

USAGE GUIDELINES FOR OBC DEBIT CARDS

Safety Tips for using “Debit Card” at the ATMs

Protecting Your Debit Card

- * Do always protect your card and keep it in a safe place, just like you would keep cash, credit cards and cheques.
- * Do not leave your card lying around the house or on your desk at work. No one should have access to the card but you. Immediately notify your bank if it is lost or stolen.
- * Do not bend or scratch the card.

Safeguarding Your PIN

- * Please change your ATM-Personal Identification Number (PIN) when you use the card for the first time. It is in your interest to change the PIN periodically.
- * Please keep your PIN a secret. Do not write down the PIN anywhere, especially on your card. Kindly memorise your new PIN after changing it.
- * Do not give any information about your PIN over the telephone to any person even if the caller identifies himself from the Bank, and wanting to verify your PIN.
- * Use your body to “shield” the ATM keyboard while entering the PIN to ensure that no one can see you enter your PIN at the ATM.

Using an ATM

- * You may prefer to use the ATM later, if you sense suspicious persons or circumstances, particularly at late night hours.
- * Please make sure the words ‘ELECTRONIC USE ONLY’ written on the left hand side of the card is pointing towards the “Insert Card” slot, before inserting the card.
- * Please enter your 4-digit PIN carefully within 15 seconds of inserting the card. For reason of security, on exceeding three tries your PIN will be unusable for the entire day and will be reset next day.
- * Please select the service you would like to avail. The user-friendly menu will guide you through
- * Please do not visually display or count the money received from the ATM.
- * Do always take your transaction receipts with you to keep your account information confidential and retain the same in case of a failed transaction.

ATM Charges(w.e.f. 01.04.19)

| | | VISA | VISA Gold | RuPay Platinum (Old) | RuPay Classic variants | New RuPay Platinum (Oriental Premium Card) |
|----|---|---|--|---|------------------------|---|
| 1 | ATM/ Debit Card issuance charges | 1st Year free of charge and 110/- + GST from 2nd year Onwards. | Issuance Charges Rs. 100/- AMC charges Rs. 175/- + GST from 2 nd Year Onwards | Discontinued AMC - Rs. 500/- | Free | 1st Year free of charge, 200/- + GST from 2nd year onwards. |
| 2 | Annual Fees for Primary Card | | | | | |
| 3 | Add-on Card | | | | | |
| 4 | Debit Card Replacement Charges | Rs. 200/- | | | | |
| 5 | Duplicate PIN/ Regeneration of PIN through Branch | Rs. 50/- (for request through branch). Nil (if done through Green PIN at ATMs) | | | | |
| 6 | Enhanced withdrawal Limit | Rs. 500 (For a period upto 6 months) & multiples thereof. | | | | |
| 7 | ATM card/ KIT returned by courier due to wrong address | Rs. 50 | | | | |
| 8 | Charges for issuance of Add-on card | Rs. 50 (In addition to charges mentioned in Point 1 & 2) | | | | |
| 9 | Transaction declined due to insufficient Balance | Rs. 10 | | | | |
| 10 | For use of Bank's own ATMs located in Metro and Non-Metro Areas:- | Free for all type of Transactions for all locations. | | | | |
| | ● Cash Withdrawal | | | | | |
| | ● Balance Inquiry | | | | | |
| | ● PIN Change | | | | | |
| | ● Mini Statement | | | | | |
| 11 | For use of other Bank's ATMs located in Metro and Non-Metro Areas | Metro Areas | | Non-Metro Areas | | |
| | | Free up to Maximum 3 Transactions/ Month | | Free up to Maximum 5 Transactions/ Month | | |
| | ● Cash Withdrawal | Rs. 20/- Per Transaction | | 20/- Per Transaction | | |
| | ● Balance Inquiry | Rs. 9/- Per Transaction | | Rs. 9/- Per Transaction | | |
| | ● PIN Change | Rs. 9/- Per Transaction | | Rs. 9/- Per Transaction | | |
| | ● Mini Statement | Rs. 9/- Per Transaction | | Rs. 9/- Per Transaction | | |
| 12 | Balance Enquiry at ATMs - International | Rs. 25/- plus GST | | | | |
| 13 | ATM cash withdrawal transactions – International | All Countries (Rs. 50/- min + 3% of Txn. amt.) + GST | | | | |
| 14 | Point of Sale (PoS)/ e-Commerce Txns - International | 3% of transaction amount plus GST | | | | |
| | <i>Other existing:</i> | | OBC ATMs | VISA | NFS | |
| 15 | Declined Transactions | | NIL | 10/- | NIL | |
| 16 | Currency Conversion Charges for all international transactions | | N.A | 1% | N.A. | |

| | | | | |
|----|---|-----|---------------------------------------|------------|
| 17 | Transactions at Petrol Pumps and Railway Reservation Counters as per Shared Network Regulations | N.A | Service Charges @ 2.5% of transaction | N.A. |
| 18 | Charge Slip Retrieval charges | NIL | As per VISA | As per NFS |

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|-------------|--|
| Note | <ul style="list-style-type: none"> In addition to the above, GST as per applicable rates will be collected on actual. However cash withdrawal charges in India stated above are inclusive of service tax. |
| | <ul style="list-style-type: none"> Annual charges are not applicable to cards issued in premium schemes. |
| | <ul style="list-style-type: none"> Bank reserve the rights to revise the charges from time to time. For more details, you may contact your branch or, our Customer care at toll free no. 1800-180-1235,1800-102-1235 or landline 0120-2580001. |
| | <ul style="list-style-type: none"> Annual Charges on cards are applied generally during month of May every year. |
| | <ul style="list-style-type: none"> Bank from time to time based on its policies, shared network regulations and/or the foreign exchange conversion rates, may review the fees/ charges structure. Please refer Bank's website https://obcindia.co.in for latest updates on applicable charges. |

USAGE GUIDELINES FOR OBC DEBIT CARDS

Your Debit Card is simple to use. It also serves as an ATM Card, thus, saving you the need of carrying an extra ATM Card. It works just like any other Debit Card at the merchant establishments. The transaction amount on your purchase/ cash withdrawal from ATMs will be authorised subject to availability of requisite funds in your account and the transaction amount is directly debited to your Bank account linked to the Debit Card on real time basis.

CARE TO BE EXERCISED: Your Debit card is ready to use from the moment you receive it. However following points may please be noted;

- * Upon receipt of the Debit Card, you must sign across signature panel at the back of your card, to prevent misuse of the card.
- * Please use your card regularly.
- * Once you receive your Card from the Bank, we recommend you to immediately go to OBC ATM and generate new ATM pin/Green Pin and recognize the 4 digit pin set by you. In case of issues, please call our 24-hour central help-line at Toll Free No.1800-180-1235,1800-102-1235 & Phone No. 0120-2580001. However in case of renewal of card your existing PIN of card will continue to work and new PIN is not supplied.
- * Your card also carries an EMV chip with a magnetic strip at the back. To protect this strip we request you to:
 - Avoid exposing the card to electro-magnetic area, electronic devices & gadgets
 - Avoid direct exposure of the card to sunlight
 - Avoid bending of the card.

GREEN PIN means Personal Identification Number (PIN) which is a self-service option for Bank's customers wherein they can generate their PIN from OBC ATMs on their own using OTP on their registered Mobile Number, as per procedure given on backside of Booklet. For new cardholders, no PIN is sent to customer in case their mobile number is registered with the Bank and such customers can generate their PIN on their own using 'Green PIN' option on Bank's ATMs. Green PIN generation procedure is given subsequently in file under "Resolution procedure".

ATM TRANSACTIONS: You can use your Debit Card as an ATM card at All OBC ATMs or at above 2.30 lac ATMs in India bearing "VISA/ VISA PLUS/ NFS/ RuPay" logo(s). For using card on ATM at international

locations, please get chip based debit card issued from the Bank before travelling abroad. You need to insert your Debit Card at the specified slot in the ATM. ATMs will prompt you for entering your PIN. Kindly note that Cash withdrawal and Balance enquiry at other Bank ATMs will attract fees as specified by the Bank/ VISA/ RuPay from time to time.

You can withdraw cash upto the daily cash withdrawal limit specified for respective Cards per day. In case you want to increase limit as per your requirement, limit can be raised to ₹ 5,00,000/- per day through your Mobile Banking & Internet Banking respectively, depending upon card bin. You may call our customer care number in this regard in case of any issues. Bank reserves right to give higher limits for premium category of card, in which case the same will be communicated to cardholder. Facilities available at ATMs: All normal ATM functions viz. Fast Cash, Cash withdrawal, Balance Enquiry, PIN change, for Generating Green Pin, Cash Deposit, Mini Statement can be accessed. While withdrawing cash, you can select any account linked to the card. In Fast cash withdrawal, primary account will be selected by default.

In addition to the above value added services Value added services offered, such as Mobile Banking Registration/Deregistration, Cheque status enquiry, Stop Cheque payment, Funds transfer, SMS Alerts/ Change of Mobile Number registration, POS facility activation/ deactivation registration, Aadhar No. Seeding, DTH & Mobile recharge, PMJDY OD Registration, Visually impaired (Cash withdrawal/balance enquiry/PIN change)

Functions available at ATMs in shared network (e.g. "VISA", "VISA PLUS", "NFS/ RUPAY"): Only Cash withdrawal, balance enquiry, PIN Change & Mini Statement will be available at these ATMs. However, as the account selection facility will not be available, you can withdraw only from your primary account.

ATM-FACILITIES: Following facilities pertaining to Card Account/s linked to Card/ Debit Card shall be offered at the discretion of the Bank in ATMs, subject to change from time to time, without prior notice;

A. On OBC ATMs

- Withdrawal of cash by the cardholder from his/her Card Account upto a stipulated limit during a cycle of 24 hour, as may be prescribed by the Bank from time to time.
- Transfer of amount between any two linked Card accounts of self.
- Enquiry about the balance in the linked card accounts.
- PIN change/ PIN Generation (Green PIN)
- Value added services such as Value added services offered, such as Mobile Banking Registration/Deregistration, Cheque status enquiry, Stop Cheque payment, Funds transfer, SMS Alerts/ Change of Mobile Number registration, POS facility activation/ deactivation registration, Aadhar No. Seeding, DTH & Mobile recharge, PMJDY OD Registration, Visually impaired (Cash withdrawal/balance enquiry/PIN change)
- Access to general information about the bank etc. provided in the ATM.
- Card to Card fund transfer (Intra-bank)

- IMPS through ATM's(P2P)

B. ATMs in shared network where Card/ Debit Cards are accepted:

- Withdrawal of cash by the Cardholder from his/her Card Account upto a stipulated limit during a cycle of 24 hours, as may be prescribed by the Bank from time to time.
- Enquiry about the balance in the card account.
- PIN Change
- Mini Statement.
- Inter-Bank Mobile Reg.

The operating hours of the ATMs will be at the sole discretion of the Bank and any change in timings may be effected by the Bank without any prior information.

PURCHASE TRANSACTIONS: Your RuPay Card shall be accepted on Merchant Establishments with “RuPay” logo. Your Debit Card is affiliated to VISA Electron and is welcomed at all VISA Electron Merchant Establishments also. In India, second-factor authentication is mandatory for any card based transaction.

Look for the RUPAY Logo at merchant establishments in India and Merchant location, where you can make purchase up to the daily POS limit specified for respective Debit Cards per day. Bank reserves right to give higher limits for premium category of card, in which case the same will be communicated to cardholder. After making your purchase, just present the Debit Card to the merchant. The merchant must have an electronic swiping (Electronic Data Capture) machine for processing your card for which you shall enter your ATM **PIN**. Please note that your primary account will only be debited.

After processing, a transactional SMS shall be sent by the Bank on your registered Mobile Number. The merchant will provide you with a charge slip of card transaction (for signature in applicable countries where PIN is not mandatory). This charge slip will contain details about the billing amount, your card number and transaction date.

Kindly note that your signature (in applicable countries) must match the signature at the back of the card. The merchant establishment will return the copy of the bill(s) and charge slip along with the card. Kindly check the details on charge slip before leaving. Please retain a copy of the charge slip till such time the amount is reflected in your monthly bank statement. In case of dispute, you can lodge the complaint at our customer care number (1800-180-1235, 1800-102-1235, 0120-2580001) or at our branch.

The card is not to be used at Hotels during check in for “blocking the amount” as done for credit cards, and also at other merchant establishments where advance payment is required even before completion of the purchase transactions or services. The card cannot be used for any mail order/ phone order.

Shopping/ e-Commerce transactions:

- * Your RuPay card can also be used for online shopping on websites wherein **OTP** sent on registered mobile number is mandatory second-factor authentication.
- * Your Debit Card may be used for shopping only with merchants in India, which are authorized by NPCI and duly registered.

Please reach our Card Assistance Centre at obcvbv@obc.co.in for further details or enquiry.

USAGE OF “Debit Card” IN FOREIGN COUNTRIES: You can use your International Debit Card (Chip Card Mandatorily) in other countries to withdraw cash at ATMs accepting RuPay Cards and to make purchases at merchant locations accepting RuPay Cards. For all such transactions done abroad your account will be debited in Indian Rupees regardless of the currency in which you transact.

As per RBI guidelines for securing card-based transactions, customer is required to give option for ‘**Domestic**’ or ‘**International**’ Card at time of Card issuance. Accordingly, Bank seeks from the customer at time of card issuance whether he/ she requires card with “Domestic” or “International” transaction functionality and the card is enabled accordingly for either domestic only or, for international (domestic & foreign) use. Although, customer can change card usage through his/her Internet Banking & Mobile Banking respectively.

In case no mandate is given from customer for the same at time of card issuance, the card is issued by the Bank with ‘*Domestic*’ transaction functionality only, by default.

Further, as per RBI guidelines for securing card-based international transactions, Banks are required to mandatorily issue **Chip-based card** for International Cards.

Accordingly, before proceeding for a foreign trip, please check and ensure the following for your smooth card transactions abroad:-

- If you intend to use your card abroad for transactions, you are requested to provide information of your trip to the Bank in a timely manner before going abroad, so that Bank can assist you with the below, for avoiding any inconvenience to you in card transactions abroad.
- Please ensure that your card is “International usage” enabled Chip-based card before proceeding abroad. If your Card is already Chip-based Card with “International usage” activated, the card is usable abroad.
- In case your card is Chip-based card with ‘*Domestic usage*’ and you wish to travel abroad, you can convert card usage immediately for allowing “international” transactions on your said chip-based card via your internet banking or mobile banking respectively.
- If your card is *not* a *Chip-based* card, please collect the same from your Parent branch timely for getting the same before proceeding abroad.
- Please ensure that your mobile number is updated with Bank for receiving SMS alert. In case of going abroad, please register your *international* number with Bank for receiving all SMS alerts.

You shall utilise the Card overseas, strictly in accordance with the relevant exchange control regulations as issued and amended by the Reserve Bank of India from time to time. The card may be used, within the foreign exchange entitlements as stipulated by RBI from time to time, if you go abroad for bonafide personal expenses, provided the total

exchange drawn during the trip abroad does not exceed the entitlement.

The entitlement of exchange may be ascertained prior to the trip from the authorised dealer branches of the Bank. It is your responsibility to use the debit card overseas within the foreign exchange entitlement and to get the amount drawn endorsed on your passport by an Authorised Dealer upon return to India.

INTIMATION OF LOST/ STOLEN/ MISUSED CARD: Round the Clock Help line facility is available to provide assistance in case your debit card is lost or stolen.

You just need to call our **24-hour central help-line** at
Toll Free No.1800 180 1235,1800-102-1235 Phone No - 0120-2580001,
E-Mail:- customercare@obc.co.in.

OR you may send written communication by fax to your branch or scanned copy through e-mail during working hours. The bank upon adequate verification will hot list/ cancel the card, on the receipt of such intimation. You must file an FIR with the local police and forward a copy of the same to your branch. You will be liable for all charges/ amounts incurred on the card until your card is hot-listed/ cancelled.

Cardholders can also block their cards by sending SMS from his registered mobile no. to 9915622622 in following format:-

Block<space> 14 Digit Account No. <Space> Last 4 Digit of Card No.

PIN (Personal Identification Number): PIN is a secret FOUR digit code number referred to as the Personal Identification Number (PIN) which is assigned by the Bank to the cardholder for ATM/ POS transactions. The Cardholder will be required to enter his/her PIN to avail of the ATM/ POS services using the card. Cardholder shall ensure that the PIN mailed by the Bank is received in a sealed envelope without any tampering.

Resolution procedure for Customer's requests/ complaints

| TYPE OF REQUEST/ COMPLAINT | CARDHOLDER TO DO |
|-------------------------------|--|
| PIN Lost/ Forgotten | <p>OPTION-1: USE 'GREEN PIN' on Bank's ATMs to option to Generate ATM Card PIN as under:-</p> <p>☞ Visit the nearest Oriental bank ATM.</p> |

- ☞ Insert your Oriental bank ATM card in the ATM machine.
- ☞ Select "PIN Management" from the Menu options.
- ☞ Select "Green PIN" (Please note that your Mobile No. should be registered with the Bank for using Green PIN option).
- ☞ Select OTP Generation/OTP Validation
- ☞ Enter New PIN & Re-enter new PIN to confirm

OPTION-2 : Using Retail Net Banking

- ☞ Login to your Internet Banking
- ☞ Go To e-services Tab:- Click on ATM Card Services:- Click on Card PIN Set/Reset to set your new ATM PIN

OPTION-3 : Using Mobile Banking

- ☞ Login to your Mobile Banking
- ☞ Click on Card Services on Dashboard:- Click on Green Pin /Card PIN Reset to set your new ATM PIN

OPTION-4 : Using IVRS Services through Toll Free Number

- ☞ Dial our toll free numbers 1800-180-1235,1800-102-1235 or dial phone 0120-2580001
- ☞ Press 1 for Hindi, 2 for English
- ☞ Press 2 for debit card operations
- ☞ Press 3 for Green Pin/ATM PIN Reset
- ☞ Select option (1) to generate OTP
- ☞ Enter 16 digit Card Number
- ☞ Enter card expiry date in mm/yy format
- ☞ Enter OTP received on Registered Mobile number
- ☞ Enter New PIN and confirm by pressing (1)
- ☞ Re-enter New PIN and confirm again by pressing (1)
- ☞ New Pin Generated

Action for Card Lost/
Damaged/ Fraudulent
transaction noticed/
Cancellation of Card

- ☞ **Option-1:-** Cardholders can block their cards by sending **SMS** from his registered mobile no. to 9915622622 in following format:-

Block<space> 14 Digit Account No.
<Space> Last 4 Digit of Card No.

- ☞ **Option-2:-** Cardholder can call 24 hrs **Helpdesk** (Toll Free No. 1800-180-1235,1800-102-1235 or, Landline No. 0120-2580001) to block (hotlist) his/ her card.

- ☞ **Option-3:-** Cardholder can also submit the duly filled form for HOT-Listing the card to his/ her card-issuing **branch**.

| | |
|---|---|
| | <ul style="list-style-type: none"> ☞ In case of LOST card, cardholder also needs to file FIR with Police. |
| <p>Replacement with new Card</p> <p>Lost/ Damaged Card</p> <p>Wrong Name embossed</p> | <ul style="list-style-type: none"> ☞ Obtain the "Application Form" from any branch for replacement of Lost/ Damaged card or the Card with wrong name embossed. Submit the duly filled form to card issuing branch. ☞ Collect the Card (if opted to Hold at branch) & Generate Green PIN through options mentioned above. |
| <p>To issue Add-on Card</p> | <ul style="list-style-type: none"> ☞ Obtain the "Application Card" from any branch for issuance of Add-on Card. ☞ Submit the duly filled in form to his/ her card issuing branch. |
| <p>To Link customer's own Secondary Accounts to Card</p> | <ul style="list-style-type: none"> ☞ Submit the "Application form" to your card issuing branch for Linking of secondary accounts to card. ☞ The Linking will be effective after 24 hours. |
| <p>Customer Account debited but Cash not dispensed by ATM.</p> | <p>OPTION-1: CONTACT 24 HOUR HELPDESK OF BANK(1800-180-1235,1800-102-1235, 0120-2580001) alongwith details of card, disputed transaction and copy of transaction slip.</p> <p>OPTION-2: THROUGH PARENT BRANCH</p> <ul style="list-style-type: none"> ☞ Obtain the "Chargeback form" from any branch for requesting recovery of the amount. ☞ Cardholder needs to submit duly-filled "Chargeback form" with all details of disputed transaction and copy of transaction slip to any branch of the Bank. <p>The matter is settled by Card Operation Centre of the Bank and the cardholder's account is credited within period of 7 working days from the date of chargeback lodgement.</p> <p><i>(Note:- Cash Retraction has been disabled on Bank's ATMs.)</i></p> |

24 hrs Helpdesk Toll Free No. **1800-180-1235** or, Landline No. **0120-2580001**, Email-id: **Customercare@obc.co.in**.