.00 a.m and 8.00 p.m

The complaints are covered under Banking Ombudsman Scheme.

The time limit for resolution of customer complaints by the issuing banks is 7 working days from the date of receipt of customer complaint.

Accordingly, failure to recredit the customer's account within 7 working days of receipt of the complaint shall entail payment of compensation to the customer @ Rs. 100/- per day by the issuing bank.

All transactions on our Bank's ATMs are free for our customers