

## **Barclays Policy on Enhancing Security of Card Transactions**

### **Preamble**

As part of the saving and current account offering Barclays Bank customers are offered debit cards. For current accounts debit cards are offered only on specific customer request.

We provide the following facilities to our debit card customers:

- Free unlimited cash withdrawal through other Bank ATM
- Free transactions through Point of Sale (POS) machines at any Merchant Establishment
- Free Online Banking

All debit cards are EMV Chip based.

NRO Account customers are provided only domestic ATM cards for withdrawal of cash for domestic expenses.

We do not offer credit cards, prepaid cards, contact less debit cards and co-branded cards.

### **Types of debit cards**

We are offering the following debit card products to our customers:

- 1) Classic Debit Card: This card has a daily transaction limit of INR 50,000. Only domestic transactions are offered.
- 2) Platinum Debit Card: This card has a daily transaction limit of INR 200,000. International transactions are also offered on this card.

### **Modification of Debit Card transactional limits**

- Our customers can request setting up and modification of their debit card transactional limits through the following channels:
  - Written requests submitted by the customer at our branches during branch customer timings.
  - Corporate customers who have signed up on “Debit Card Indemnity” can send in written requests or through their registered email IDs for setting up and modifying of Debit Card transactional limits.
  - By placing the request in the ‘Transaction Mailbox’ screen of the internet banking platform.

## **Channels Currently available to our customers**

### **1) Placing requests through Branches**

- Customers can place requests during branch working hours.
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- These written requests shall be accepted at the branches post ID&V of the customer
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- The Branch shall forward these requests to Customer Service team for execution.

### **2) Placing Requests through Internet Banking**

Internet Banking Platform is being offered as a 24x7 Channel for setting up and modifying debit card limits.

Transaction Mailbox can be accessed only after secure FCDB login by customer through the internet banking ID and password.

Transaction Mailbox shall be checked at frequent intervals by customer service team and actioned in Cards Management System (CMS). Post which SMS/Email alert shall be sent to the customer on registered email ID/mobile number.

### **3) Corporate Customers placing written/email requests**

- In addition to the above two channels, Corporate customers can also send in written requests or place requests through their registered email IDs for setting up and modifying Debit Card transactional limits.
- For availing this facility, corporates are required to sign up the 'Debit Card Indemnity' This Indemnity shall be signed by the authorized signatories and shall be executed on stamp paper of value as legally required. Format of the indemnity is given below
  
- Email requests by Corporate customers shall be sent at [commercial.help@barclays.com](mailto:commercial.help@barclays.com).
- This email ID is monitored by Customer Service Team at regular intervals during working hours. Any requests received shall be actioned by the team during regular working hours.

#### **Request Form for changes in limits**

- Customers can modify their cards daily limits by submitting the application / request form for Online Access and Changes in their Card limits. Application / Request form is available on Barclays Website –
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- <https://www.barclays.in/home/download-forms/>>Enhancing Security of Card Transactions.