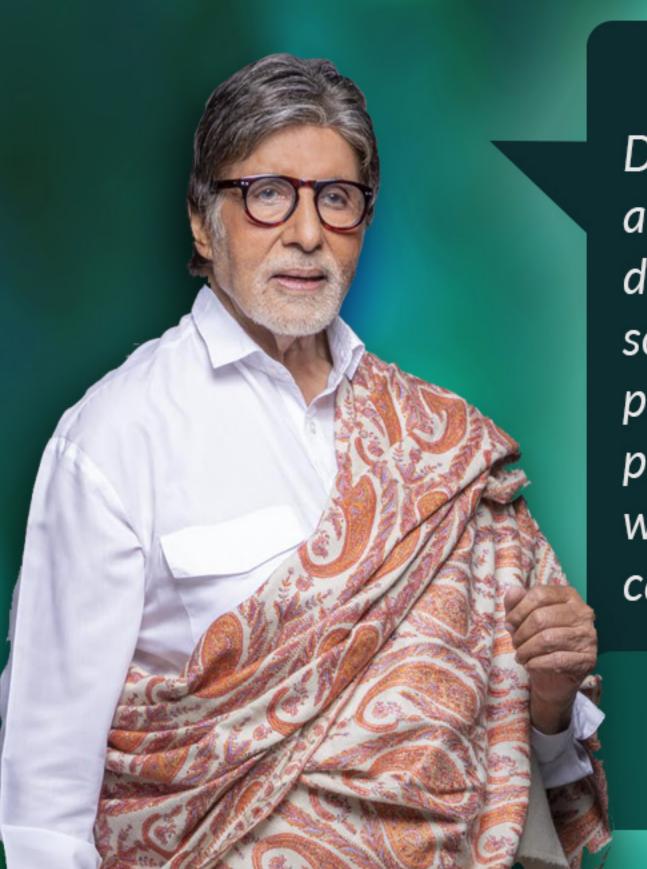


#StayAware #StaySafe

If you get an offer of large amount (such as lottery/tax refund) from RBI or any institution, do not trust. To get the amount, neither share your bank account details nor submit any fees. Ignore such messages.





#StayAware #StaySafe

Do not share your OTP, PIN, card details with anyone. Fraudsters can ask you for these details under the pretext of KYC updation or some other excuse. They can obtain your personal information by sending you a link or posing as a bank or RBI employee and can withdraw money from your account. So be careful and protect yourself from fraud.



Set usage limits for international and domestic transactions on your card to limit losses due to frauds. You can set daily limits for both online and merchant transactions. These facilities can be turned on or off by mobile app, internet banking or ATM and they are effective in limiting both your expenses and losses.









If your bank has given you an insurance policy or any other financial service that was not suitable for you, or requested by you, and the important terms of which were not shared with you, do not hesitate to file a complaint with your bank. And if you are not satisfied with the bank's reply, you can lodge your complaint by writing to the RBI Ombudsman or on RBI's Complaint Management System (CMS) portal.



If your bank, NBFC or system participant (provider of e-wallet) has not resolved your complaint for over one month or if you are not satisfied with their reply, you can lodge a complaint with the Ombudsman at Reserve Bank of India through its Complaint Management System (CMS) portal.







If your ATM transaction is unsuccessful and your bank does not reverse the money debited from your account within a specified time period, it will have to compensate you. If the bank does not compensate you on its own, you can complain to RBI's Banking Ombudsman on its Complaint Management System (CMS) portal.





Register your mobile number and email with your bank to get instant alerts about transactions related to your account. If you get an alert about any transaction that you have not done or is not authorized, inform your bank immediately.





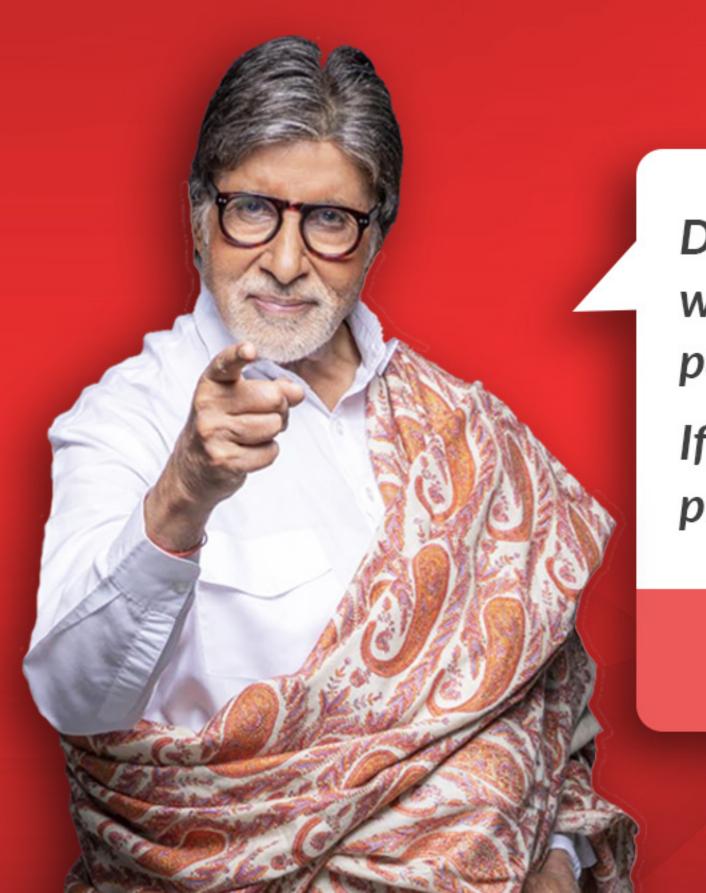
You need to take some precautions while banking online. For example, do not keep important banking data in your mobile phone, email or purse.





For online banking, only use verified, reliable and secure (i.e. starting with https:) websites. Do not use public, open and free network for your banking transactions.

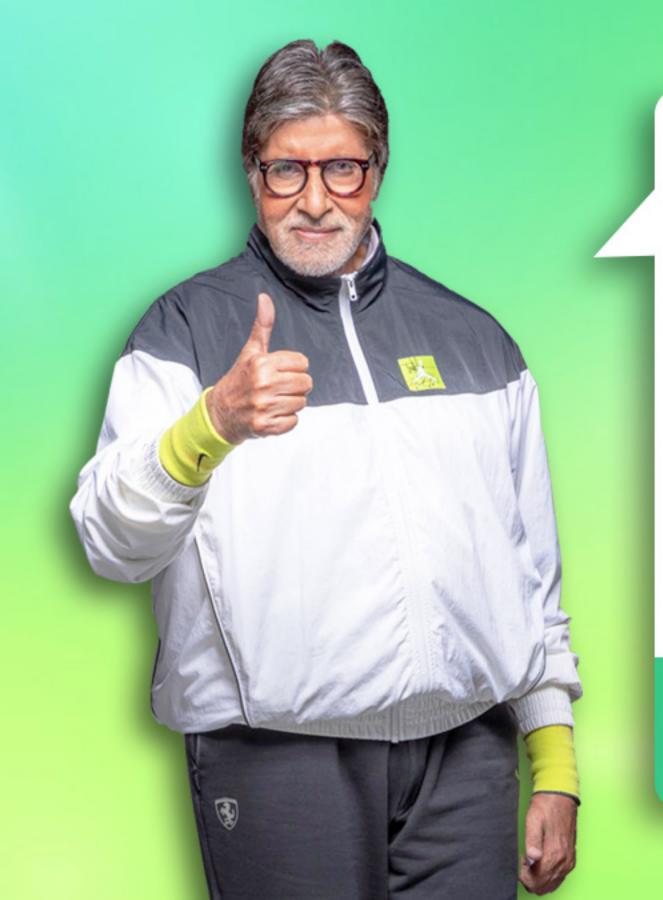




Do not share your OTP / CVV / ATM PIN with anyone. Change your online banking password and PIN from time to time.

If you lose your ATM card, credit card or prepaid card, block it immediately.





If you find out that someone has fraudulently withdrawn money from your bank account, inform your bank immediately. Whenever you inform the bank, remember to take an acknowledgment. Bank has to resolve your complaint within 90 days of receiving the compliant.

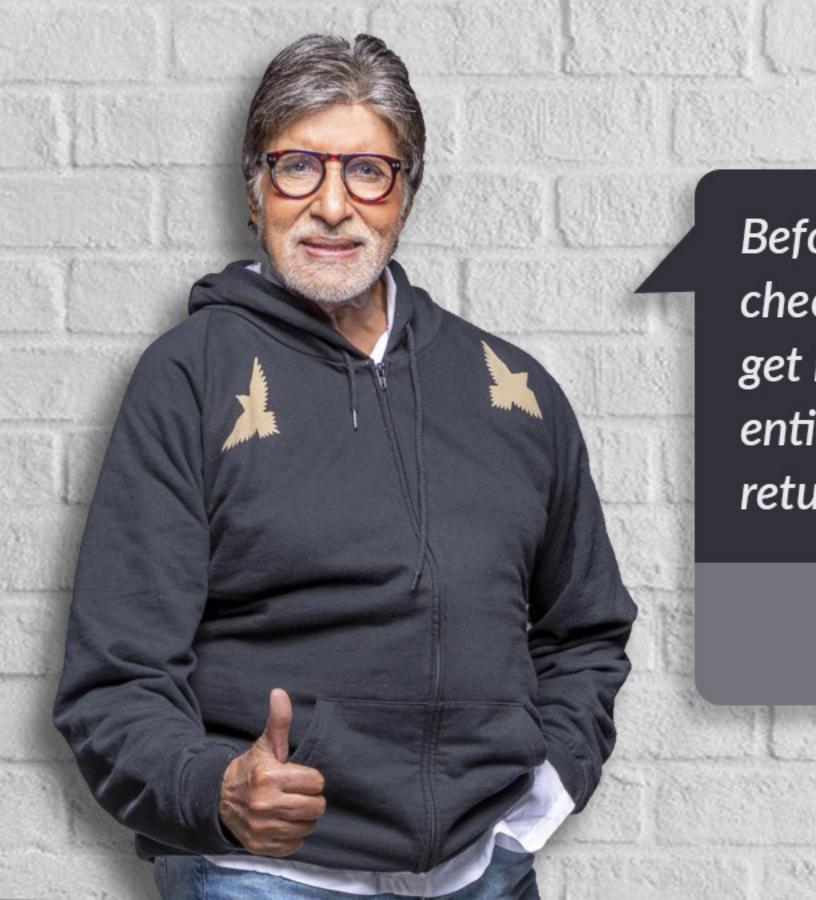




If there has been a fraudulent transaction in your account due to sharing of password, PIN or OTP, then you will have to incur losses till you inform your bank. If there is any loss after reporting, the bank will have to compensate you. So do not delay in reporting. Earlier the better!







Before putting money in any scheme, check the scheme thoroughly. Do not get lured by the offers by unregulated entities, promising fast and high returns. This can be a fraud.



If there is a complaint against any institution that does not refund the money deposited under any scheme, you can file a complaint on the 'Sachet' portal of RBI.



