

LOOK OUT!

KEEP SAFE



HOW TO COMPLAIN

In case of a problem:

Register the complaint with your bank/ credit card company/ UPI service provider immediately

For digital frauds:

Call the helpline number 1930
Write to cybercrime.gov.in

For UPI related complaints:

Log your complaint at
<https://www.npci.org.in/what-we-do/upi/dispute-redressal-mechanism>

Escalate your complaint at

Integrated Ombudsman
<https://cms.rbi.org.in/cms/indexpage.html#eng>
(If the complaint is not addressed by your bank / service provider, you may escalate your complaint to the Ombudsman)



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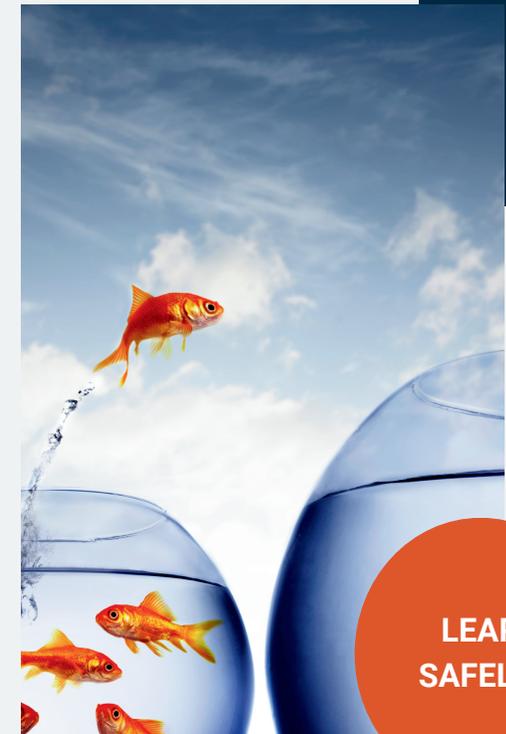


Find us on CAG Chennai



ONLINE TRANSACTIONS

GO DIGITAL...



LEAP SAFELY!

...BUT KNOW YOUR RISKS

! ALWAYS

Subscribe to mobile notifications and register your personal phone number with your bank.
Keep your bank's **customer care numbers** to hand.
Complain **immediately** on noting an unauthorised transaction
Keep your phone or computer **software** updated.
Remember to **log off** from your online banking portal/ website after completing an online transaction.
Double-check the address and look for the "**lock**" indicator in the browser's status bar.

! REGULARLY

Change your **password** to keep it secure
Log in and **check your bank account** activity

! AVOID

Using **shared/public computers** and/or public wi-fi networks for digital transactions
Storing bank account details in e-wallets

PHISHING

WATCH OUT FOR THE SHARKS!

When you operate your bank account on the internet, remember that your personal information (such as your password) needs to be kept secure at all times. There are organised criminals that have sophisticated schemes to make you divulge your information, and then use this to steal your money.

You might get threatening or luring emails / phone calls, for example,

YOUR ACCOUNT HAS BEEN BLOCKED

YOU HAVE WON 5000 Rs

Don't fall for it. Clicking on these links, replying to these emails or engaging with these phone calls will compromise your online safety.

! NEVER SHARE

Your password
Your identification numbers like Aadhar, PAN, drivers licence, ration card, passport, voters card, etc
ATM PIN
Transaction OTPs
Card expiry date or CVV

! NEVER SCAN

Unknown QR codes for receiving money



BANKS' LIABILITY

IN CASE OF UNAUTHORISED TRANSACTIONS

If you lost money due to negligence by the bank or a third party breach and if you inform the bank within 3 days, **YOU HAVE ZERO LIABILITY.**

If your loss is due to your own negligence, you are **FULLY LIABLE**, until you report the unauthorised transaction to the bank. **Any loss occurring after the reporting shall be borne by the bank.**

In case of a delay in reporting fraudulent transactions (from 4-7 days), the liability of the customer shall be limited to the transaction value or the amount mentioned in table below, whichever is lower.

<ul style="list-style-type: none"> BASIC SAVINGS BANK DIRECT ACCOUNTS 	RS. 5000
<ul style="list-style-type: none"> ALL OTHER SB ACCOUNTS PRE-PAID PAYMENT INSTRUMENTS AND GIFT CARDS CURRENT/ CASH CREDIT/ OVERDRAFT ACCOUNTS OF MSMES CURRENT ACCOUNTS/ CASH CREDIT/ OVERDRAFT ACCOUNTS OF INDIVIDUALS WITH ANNUAL AVERAGE BALANCE (DURING 365 DAYS PRECEDING THE INCIDENCE OF FRAUD)/ LIMIT UP TO RS.25 LAKH CREDIT CARDS WITH LIMIT UP TO RS.5 LAKHS 	RS. 10,000
<ul style="list-style-type: none"> ALL OTHER CURRENT/ CASH CREDIT/ OVERDRAFT ACCOUNTS CREDIT CARDS WITH LIMIT ABOVE RS.5 LAKH 	RS. 25,000

TIMING IS KEY. NEVER IGNORE SMS ALERTS OR EMAILS FROM YOUR BANK.

FAILED TRANSACTION?

GETTING YOUR MONEY BACK

A failed transaction is a transaction which did not fully complete due to factors such as disruption of communication links, . time-out of sessions, non-credit to beneficiary etc. Where financial compensation is involved, the RBI mandates that the bank must do so without waiting for a complaint or claim from the customer within the timeframes below:



- CARD TO CARD TRANSFER
- IMPS
- UPI - INVOLVING TRANSFER OF FUNDS
- AADHAR PAYMENT BRIDGE SYSTEM
- NATIONAL AUTOMATIC CLEARING HOUSE
- PRE-PAID PAYMENT INSTRUMENTS (CARDS/WALLETS)

T + 1 DAY (T IS DATE OF TRANSACTION)

- ATM
- POS
- ECOMMERCE
- UPI INVOLVING PAYMENT TO MERCHANT
- AADHAR ENABLED PAYMENT SYSTEM (AADHAR PAY)

T + 5 DAY (T IS DATE OF TRANSACTION)

THE BANK SHALL PAY RS.100 FOR EVERYDAY OF DELAY BEYOND THE ABOVE TURN AROUND TIME.