

## **Barclays Bank PLC Classic and Platinum Debit Cards in India: Most Important Terms and Conditions**

The “Most Important Terms and Conditions” (MITC) apply to all Debit Cards of Barclays Bank PLC in India (Bank). The MITC are subject to change and are in addition to the customer account terms. Please make sure you have read the Debit Card terms and conditions and the MITC carefully before using the Debit Card. Please also ensure compliance with relevant Reserve Bank of India (RBI) regulations and the provisions of the Foreign Exchange Management Act, 1999.

### **a) Fees and Charges**

#### **i) Joining fees/annual membership fees for primary cardholder and for add-on cardholder/s**

Debit Cards are free of fees to savings and current account holders, and available on request. There is accordingly no joining fee or annual membership fee.

#### **Cash advance fee**

No Cash advance facility is available on a Debit Card.

#### **ii) Service charges levied for transactions**

A foreign currency conversion markup (@ 3.50% currently), is charged on usage at international Automated Teller Machines (ATMs). This is subject to change. There are no other charges for transactions.

### **b) Withdrawal/Daily Usage Limits**

The daily limit currently for a Classic Card is Rs. 50,000 across ATMs, Point of Sale (POS) and online transactions. The daily limit for a Platinum Card is Rs. 200,000 across ATMs, POS and online transactions.

### **c) Billing**

#### **i) Billing, Statements and method of payment**

Any charges on a Debit Card will be debited to the account linked to the card and included in the account statement that will be sent as per the agreed frequency or as required by applicable regulation. If the account does not have a sufficient amount in credit for the charges, the customer is liable to pay the same promptly.

#### **ii) Billing disputes resolution**

Disputes will be resolved as per the grievance redressal policy available on the Bank's website [www.barclays.in](http://www.barclays.in)

**iii) Complete postal address of card-issuer**

Barclays Bank Plc  
801-808 Ceejay House, Shivsagar Estate  
Dr Annie Besant Road, Worli, Mumbai, 400018

**Email-address and dedicated telephone number for customer care services, contact details of Grievance Redressal Official**

The Bank's customer care Email address is [customerservices@barclays.com](mailto:customerservices@barclays.com)

The Bank's Nodal Officer for grievance redressal currently is: Mr. Animesh Pradhan;  
Telephone Number +91 22 6000 7888 (standard calling rates apply)

**d) Default and Circumstances: Insurance Cover for the Bank's liability towards unauthorised card transactions**

The Bank has insurance intended to protect customers in the event a card is lost or stolen. The policy covers the Bank's liability for payment of any amounts related to unauthorised card transactions in such circumstances. Refunds may be based on the applicable facts and circumstances. RBI regulations will apply with regard to the Bank's liability.

**e) Termination/Revocation of Card Membership****i) Procedure for surrender/closure of card by cardholder along with contact details**

A cardholder can surrender a card by submitting a duly signed request at any of the Bank's India branches along with the Debit Card. The cardholder can also call the Bank's Debit Card hotlisting 'phone number +91 22 6000 7888 and request that the Debit Card be hotlisted. The customer can also write an email from an email address registered with the Bank to [customerservices@barclays.com](mailto:customerservices@barclays.com).

**ii) Link provided exclusively for the above on the website**

<https://www.barclays.in/home/contact-us/>

**iii) Procedure for closure of card account if the card has not been used for more than a defined period of time.**

All Debit Cards linked to accounts which have turned dormant for lack of transactions for more than 24 months, will be blocked and closed. All international Debit Cards not used for international transactions in the previous 12 months will be blocked thereafter for international usage and will be considered for reactivation after the Bank receives a request.

**f) Loss/Theft/Misuse of Card****i) Procedure to be followed in case of loss/theft/ misuse of card - mode of intimation to card-issuer**

The cardholder can report a loss/theft/misuse of a card by submitting a duly signed request at any of the India branches. The cardholder can also call the Bank's Debit

Card hotlisting 'phone number +91 22 6000 7888 and request that the Debit Card be hotlisted. The customer can also write an email from an email address registered with the Bank to customerservices@barclays.com. The cardholder is also advised to report the loss of card/theft / misuse to law enforcement authorities.

**ii) Prominently visible Bank web-site link, phone banking contact, e-mail address for reporting unauthorised transactions and initiating blocking of card**

**Blocking your Debit Card or reporting unauthorized transactions**

Please call at +91 22 6000 7888 (standard calling rates apply) for hot listing/blocking your Debit Card immediately to protect it from further such transactions.

**Report unauthorized transactions**

You can report any unauthorized transactions in your account through the following channels:

- 1) At our India branches during Branch customer hours -  
Our Branch addresses and customer hours are available at <https://www.barclays.in/home/contact-us/>
- 2) Through email at reporttransaction@barclays.com.
- 3) You can call +91 22 6000 7888 for reporting fraudulent activity on your account.  
This number is available to you 24X7 (standard calling rates apply).  
Please note that no other product or service related information will be available on this number.

Please use the below link for further details

<https://www.barclays.in/home/block-your-card-or-report-an-unauthorized-transaction/>

**iii) Liability of cardholder in case of (i) above in terms of RBI circular ref. DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 6, 2017 on 'Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' (as may be amended/updated from time to time, which shall prevail over any specific details provided below that may not have been updated, as may be applicable).**

The Customer is liable for any unauthorised card transactions that occur as a result of a card being lost or stolen or being used without authorisation until the Bank has received notification from the customer of the loss or theft or fraudulent or other misuse of the card.

- 1.1 The Bank has insurance intended to protect Customers in the event a card is lost or stolen. This means that the Bank may refund out of insurance proceeds, amounts related to unauthorised card transactions. Refunds may be based on the applicable facts and circumstances. RBI regulations will apply as regards the Bank's liability including with regard to matters such as:

- 1.1.1 the card transactions were not as a result of the customer or a User acting fraudulently, with gross negligence or in breach of the India Customer Terms.
- 1.1.2 the card transactions were authorized using a PIN, password or security code.
- 1.1.3 the customer has complied with any card user guides.
- 1.1.4 The Bank receives notification from the customer immediately upon the customer becoming aware or within such timelines as prescribed by RBI, that unauthorised card transactions may have occurred.

A customer shall be liable for the loss occurring due to unauthorised transactions in the following cases:

- i. In cases where the loss is due to negligence by a customer, such as where the customer has shared the payment credentials, the customer will bear the entire loss until the time the customer reports the unauthorised transaction to the Bank. Any loss occurring after the reporting of the unauthorized transaction to the Bank shall be borne by the Bank.
- ii. In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when the customer notifies the Bank between of four to seven working days of receiving the communication from the Bank of such a transaction, the per transaction liability of the customer shall be limited to the transaction value or the amount as given below, whichever is lower.

Situations / Events defined by the regulator for unauthorized transactions	Customer Liability (Maximum)	Bank Liability
BSBD Accounts	INR 5000	Residual Transaction Value > INR 5000
All other SB accounts, Current Accounts, Current Accounts/ Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh	Transaction Value or INR 10,000.00 (whichever is lower)	Residual Transaction Value > INR 10,000
All other Current with limit above Rs.5 lakh	Transaction Value or INR 25,000.00 (whichever is lower)	Residual Transaction Value > INR 25,000

The number of working days mentioned above shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

- iii. The Bank's Liability for unauthorized transactions on Electronic Banking Channels reported beyond 7 working days from the transaction date will be nil.

- iv. For all disputed cases the Bank would need the customer to provide the supporting documents namely, dispute form, copy of the First Information Report (FIR), and others as relevant, within the stipulated time frame. In the event the customer is unable to provide the documents or when there is a delay on part of the customer in submitting the documents within the stipulated timeframe, after follow up by the Bank, the Bank will be unable to conclude the investigation and the liability of the unauthorized transaction(s) in such cases will remain with the customer.
- v. On being notified by the customer, the Bank will credit the amount involved in the unauthorized electronic transaction to the customer's account within 10 working days from the date of such notification by the customer (without waiting for settlement of the insurance claim, if any). The credit will be value-dated to be as of the date of the unauthorized transaction. The credit will be provided as a shadow credit, which means that the customer will not be able to use the funds credited by way of temporary/shadow credit until such time as the dispute is resolved in favour of the customer.
- vi. A complaint will be dealt with such that, subject to any exceptions from circumstances beyond the reasonable control of the Bank, it is resolved, and the liability of the customer, if any, is established, within a period not exceeding 90 days from the date of receipt of the complaint, and the customer is compensated as prescribed by RBI regulations. Where the Bank is unable to resolve the complaint, or determine customer liability, if any, within 90 days, the compensation as prescribed by RBI regulations will be paid to the customer. If the customer is to be compensated, the customer will not suffer loss of interest by reason of the period of time taken to resolve the complaint.
- vii. On receipt of report of an unauthorised transaction from the customer, to prevent any further fraudulent transactions, the Bank may impose a freeze or block any further transactions in the account or card until further investigation.

For more details please refer to our Compensation and Customer protection policy at:

<https://www.barclays.in/content/dam/barclays-in/documents/code-of-banks/key-policies/Compensation-and-Customer-Protection.pdf>

## **g) Grievance Redressal and Compensation Framework**

### **i) Grievance redressal, timeline and escalation process**

- 1.1 If you have a dispute or difference with us, you should use our internal dispute resolution procedures first. As part of our internal dispute resolution procedure, you should contact your Relationship Manager or the branch or you may contact our phone banking officers or you may send us an email on the email address available at [www.Barclays.in](http://www.Barclays.in)
- 1.2 If you are not satisfied with the resolution offered by the channels mentioned in 2.1 above, you may write to our Nodal Officer at [grievanceredressal@barclays.com](mailto:grievanceredressal@barclays.com) (our Nodal officer is the Bank's officer in

charge of complaints and grievances).

- 1.3 If you are not satisfied with the resolution offered by our internal disputes resolution process as stated above, you may approach the Banking Ombudsman at Reserve Bank of India, in accordance with the Integrated Ombudsman Scheme, 2021.

[For details refer to our Grievance Redressal Mechanism at: https://www.barclays.in/home/grievance-redressal-mechanism/](https://www.barclays.in/home/grievance-redressal-mechanism/)

**ii) Compensation framework for unsuccessful/failed transactions, and delay in redressal of grievance.**

Any amount debited from the customer's account but not dispensed by the ATM will be credited to the customer account within 5 days of the Bank having received communication from the customer or within such time as may be prescribed by RBI. Subject to applicable RBI regulations, compensation of Indian Rupees 100/- (One hundred only) per day shall be paid to the customer for any delay in credit beyond 5 working days or as may be otherwise required by RBI.

The Framework for auto reversal of failed transactions and compensation as on date is given below:

- (i) In case the transaction is a 'credit-push' funds transfer and the beneficiary account is not credited while the debit to originator has been effected, then credit will be effected within the time period prescribed by RBI failing which the penalty as prescribed will be paid to the beneficiary. If there is delay in initiation of a transaction at the originator bank's end beyond the Turn-Around-Time, then penalty will be paid to the originator.
- (ii) A '*failed transaction*' is a transaction which has not been fully completed due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.
- (iii) Reversal will be effected at the issuer / originator end on the same day when the funds are received from the beneficiary end.
- (iv) T is the day of transaction and refers to the calendar date.
- (v) R is the day on which the reversal is concluded and the funds are received by the issuer / originator. Reversal should be effected at the issuer / originator end on the same day when the funds are received from the beneficiary end.
- (vi) Domestic transactions i.e., those where both the originator and beneficiary are within India are covered under this framework.

Framework for auto-reversal and compensation			
Sl. No	Description of the incident	Timeline for auto-reversal	Compensation payable
<b>1</b>	<b>Automated Teller Machines (ATMs) including Micro-ATMs</b>		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
<b>2</b>	<b>Card Transaction</b>		
a	<b>Card to Card Transfer</b> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
b	<b>Point of Sale (PoS) (Card Present) including Cash at PoS:</b> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
	<b>Card Not Present (CNP) (e-commerce)</b> Account debited but confirmation not received at merchant's system.		

For details refer to our Compensation and Customer protection policy at: <https://www.barclays.in/content/dam/barclays-in/documents/code-of-banks/key-policies/Compensation-and-Customer-Protection.pdf>

**iii) Contact particulars of card-issuer - 24-hour call centres, email-ids, helpline, other important telephone numbers**

Our Debit Card Hotlisting and unauthorised transactions reporting number is +91 22 6000 7888 (standard calling rates apply) . Important email Ids

For Personal Banking and loans: [customerservices@barclays.com](mailto:customerservices@barclays.com)

For NRI Banking: [nri@barclays.com](mailto:nri@barclays.com)

For Corporate Banking: [commercial.help@barclays.com](mailto:commercial.help@barclays.com)

Our branch Phone numbers are

Mumbai: +91 22 6719 6000

Delhi: +91 11 4657 9000

Nelamangala: +91-80-2772 3768

**h) Type of information relating to cardholder to be disclosed with and without approval of cardholder**

- 1.1 We may put information about you (including personal information) that we obtain or are given by you or your dealings with us on the Barclays Group information systems, which may be held both inside and outside of India. This information will be used by us to provide services to you, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), including so we can develop and improve our services for you and other customers, and protect our interests. It may also be used by us and other companies in the Barclays Group to carry out any required “know your customer” (KYC) or “know your business” (KYB) checks, or to comply with any anti-money laundering obligations, and other regulatory and lawful obligations. We will store, use and process your information in compliance with applicable law and regulation.
- 1.2 Provided you accept and are agreeable, we and other members of the Barclays Group may inform you about products and services (including those of others outside the Barclays Group) which may be of interest to you.
- 1.3 We may give information about you and how you manage your account to:
  - 1.3.1 the Reserve Bank of India or other regulatory and government authorities and agencies and to credit bureaux which may use and disclose information for legal and regulatory purposes, credit assessments and to prevent fraud.
  - 1.3.2 Persons who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
  - 1.3.3 anyone we transfer, or may transfer, our rights and duties to.
  - 1.3.4 we may also give out information about you if we have a duty to do so or if the law requires or allows us to do so.
- 1.4 If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in India and to use your information only for the purpose of providing the service to us.
- 1.5 We may also make or carry out any other searches and enquiries which we think are appropriate.