

## **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. No debit cards will be issued to customers availing loan, cash credit or overdraft facility. However, it will not preclude the banks from linking the overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana accounts or Kisan Credit Card accounts with a debit card.

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, co-branded cards, non-physical debit cards, form factors and wearables.

### **➤ 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:

1. Written requests submitted by the customer at our branches during branch customer timings.
2. 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.
3. 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.
- These written requests shall be accepted at the branches post ID&V of the customer
- 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. Please write to below mentioned email address for further details.
- 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 – <https://www.barclays.in/home/download-forms/> > Enhancing Security of Card Transactions.

### **➤ Review of Debit card usage**

On a half yearly basis, debit card portfolio will be reviewed for card usage analysis including cards not used for long durations and the inherent risks therein. All debit cards issued for dormant accounts not transacting for more than 24 months will be closed. All international debit cards not used for international transactions in the previous 1 year will be blocked for international usage.

On specific customer requests the blocked status will be removed or a new debit card issued as appropriate.

➤ **Reporting of fraud and blocking of card**

The following channels are available for reporting of any fraudulent activity in the customer account, debit card or loss of card.

1. Placing requests through Branches during branch customer hours
2. Through our 24X7 card hot listing and fraudulent activity reporting phone number
3. Writing an email to our mailbox

As we do not have mobile applications, option to block via SMS and IVR facilities, these channels cannot be provided to our customers. Our internet banking platform does not provide automated blocking of cards.

Cards will be blocked on receipt of the information on priority basis. Issuance of a new card as replacement will be made only on receiving the customer signed request.

➤ **Grievance Redressal and Compensation**

- The Customer service and Grievance redressal mechanism of the Bank shall also cover customer service and grievances related to debit cards.
- Compensation of any losses incurred by customer will as per the Customer protection and compensation policy. The Bank shall be liable to compensate the complainant for the loss of his/her time, expenses, financial loss as well as for the harassment and mental anguish suffered by him/her for the fault of the card-issuer and where the grievance has not been redressed within 30 days to days to an amount limited to Rs. 5000 per complaint.
- For redressal of his/her grievance, the customer must first approach the concerned card-issuer. If the card-issuer does not respond within a period of 30 days after filing of the complaint or rejects the complaint wholly/partly or if the customer is not satisfied with the response/resolution given by the card-issuer, the customer can lodge his/her complaint with the Ombudsman, Reserve Bank through any of the following methods:
  - i. Online at <https://cms.rbi.org.in>.
  - ii. Physical complaint (letter/post) in the form as specified in Annexure 'A' of the Reserve Bank - Integrated Ombudsman Scheme, 2021 to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".

➤ **Other Provisions**

- The statement of account shall be provided to the customer as record of transactions carried out. SMS/Email notifications may also be sent where the customer has opted for these facilities.
- There are no charges levied for issuance of debit card or debit card usage. Markup on foreign currency conversion will be charged.
- Terms and Conditions for issuance and usage of debit cards will be in clear and simple English in a font size of Arial 12. In case specifically requested by the customer these terms and conditions will be explained in Hindi or the regional language of the state where the branch is located. We shall provide translations of the terms and conditions in Hindi and/or the regional language in case requested by the customer within 7 working days.
- In case card-issuers (Barclays), at their discretion, decide to block/deactivate/suspend a debit or credit card, it shall be ensured that a standard operating procedure is followed as approved by their Board. Further, it shall also be ensured that blocking/deactivating/suspending a card or withdrawal of benefits available on any card is immediately intimated to the cardholder along with

- reasons thereof through electronic means (SMS, email, etc.) and other available modes.
- No card-issuer (Barclays) shall dispatch a card to a customer unsolicited. In case of renewal of an existing card, the cardholder shall be provided an option to decline the same if he/she wants to do so before dispatching the renewed card. Further, in case a card is blocked at the request of the cardholder, replacement card in lieu of the blocked card shall be issued with the explicit consent of the cardholder.