

## Terms and Conditions

### FedMobile – Terms and Conditions

#### DEFINITIONS

In this document the following words and phrases have the meaning set below unless the context indicates otherwise:

**“Account(s)”** shall mean bank account and /or any other type of account so maintained by the Customer with The Federal Bank Ltd or any of its Affiliate for which the Facility is being offered or may be offered in future (each an “Account” and collectively “Accounts”).

**“Customer”** shall mean a customer of the Bank or any person who has applied for any product/ service of the Bank.

The **“Bank”** shall mean The Federal Bank Ltd, a Banking company constituted under Banking Regulation Act, 1949 having its registered office at Federal Towers, Aluva, Kerala.

**“Facility or FedMobile”** shall mean mobile banking facility provided by the Bank, which enables the customers to access specified banking services including information relating to their Account(s), transaction details and such other services as may be made available by the Bank from time to time.

**“Mobile Phone Number”** shall mean the last updated mobile number of the Customer in the records of the Bank, used by the customer to register for the Facility.

**“Personal Information”** shall mean the information about the Customer obtained in connection with the Facility.

**“Website”** refers to [www.federalbank.co.in](http://www.federalbank.co.in), <https://fedmobile.federalbank.co.in>, or any other website as may be notified by The Bank from time to time.

**“MPIN”** shall mean the Personal Identification Number (Password) for the Mobile Banking Service.

**“Alert(s)”** means the customised messages sent to the Customer over his mobile phone as short messaging service (**“SMS”**) in response to the Triggers sent by the Customer.

**“Alert/Push Facility”** shall mean the service provided by The Bank wherein a Customer can obtain specific information pertaining to his Account on his Mobile Phone number.

**“Request/Pull Facility”** shall mean facility through which Customers will be able to make requests about their Accounts by sending “key words” through SMS/ Encrypted SMS, GPRS, USSD, etc. to Mobile Phone Number provided by The Bank for the purpose.

**“Triggers”** means the customised triggers that are required to be set by the Customer with The Bank which shall enable The Bank to send the Alerts relating to his Account.

**“Mobile Banking Menu”** shall mean the mobile banking application which can be installed on the mobile phone handset to access information pertaining to the Account(s), by keying in digits representing the relevant menu options.

**“GPRS”** shall mean the General Packet Radio Service.

**“M Commerce facility”** – Facility for payment for purchases on internet/ Utility payment through Fed Mobile facility.

**“Inventory”** – Flight seats, bus seats and hotel rooms related inventory available with ibibo Group Private Limited being displayed in travel module of the application.

In this document all reference to Customer in masculine gender shall be deemed to include the feminine gender.

## **APPLICABILITY OF TERMS AND CONDITIONS**

These terms and conditions together with the application made by the Customer and as accepted by The Bank shall form the contract between the Customer and The Bank, and shall be further subject to such terms as The Bank may agree with the other service providers. These terms and conditions shall be in addition to and not in derogation of the terms and conditions governing the Telebanking facility, FedNet, ATM/ Debit Card Facility and those relating to any Account of the Customer and /or any other product/services provided by The Bank and its Affiliates.

## **APPLICATION**

“The Customer shall apply to the Bank for availing the Facility (and/or for any changes to the options availing under the Facility) in the specified application form and/or by any other method as provided by the Bank from time to time for use of the facility. The Bank may provide an option to the Customers who are sole account holders to apply for the Facility through the FedMobile Application by authentication with FedNet/ATM credentials. Application for the Facility shall be accepted only after authentication of the Customer through any mode of verification as may be decided at the discretion of the Bank.

## **ELIGIBLE CUSTOMER**

- All customers having satisfactory running Savings/ Current account can avail of this service.
- The Customer desirous of using the Facility should be either a sole Account holder or authorised to act independently.

- The facility will be available in case of joint accounts, only if the mode of operation is indicated as 'either or survivor' or 'anyone or survivor'. For these joint accounts, only one account holder of the joint account holders will be allowed to avail the facility. The other joint account holder(s) shall expressly agree with this arrangement and give their consent on the application form to authorize the customer to avail the services. In case of any of the joint account holder(s) gives "stop payment" instructions or such other instructions in respect of operations through the use of the facility in writing, with a view to curtail, regulate, restrict, suspend or stop the operations by the other account holders through the use of facility on any of the accounts held jointly by them, the facility would be discontinued and restoration of the facility would be considered at the sole discretion of the Bank, only on the joint request of all account holders. All or any transactions arising from the use of the Facility in the joint account shall be binding on all the joint account holders, jointly and severally.
- An Account in the name of the Minor or an account in which one of the joint account holders is a minor or an account where the mode of operation is joint, shall not be eligible for the Facility"
- The activation process of the Facility shall be carried out based on the parameters fixed by The Bank from time to time. Two SMS' shall be initiated from the Customer's mobile device with the Mobile Phone Number, to The Bank's application server for verification. The Customer shall bear the costs for the SMS' as charged by the respective mobile service provider.
- A minor customer above the age of 10 years maintaining a savings account with the Bank under single mode of operation, shall be eligible for this Facility.
- An Account in which one of the joint account holders is a minor or an account where the mode of operation is joint, shall not be eligible for the Facility.

#### **APPLICABILITY**

- The last updated mobile number in the records of The Bank would be the registered Mobile number for the facility. The Customer agrees to use the facility on a Mobile Phone properly and validly registered in his/ her name only with the Mobile Service provider and undertakes to use the Facility only through Mobile number which has been used to register for the Facility.
- Currently, Mobile Banking Facility is not offered for two Mobile numbers for the same account.
- All accounts linked to a same Customer ID can be registered for the Facility, but the primary Saving / Current account of the customer will be the Primary account of the Facility.
- The Bank reserves the right to reject a customer's application for the Facility without assigning any reasons.

- Entering the wrong MPIN thrice will block the Facility to the account for the day and three such consecutive blockages will deactivate the customer and the customer should re-register for the facility as per the procedure laid down for the same.
- The Customer is responsible for intimating to The Bank any change in his Mobile Phone Number or email address or Account details and The Bank will not be liable for sending Alerts or other information over the Customer's mobile phone number/email address /fax number recorded with The Bank.
- Stay Safe. Beware of Phishing Emails/SMS. Never share your ATM card details/PINs/OTPs/Passwords with anyone. सुरक्षित रहें! फ़िशिंग ईमेल / एसएमएस से सावधान रहें! कभी भी अपने एटीएम कार्डका विवरण / पिन / ओटीपी / पासवर्ड किसी के साथ साझा न करें। സുരക്ഷിതമായി ഇരിക്കുക ! ഫിഷിംഗ് ഇമെയിലുകൾ / എസ്എംഎസ് എന്നിവ സൂക്ഷിക്കുക. നിങ്ങളുടെ എ ടിഎംകാർഡ് വിവരങ്ങൾ / പിൻ / ഒ ടിപി / പാസ് വേഡുകൾ ആരുമായും പങ്കിടരുത്.

#### **AVAILABILITY & DISCLOSURE**

The Bank shall endeavour to provide to the Customer through the Facility, such services as The Bank may decide from time to time. The Bank reserves the right to decide what services may be offered to a Customer on each Account and such offers may differ from Customer to Customer. The Bank may also make additions / deletions to the services offered through the Facility at its sole discretion. The Facility is made available to the Customer at his request, at the sole discretion of The Bank and may be discontinued by The Bank at any time, without notice. The Bank shall have the discretion to offer the Facility to Non-Resident Indians subject to applicable laws. The instructions of the Customer shall be affected only after authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of MPIN/ password allotted by The Bank to the Customer or through any other mode of verification as may be stipulated at the discretion of The Bank.

#### **INSTRUCTIONS**

All instructions for availing the services under the Facility shall be provided through the Mobile Phone Number in the manner indicated by The Bank. Where the Bank considers the instructions to be inconsistent or contradictory it may seek clarification from the Customer before acting on any instruction of the Customer or act upon any such instruction as it may deem fit. The Customer and The Bank shall have the right to suspend the services under the Facility if The Bank has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the Customer before continuing to operate the Facility. The Customer accepts that all information /instructions will be transmitted to and /or stored at various locations and be accessed by personnel of The Bank (and its

Affiliates). The Bank is authorised to provide any information or details relating to the Customer or to third party to facilitate the providing of the Facility and so far as is necessary to give effect to any instructions. The Customer accepts that each Alert may contain certain Account information relating to the Customer. The Customer authorises The Bank to send Account related information, though not specifically requested, if The Bank deems that the same is relevant. The Bank shall not be held responsible for the confidentiality, secrecy and security of the Personal or Account information being sent through the Facility.

#### **USE OF FACILITY BY MINOR ACCOUNT HOLDERS**

- A minor customer above the age of 10 years maintaining a savings account with the Bank under single mode of operation, shall be eligible for this Facility.
- The mobile number used by the minor customer shall be unique for the Account and should not be available in any other customer ID and the minor customer shall always remain as the sole operator of the Account. In case the mobile number is added to any other customer ID after the activation of the Facility by the minor customer, the Facility shall be automatically disabled for the Minor customer.
- The Facility can be activated by the minor customer through the Debit Card issued for the Account provided all other terms regarding activation have been fully satisfied.
- All transactions made via such accounts shall be capped to Rs. 2500/- (Rupees Two Thousand Five Hundred Only) with a daily upper cap of Rs. 10,000/- (Rupees Ten Thousand Only). These limits may be revised by the Bank at any time at its sole discretion and a notice to this effect shall be made available at the Website of the Bank.
- Minor customers will not be permitted to make loan requests/loan applications.
- Minor customers shall be eligible to open and close deposits subject to the applicable terms. Notwithstanding anything else contained in these Terms and Conditions, minor customers are not permitted to nominate any individual as nominee for the deposits on the Facility and shall approach the Bank for the same.
- The Bank disclaims all warranties and/or guarantees in relation to the payments being made by the minor customers under the Facility and the Minor customers shall be solely responsible for any/all transactions that are made under the Facility.

#### **FUND TRANSFER FACILITY**

The Bank shall specify from time to time the upper limit that may be transferred by the Customer for the above-mentioned Facility through the Bank's Website. If the above-mentioned Facility is made available to the Customer, it may be used for transfer of funds from Account/s to other accounts belonging to the same Customer or belonging to any other third parties maintained at The Bank and/or at any other Bank which falls under the network of Reserve Bank of India's Electronic Fund Transfer or National Electronic Fund

Transfer system or Real Time Gross Settlement. In such an event, the terms applicable to such facilities, in addition to this facility, shall be applicable. The liability of The Bank shall only commence subsequent to the debit in the Customer's account. Fund transfer under the Facility shall include both immediate transfers, as well as scheduled transfers.

The Bank may at its sole discretion provide an option to its Customers using FedMobile Facility to request or send money to their contacts who are using FedMobile Facility. Thus, a Customer using FedMobile Facility will have information if any of his contacts are using FedMobile Facility and vice versa. The Customer accordingly agrees and accords consent to the Bank to disclose information to any person (using FedMobile Facility), who has added the Customer as his contact, to the effect that the Customer is a user of FedMobile Facility.

Type of Transaction	Newly Registered Users (Limits eligible for 90 days from the date of registration)	Mobile Banking Limits (Limits eligible after 90 days of registration)
All Users (New Registration Limit)	Rs.5000/- for the first 24 hours after the first-time registration.	Rs.5000/- for the first 24 hours after the first-time registration.
Mobile Banking Limit (Normal Users)	Rs.5 Lakh per day (Cumulative)	Rs.10 Lakh/day (Cumulative)
Mobile Banking Limit (Celesta Users)	Rs.5 Lakh per day (Cumulative) & option to increase up to Rs.20 Lakh/day	Rs.10 Lakh/day (Cumulative) & option to increase up to Rs.20 Lakh/day
Quick Pay Limit	Rs.1 Lakh/day	Rs.1 Lakh/day
Merchant Payment Limit	Rs.2 Lakh/day (Provision to increase up to Rs.5L/day)	Rs.2 Lakh/day (Provision to increase up to Rs.5L/day)
Self-Account Transfer	Rs.20 Lakh/day Cumulative (Exclusive Limit independent of Mobile Banking limit)	Rs.20 Lakh/day Cumulative (Exclusive Limit independent of Mobile Banking limit)
Credit Card Payments	Rs.10 Lakh/day	Rs.10 Lakh/day
Mutual Fund Purchase	Rs.10 Lakh/day	Rs.10 Lakh/day

### M-COMMERCE FACILITY

The Bank may introduce Bill payment facility/ M-commerce facility through the Mobile Banking Facility, which the Customer can avail after registering for the same. The bank shall not be liable for any disconnection or disruption in the supply of services or purchase of goods to the Customer from the Payee Service Provider/ Seller. The customer is required to contact the Service provider/ Seller if he experiences any such disconnection/ disruption in

the service provided/ any complaint regarding the purchase made. The Bank may at any time, at its sole discretion, vary the list of approved merchant establishments/ Payee Service providers from the list without providing any reason and shall not be liable for any loss or damage which the customer may suffer as a result.

### **Deposits & Register 15G/H >>**

#### **Terms & Conditions - Deposits & 15G/H**

General Instructions and Terms and Conditions for opening of Resident & NRE Term Deposits via FedMobile.

- Only NRE & Resident Term Deposits can be opened online.
- Debit Account should be a Savings, Current or Overdraft account.
- Deposit can be opened only in the name of the primary account holder of the debit Account.
- Online requests received after 7 PM are likely to be opened with effective date as next working day.
- All the fixed deposit transactions executed through FedMobile on a bank holiday will be processed on next working day only.

#### **Scheme**

- FSF – Monthly/Quarterly/Half Yearly /Yearly: Recurring deposit where Monthly/Quarterly/Half Yearly /Yearly denote the periodicity of the recurring instalments to be remitted.
- Cash Certificate: Term deposit where interest is compounded quarterly and reinvested on maturity. It is suited for a depositor who does not require interest to be paid every month/quarter etc.
- FD – Monthly/Quarterly/Half yearly/yearly/Int on maturity: Deposit scheme where interest will be paid monthly/quarterly/half yearly/yearly/on maturity. Except in the

case of FD – Interest on maturity, interest will be transferred to the account from which the deposit was funded in the selected periodicity of the deposit.

### **Deposit Amount**

- Minimum amount for FSF: Rs.50/- and in multiples of Rs.10/-
- Minimum amount for Cash Certificate and FD: Rs.1000/-

### **Period**

**Resident FSF: For FSF-Monthly, minimum period is 6 months.**

In all other cases, minimum period will be 3 times of the periodicity of instalments, i.e. for a Resident FSF–Quarterly, the minimum period should be 9 months. Likewise, for Resident FSF Half Yearly, the minimum period should be 18 months.

NRE FSF: For NRE FSF Monthly & Millionaire FSF, minimum period is 1 year. In all other cases, minimum period will be 3 times of the periodicity of instalments subject to a minimum period of 1 year i.e. for an NRE FSF- Quarterly, the minimum period should be 12 months. Likewise, for NRE FSF Half Yearly, the minimum period should be 18 months.

Resident Cash Certificate: Minimum period – 6 months.

NRE Cash Certificate: Minimum 1 year

Resident FD group: Minimum period – 7 days.

NRE FD Group: Minimum period 1 year.

Maximum period will be 10 years in all cases (120 months)

### **Interest rates for Senior citizen/ Staff in Resident deposits**

- If the primary account holder of the debit account is a senior citizen, the term deposit will be opened with interest rate applicable to senior citizens.
- If the primary account holder is staff, term deposit will be opened with interest rate applicable to staff.
- However, presently term deposit/FSF cannot be opened with an additional rate of interest for staff + Senior citizens (Sr. Citizen Staff). In this case he / she will have to apply at branch for the same.
- No additional benefit is applicable for senior citizen and staff in case of NRE deposits.

### **Scheduling recurring deposit instalment through FedMobile**

- Customer can schedule recurring payment for FSF by selecting the Standing Instruction (“SI”) execution date during creation of the deposit. SI will be registered in the debit account only.

- If the SI execution date falls on a Bank holiday, the SI will be executed on the next working day.
- If the execution of SI fails on the scheduled date, Bank will make subsequent attempts to process the debit by SI during the next three working days.
- If Customer wishes to change the subsequent SI execution date(s), the Customer may do so by visiting the branch where the debit account is maintained.

### **Deposit Receipt /Passbook**

Normally physical deposit receipt/passbook is not issued for term deposit/FSF opened through the app. However, a customer who wishes to get a deposit receipt may approach his branch for the same.

### **Closing of Resident/NRE Term Deposit opened online**

Offline Request can be submitted through FedMobile for closing term deposit opened online through FedMobile. Term Deposit accounts opened through the app and where Deposit receipts are not printed only can be closed through FedMobile offline request. For closing accounts where deposit receipts are already printed, customers have to approach the branch and submit the same. The proceeds of the term deposit will be transferred only to the debit account from which it was funded.

### **Renewal of Deposits**

- Term deposits in eligible schemes will be automatically renewed on maturity for a similar tenure on the same terms and conditions unless otherwise specified (except rate of interest). Rate of interest payable on the deposit thus renewed will be the rate prevailing on the date of renewal.
- The renewal instruction will be for auto renewal mode in default for all eligible schemes. Fedmobile application will provide an option for deposit holders to review the renewal mandate from 30 days prior to the maturity.

### **Interest rate**

Interest rate applicable to the term deposit will be the interest rate prevailing as on the date of opening the term deposit.

### **Federal Tax Saving Deposits**

The term of tax savings deposit is five years commencing from the date of opening the deposit and premature withdrawal is not allowed. Auto renewal/renewal facility is not available on Tax savings deposits/Deposit plus accounts and the proceeds will be transferred to the operative account upon maturity.

Premature closure

- Interest payable for premature closure of Resident/NRE Term Deposit / FSF will be the deposit rate applicable as on the date of opening of the deposit for such period that the deposit has remained with the Bank. For NRE deposits no interest will be paid if closed before completion of 1 year.
- No interest is payable if NRE Term deposit is closed before completion of 1 year. Pre-payment penalty is not applicable to NRE Term deposits closed before completion of 1 year.
- Structure for penalty on premature withdrawal of Single Rupee Term Deposit of less than ₹2 Crores opened/renewed effective from 21.10.2022 is as follows:

Period of Deposit*	Penal Interest	
	Single deposit of less than ₹2Crores	Single deposit of ₹2Crores and above
Up to and including 15 days	0%	1%
Above 15 days to 90 days	1%	1%
Above 90 days	1%	1%

- \* Period for which the deposit is maintained with the Bank, irrespective of the contracted tenor.
- The revised penal structure shall be applicable for all rupee resident term deposits (Domestic/ ONR). Penal interest of 1% is also applicable for NRE term deposits which are withdrawn prematurely after completion of the minimum period of 1 year. The penal interest for premature withdrawal shall be applicable only if the deposit has run the minimum period for the deposit to be eligible for interest. It shall be noted that the above revision is applicable for all rupee term deposit schemes, except the Bespoke Savings Deposit Scheme.
- However, for the Smart Deposit Scheme, the penal interest rate structure shall continue to be as follows:

Period of Deposit	Penal Interest
Up to and including 90 days	0%
Above 90 days	1%

- a. Recurring deposits Charges If instalment not paid within due date plus grace period of 10 days ₹ 1 per ₹100 per month subject to a min of ₹ 10
- b. Premature closure of RD within 1 year of opening is ₹ 150 (Free for NRIs)

The Bank may at its sole discretion provide a facility ("Facility") to its resident Customers [i.e. Individuals (including Senior Citizens) and resident in India who have availed FedMobile Mobile Banking services ("FedMobile") of the Bank, to submit Form 15 G / Form 15 H, as may be applicable, through FedMobile in order to avail exemption from TDS on interest earned on fixed deposits and recurring deposits ("Deposits") maintained with the Bank by such Customers, in a financial year. The Customers shall be bound by these terms while availing the Facility.

The Customer shall, prior to submission of Form 15 G / Form 15 H, ensure that the Estimated Total Income of the Customer for the particular financial year, including the estimated income earned on deposit(s) is less than or equal to the basic exemption limit for Income Tax as may be specified by the Finance Act, for the respective financial year.

The Customer shall follow the process flow provided below for

Submission of Form15G/ Form15H as may be applicable, through FedMobile.

- Customer logs into FedMobile using his MPIN.
- Customer selects the '15G/H' option from FedMobile -> More -> 15G/H Registration.
- Customer enters the following details in the field:
- PAN card number (optional field).
- Date of Birth as per PAN card (optional field).
- Last year of filing Income Tax return – Under this field, the customer shall select the applicable option from the drop-down box displayed.
- Estimated income for Current Financial Year.
- Customer shall accept the terms and conditions and clicks on validate button.
- A set of validations prescribed by the Bank will be implemented to check the details entered by the customer.
- If the validations are successful, a confirmation page with following details shall be displayed:
  - Form Type (15 G / 15H)
  - PAN Number
  - DOB
  - Estimated Income
- Customer shall confirm the details and thereafter submit the request by entering the FedMobile MPIN (Mobile Banking PIN).

- The Customer shall receive an instant notification in FedMobile on updating the Form 15G/H in Bank's records upon successful submission of the relevant form.
- This registration details can be viewed in More -> 15G/H Download

### **Updation of Form15G/ Form15H as may be applicable, through FedMobile**

In cases of existing 15G/15H Registered customers, the same needs to be updated at the time of opening a new deposit.

- Customer selects the option for opening of a new Term Deposit through FedMobile.
- After entering the details of the deposit to be opened, the status of the customer will be checked by the system for any existing 15G/15H registrations.
- Since the customer is already registered for 15G/H, then the Estimated Income & Last Year of Filing IT Return will be asked to be entered by the customer.
- The details entered by the customer & the assessment by the bank will be processed by system.
- If the customer is eligible for tax exemption after opening of the proposed deposit:
- Then the following screens will be shown:-
- Customer shall confirm the details and by entering the FedMobile MPIN (Mobile Banking PIN).
- Deposit will be opened & marked with the 15G/15H registration.
- Updated registration details can be viewed in More> 15G/H Download
- If the customer is not eligible for tax exemption after opening of the proposed deposit:
- Suitable message will be displayed regarding not eligible for tax exemption after opening the deposit & to deregister existing registration if a new deposit has to be opened.

Deregistration of Form15G/ Form15H as may be applicable, through FedMobile.

- Customer logs into FedMobile using his MPIN (Mobile Banking PIN).
- Customer selects the '15G/H' option from FedMobile -> More -> 15G/H Deregistration.
- Confirmation message is shown to the customer & customer must accept the same before deregistration.
- Customer shall confirm the details and submit the request by entering the FedMobile MPIN.

- The decision of the Bank's Back office Team regarding approval/rejection of the Form 15G / Form 15 H, shall be final and binding on the Customer.
- Once the Form 15 G / Form 15 H is approved by the Bank's Back office Team, the Bank shall not deduct TDS from the fixed deposits/recurring deposits of the Customer for the particular financial year. Customer agrees and undertakes that the Customer shall be solely responsible for verifying the correctness of the details filled up in the Form 15 G / Form 15 H.
- The Customer further indemnifies the Bank against any claims, losses, damages or penalties that may be incurred, sustained or levied on the Bank on account of non-deduction of TDS from the fixed deposits / recurring deposits of the Customer, based on the Form 15 G / Form 15 H filed by the Customer through FedMobile. The Customer alone shall be liable for claims of any nature, loss and any damages that may be caused to the Bank or the Customer due to misuse or otherwise of the Facility either by the Customer, its staff, agents, authorized signatories, by any person making an unauthorized access to the Customer's accounts or on account of any error, mistake or omission in the Form submitted by the Customer.
- The Customer further understands and agrees that:
  - Fresh Form 15 G / Form 15 H, as may be applicable, needs to be submitted every Financial Year for getting exemption from TDS.
  - Fresh Form 15 G / Form 15 H, as may be applicable, needs to be submitted for new deposit(s) opened.
  - The Bank shall not be liable for any consequences arising due to non-submission or delayed submission of Form 15 G / Form 15 H.
  - Tax which has already been deducted cannot be refunded back and has to be claimed from Income Tax Department by filing the returns.
  - THE FACILITY IS PROVIDED BY THE BANK ON A BEST EFFORTS BASIS AND THE BANK DOES NOT WARRANT THAT FACILITY SHALL BE UNINTERRUPTED OR ERROR FREE. TO THE EXTENT PERMITTED BY LAW, THE BANK DISCLAIMS WARRANTY OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE RELATING TO THE FACILITY PROVIDED TO THE CUSTOMER INCLUDING FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT.
  - The Customer also agrees that the Bank may at its sole discretion discontinue the Facility provided to the Customer without any prior notice.
  - These Terms are supplemental to and are to be read in conjunction with FedMobile Terms and Conditions

### **Federal Tax Saving Deposits**

The term of tax savings deposit is five years commencing from the date of opening the deposit and premature withdrawal is not allowed. Auto renewal/renewal facility is not available on Tax savings deposits/Deposit plus accounts and the proceeds will be transferred to the operative account upon maturity

## **TDS >>**

### **Terms and Conditions- TDS**

#### **Resident Deposits**

- In case of Resident Fixed Deposits, FSF and Cash Certificates applicable TDS shall be deducted from the interest credited to operative account/ term deposit periodically.
- Income tax will be deducted as per the law applicable and in case the depositor's total income including the interest earned on deposit does not come under the purview of income tax, form 15H/15G together with PAN details has to be submitted by the depositor to the branch after opening the term deposit and at the beginning of the Financial Year in the subsequent Financial Years.
- With effect from 01 July 2011, for opening Term deposit exceeding Rs. 50,000/- with the bank, it is mandatory to quote Permanent Account Number of the customers or submit Form 60/61, duly signed, in case the customer has no PAN number. In the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & TDS at the highest rate will be applicable.
- As per section 206AA introduced by Finance (No. 2) Act, 2009 effective April 01, 2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% in case of Domestic deposits.
- Customer shall visit Federal Bank branch with his/her PAN card (original & copy) to get the same updated in bank records. Resident customers can also apply for PAN through Federal Bank Branches.

#### **NRE Deposits>>**

##### **NRE Deposits**

NRE Deposits are 100% tax free and fully repatriable.

##### **Nomination**

Online nomination facility is only available while opening new term deposits through FedMobile. By using the said facility for registering nominations online, the Depositor is

deemed to have confirmed that the designated Nominee is a natural person, well known to the Depositor and who is not otherwise disqualified from acting as a nominee under applicable laws. In case an artificial/juridical/non-natural person is designated as the Nominee, the said nomination would be held invalid and Bank would be under no obligation to honour the same. For availing nomination facility in other applicable services, please submit a filled up & signed nomination form to the branch. Please click [here](#) to download the nomination form.

#### **Other terms and conditions**

- Premature withdrawal is subject to the terms and conditions as stipulated by Bank as per the specific schemes and as per RBI /IBA rules in force.
- The rules and regulations governing term deposit/FSF is subject to change according to the guidelines issued by RBI/IBA etc from time to time.
- The term deposit under NRO Category cannot be opened through online mode.
- Minimum period of NRE deposit should be 12 months
- Premature withdrawal allowed, no interest will be paid before completion of 1 year for NRE Deposits.
- Premature closure charges of 1% is applicable for all NRE term deposits
- In case, subsequently NRI status is changed to resident , all NRI term deposits will be re designated to respective resident term deposit scheme which will attract TDS.
- NRE RD penalty – If instalment not paid within due date plus grace period of 10 days- penalty will be ₹ 1 per ₹100 per month subject to a min of ₹ 10

#### **ACCURACY OF INFORMATION**

The Customer undertakes to provide accurate information wherever required and shall be responsible for the correctness of information provided by him to The Bank at all times including for the purposes of availing of the Facility. The Bank shall not be liable for consequences arising out of erroneous information supplied by the Customer. If the Customer suspects that there is an error in the information supplied by Bank to him, he shall advise The Bank as soon as possible. The Bank will endeavour to correct the error wherever possible on a best effort basis. While the Bank will take all reasonable steps to ensure the accuracy of the information supplied to the Customer, The Bank shall not be liable for any inadvertent error, which results in the providing of inaccurate information. The Customer shall hold The Bank harmless against any loss, damages etc. that may incurred / suffered by the Customer if the information supplied to the Customer turns out be inaccurate / incorrect. **The Customer agrees that the access to the Facility shall be only through the Mobile Phone Number and any transaction which originates from the same, whether initiated by the Customer or not, shall be deemed to have originated from the Customer.**

## AUTHORITY TO THE BANK

The Customer irrevocably and unconditionally authorises The Bank to access all his Accounts for effective banking or other transactions of the Customer through the Facility. The Customer further authorizes The Bank to share the Account information with Third Party for the purpose of accepting/ executing request of the Customers.

The Customer agrees that The Bank and / or its Affiliates may hold and process his personal information concerning his Accounts on computer or otherwise in connection with the Facility as well as for analysis, credit scoring and marketing. The Customer also agrees The Bank may disclose, in strict confidence, to other institutions, such information as may be reasonably necessary for reasons inclusive of but not limited to the participation in any telecommunication or electronic clearing network, in compliance with legal directive, for credit rating by recognized credit scoring agencies, and for fraud prevention.

**The Customer authorises Bank and its agents to send any message or make calls to his mobile phone to inform him about any promotional offers including information regarding banks' new products either now available or which the Bank may come up with in the future, greetings or any other message that the Bank may consider appropriate to the user.**

**The Customer irrevocably and unconditionally agrees that such calls or messages made by the Bank and or its agents shall not be construed as a breach of the privacy of the user and shall not be proceeded against accordingly.**

## FEES

The Bank shall have the discretion to charge fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Facility, by notice to the Customer. The Customer may at any time discontinue or unsubscribe to the said Facility. The Customer shall be liable for payment of such airtime or other charges which may be levied by any cellular service provider in connection with availing of the Facility and The Bank is in no way concerned with the same. The charges payable by the Customer is exclusive of the amount payable to any cellular service provider and would be debited from the account of the Customer on a monthly basis. The Customer shall be required to refer to the schedule of fees put up on the Website from time to time.

## SET-OFF

- The Bank and its group companies shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any other Account/s of the Customer maintained with the Bank and / or Affiliates, whether in single name or joint name(s) and on any monies, securities , bonds and all other assets, documents and properties held by/ under the control of the Bank and/or

Affiliates (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Customer in any capacity) towards the satisfaction of the Customer's liability under the Facility. The Bank and/ or Affiliates are entitled without any notice to the Customer, to settle any indebtedness whatsoever owed by the Customer to the Bank and/or Affiliates, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any Account/s held by the Customer with the Bank and/or Affiliates notwithstanding that the deposit(s)/ balances lying in such Account/s may not be expressed in the same currency as such indebtedness. The Bank's and its Affiliates' rights hereunder shall not be affected by the Customer's bankruptcy, death or winding-up. It shall be the Customer's sole responsibility and liability to settle all disputes/ objections with any such joint account holders.

- In addition to the above mentioned right or any other right which the Bank and its Affiliates may at any time be entitled whether by operation of law, contract or otherwise, the Bank is authorized / will be entitled: (a) to combine or consolidate at any time all or any of the Accounts and liabilities of the Customer with or to any branch of the Bank and/or its Affiliates; (b) to sell or otherwise dispose off any of the Customers' securities or properties held by the Bank by way of public or private sale or otherwise without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to the Bank and/or to the Affiliates from the Customer, including costs and expenses in connection with such sale or disposal.

#### MODIFICATION

The Bank has the absolute discretion to amend or supplement any of the terms and conditions at any time and will endeavour to give prior notice of one month by email or by displaying on the Website depending upon the discretion of The Bank, whichever feasible, and such amended terms and conditions will thereupon apply to and be binding on the Customer.

#### TERMINATION

The Customer may request for termination of the Facility any time by giving a written notice of at least 30 days to The Bank. The Customer will remain responsible for any transactions made through his/her Mobile Phone Number through the Facility prior to the time of such cancellation of Facility.

The Bank may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time without giving prior notice to the Customer. The Bank may, without prior notice, suspend the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require

the suspension of the Facility. The Bank shall endeavour to give a reasonable notice for withdrawal or termination of the Facility.

The closure of all Accounts of the Customer will automatically terminate the Facility. The Bank may suspend or terminate Facility without prior notice if the Customer has breached these terms and conditions or The Bank learns of the death, bankruptcy or lack of legal capacity of the Customer.

#### NOTICE

The Bank and the Customer may give notice under these terms and conditions electronically to the mailbox of the Customer (which will be regarded as being in writing) or in writing by delivering them by hand or by sending them by post to the last address given by the Customer and in case to The Bank at its office at The Federal Bank Ltd. Registered Office, Federal tower, Aluva, Ernakulum District, Kerala, 683101. In addition, The Bank shall also provide notice of general nature regarding the facility and terms and conditions, which are applicable to all customers of the Facility, on its Website and/ or also by means the customised messages sent to the Customer over his mobile phone as short messaging service ("SMS"). Such notice will be deemed to have been served individually to each Customer.

#### RECORDS

All records of The Bank generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the Customer to The Bank.

#### DISCLAIMER OF LIABILITY

The Bank shall not be responsible for any failure on the part of the Customer to utilise the Facility due to the Customer not being within the geographical range within which the Facility is offered; Under no circumstance, The Bank shall be held liable if the Facility is not available for reasons including but not limited to natural calamities, legal restraints, system error, faults in the telecommunication network or network failure, or any other reason beyond the control of The Bank. If the Customer has reason to believe that his mobile phone number is / has been allotted to another person and / or there has been an unauthorised transaction in his account and / or his mobile phone is lost, he shall immediately inform The Bank under acknowledgment about the same.

The Customer agrees that The Bank shall not be liable if

- the Customer has breached any of the terms and conditions herein or

- the Customer has contributed to or the loss is a result of failure on part of the Customer to advise The Bank within a reasonable time about unauthorised access of or erroneous transactions in the Account;
- as a result of failure on part of the Customer to advise The Bank of a change in or termination of the Customer's Mobile Phone numbers. The Bank is in no way liable for any error or omission in the services provided by any cellular or any third-party service provider (whether appointed by The Bank in that behalf or otherwise) to the Customer, which may affect the Facility.

The Bank does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Facility. The Bank makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the Facility.

Without limitation to the other provisions of this terms and conditions, The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of The Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any cellular service provider and The Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, The Bank's system or the network of any cellular service provider and/or any third party who provides such services as is necessary to provide the Facility.

Notwithstanding anything in the contrary provided in this terms and conditions, The Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a cellular services provider or any third-party service provider (whether appointed by The Bank in that behalf or otherwise). The Customer shall not interfere with or misuse in any manner whatsoever the Facility and in the event of any damage due to improper or fraudulent use by the Customer, the Customer shall be liable for damages to The Bank.

The Customer is solely responsible for protecting his Mobile Banking Personal Identification Number (MPIN) mobile phone number and any password given by The Bank for the use of the Facility. The Bank will not be liable for:

- (a) any unauthorised use of the Customer's MPIN, mobile phone or for any fraudulent, duplicate or erroneous instructions given by use of the Customer's MPIN or mobile phone

number;

(b) acting in good faith on any instructions received by The Bank;

(c) error, default, delay or inability of The Bank to act on all or any of the instructions

(d) loss of any information/instructions in transmission;

(e) unauthorized access by any other person to any information /instructions given by the Customer or breach of confidentiality;

(f) any unauthorized transaction in the Account as a result of any other

issue/default/error/technological problem in the telecommunication instrument (such as the mobile handset) or duplication of mobile number / SIM of the Customer such as but not limited to SIM card cloning, virus in handset etc.

The Bank may provide any other services as a part of the Facility and The Bank shall not be liable for the oversight on part of the Customer to update himself with the addition of services which have been included in the Facility and specific services for each product as may be provided on the website of The Bank and as will be available with the authorized call centres of The Bank.

#### INDEMNITY

In consideration of The Bank providing the Facility, the Customer agree to indemnify and keep safe, harmless and indemnified The Bank from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever The Bank may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by use of the Facility.

The Customer holds The Bank/ its Affiliates, harmless against any loss incurred by the Customer due to failure to provide the services offered under the Facility or any delay in providing the services due to any failure or discrepancy in the network of the cellular service provider. The Customer agrees to indemnify and hold The Bank harmless for any losses occurring as a result of:

- The Customer permitting any third parties to use the Facility.
- the Customer permitting any other person to have access to his mobile phone or as a consequence of leaving the mobile phone unattended or loss of mobile phone.

#### GOVERNING LAW

These terms and conditions and/or the operations in the accounts of the Customer maintained by the BANK and/or the use of the services provided through the facility shall be governed by the laws of the Republic of India and no other nation • The BANK accepts no liability whatsoever, direct or indirect, for noncompliance with the laws of any country other than the Republic of India. The mere fact that the Facility can be accessed by a Customer in a country other than India shall not be interpreted to imply that the laws of the said country

govern these terms and conditions and/or the operations in the Facility accounts of the USER and/or the use of the facility.

## DISCLAIMER

The Bank may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services.

## **FedMobile Wallet >>**

### **FedMobile Wallet**

#### GENERAL

These terms and conditions regulate the use of Semi Closed Prepaid Payment Instrument or such other services which may be added from time to time under the brand name “FedMobile Wallet” offered by The Federal Bank Ltd, a banking company within the meaning of Companies Act, 2013 and having its Registered Office at Federal Towers, Aluva-683101, Kerala (hereinafter referred to as “Federal Bank” or “the Bank”). Federal Bank has been authorised to provide Semi Closed Prepaid Payment Instrument Services by the Reserve Bank of India under Authorisation number: (#Authorisation Number will be mentioned). Usage of the FedMobile Wallet and related tools are governed by the following terms and conditions (“Terms of Use”).

For the purpose of these Terms of Use, wherever the context so requires, the terms ‘You/Your’ or “User” shall mean any natural or legal person who has registered for FedMobile Wallet and who has accepted these Terms of Use and the terms “We”, “Us”, or “Our” shall mean The Federal Bank.

The term “Merchant” as used hereunder shall include any establishment and/or entity who accept the FedMobile Wallet as a payment method for online purchase of goods and/or services. Similarly, the term “Buyer” shall refer to the person(s) who purchase any of the goods or services provided online by the Merchants using the FedMobile Wallet.

\The User acknowledges that the KYC details provided by them will be valid for any financial products, and/or services offered by Federal Bank or its affiliates/partners. Further, User hereby consents to the Federal Bank sharing the KYC information with any affiliates/partners for the purpose of the financial offerings.

These Terms of Use shall govern and be applicable to transactions that take place using FedMobile Wallet on the FedMobile App. By using the FedMobile wallet, the User shall be contracting with the Federal Bank and these terms and conditions, including the policies mentioned herein, shall constitute the User’s binding obligation, with the Bank. Further, acceptance of these Terms of Use shall constitute confirmation of the fact that the User has

also accepted the terms and conditions for use of the FedMobile App, through which the Wallet service is accessible.

The Bank provides online payment facilitation services. Through FedMobile Wallet, the Bank enables the User to make payments to registered merchants/sellers (“Merchants”) for purchase of goods and services or to registered billers (“Billers”) for payment of bills. These transactions are between the Merchants/Billers and the User. Federal Bank acts only as an intermediary in these transactions by facilitating collection of payments from the User and settlement of such payments to the respective Merchant/Biller. The Federal Bank shall not be responsible for the products/services purchased using the FedMobile Wallet and any liability thereof is expressly disclaimed.

In addition, the Bank provides value added services such as bill presentment, bill reminders, loyalty points (cashbacks) and discounts etc. FedMobile Wallet Cashback (“Wallet Cashback”) is provided by the Bank and is distributed through the FedMobile App. Wallet Cashbacks may only be used through the FedMobile App to make payments for goods and services purchased from registered merchants or to make bill payments to registered billers or for transfer of funds etc., or for any such other purposes, as mutually agreed from time to time.

The Bank reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time without prior written notice to the User and it is the responsibility of the User to review these Terms of Use periodically for ascertaining updates / changes. Use of the FedMobile Wallet by the User following posting of updates/changes shall be deemed as acceptance of the revisions made to these Terms of Use, including any additional Terms that may be added thereto or removal/modification of existing portions thereof. As long as the User complies with these Terms of Use, the Bank shall grant to the User a personal, non-exclusive, non-transferable, limited privilege to access and avail the services provided by the Bank through the FedMobile Wallet.

USING THE FEDMOBILE WALLET INDICATES ACCEPTANCE BY THE USER OF ALL THE TERMS AND CONDITIONS MENTIONED HEREUNDER. THEREFORE, PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE PROCEEDING.

By accepting these Terms of Use, User also accepts and agrees to be bound by the various Policies of Federal Bank (including, but not limited to the Privacy Policy, as amended from time to time.)

#### Account and Registration

The User hereby undertakes and declares that

- You are 18 (eighteen) years old or older;
- You are capable of entering into a legally binding agreement;

- You are an Indian resident;
- You have not been previously suspended or removed from the Prepaid Payment Account Services of the Bank;
- You have valid and subsisting right, authority, and capacity to enter into these Terms and Conditions and to abide by all of the terms and conditions contained herein; and
- You are not impersonating any person or entity, or falsely stating or otherwise misrepresenting identity, age or affiliation with any person or entity.

User shall be able to register for FedMobile Wallet by:

- Creating a FedMobile registration in FedMobile App (“FedMobile Platform”) and activating the FedMobile Wallet service by providing the required details and agreeing to the Terms & Conditions.
- In case of a Federal Bank account holder, explicit registration as mentioned above is not required for activating the Wallet service.

As per RBI guidelines it is mandatory for the User to provide KYC or basic identification details for using FedMobile Wallet. User shall provide only valid Indian KYC documents for the purposes of verification and operation of FedMobile Wallet.

“KYC” stands for Know your Customer and refers to the various norms, rules, and regulations issued by the RBI from time to time under which the Bank is required to procure personal identification details from the User, before any services can be delivered. Federal Bank does not validate any documents of foreign origin for KYC purpose and shall not be responsible for any wrong details being provided by the User.

In the event the KYC details provided by the User are found to be incorrect/insufficient, Bank reserves the right to cancel/stop/temporarily suspend operations in the FedMobile Wallet allotted to the User. Bank also retains the right to share the details of transactions undertaken by the User through the FedMobile Wallet as well as the KYC details of the User and/or end beneficiary details with RBI, as per statutory guidelines issued from time to time.

#### Activation of FedMobile Wallet

The FedMobile Wallet may be activated only using a mobile number of an Indian Telecom Provider. Users of mobile numbers of international telecom providers shall not be eligible for activation and use of FedMobile Wallet.

FedMobile Wallet will be automatically activated on the FedMobile app of a Federal Bank account holder who opts for “View + Transaction” services, without having to submit any additional KYC documents. The KYC details already linked to such customers’ account(s) in the Bank’s records will be used for the purpose of FedMobile Wallet also.

For all other Users (who are not account holders of Federal Bank), an explicit registration for the FedMobile Wallet is required using an 'Officially Valid Document (OVD)', as defined under Rule 2(d) of the Prevention of Money Laundering Rules, 2005 as amended from time to time.

Officially Valid Document (OVD) means and includes any of the following documents:

- Driving license
- Voters Identity Card issued by Election Commission of India
- Permanent Account Number (PAN) Card

For activation of the FedMobile Wallet, the mobile number of the User provided during registration will be verified by sending a One-Time Password (OTP) via SMS. Only after the User has (a) successfully entered the OTP sent to his/her mobile number, (b) provided self-declaration containing name and unique identification number of any of the OVD and (c) accepted the Terms of Use of the facility, will the FedMobile Wallet be activated for use.

In case the User has provided only basic identification details for activation of FedMobile Wallet, the full KYC process must be completed by such User within 18 months from the date on which the Wallet was first activated. However, if the full KYC process is not completed by the User within the prescribed period of 18 months, the FedMobile Wallet allotted to the User will be automatically moved to 'Debit Only Mode' and no further credit shall be allowed in such Wallet. Please refer to our section on 'Debit Only Mode' for more details. However, in such case, User shall be permitted to exhaust the balance available in the FedMobile Wallet, following which further transactions in the Wallet will be temporarily suspended.

In the event of any dispute between two or more Users as to ownership of a particular FedMobile Wallet, User agrees that the Bank will be the sole arbiter of such dispute. The Bank's decision (which may include termination or suspension of any Wallet subject to dispute) will be final and binding on all parties.

User hereby agrees that if any information provided by them turns out to be untrue, inaccurate, not current or incomplete or if the Bank has reasonable grounds to suspect that any information provided by the User is untrue, inaccurate, not current or incomplete, in accordance with the Terms of Use, Bank shall be entitled to indefinitely suspend or terminate access to the User's FedMobile Wallet and any amounts therein shall

.....

The Bank shall ensure that all confidential data of the User pertaining to money transactions, bank account details and all other sensitive personal information are duly protected and kept confidential by the Bank by employing the best available protection standards that are elaborated in the Bank's Privacy Policy available at.....

If the particulars provided by you in the KYC documents submitted for min KYC do not match with the details mentioned while completion of full KYC of the wallet, then We shall have the right to forfeit the balance amount in your FedMobile wallet.

The FedMobile Wallet is not transferable. Moreover, a User can operate only one FedMobile Wallet at any given point of time. Any violation of this condition shall entail immediate suspension/discontinuation of all FedMobile Wallets that may be activated and/or used by the User.

By proceeding to use the FedMobile Wallet and/or other service offerings of Federal Bank, User represents and confirms that they are not currently a Politically Exposed Person (“PEP”) as defined by the Reserve Bank of India in Master Direction DBR.AML.BC.No.81/14.01.001/2015-16. However, User agrees and undertakes to immediately notify the Bank in circumstances where User’s status in this regard changes or the User becomes related to a PEP, by promptly notifying the Federal Bank in writing to ensure that appropriate steps are taken in accordance with applicable laws and Bank’s standard policy. User further understands that as a PEP User will be subject to additional customer due diligence requirements as determined by RBI as well as transaction monitoring and reporting requirements. As a PEP, User hereby agrees to fully comply with all the aforesaid additional customer due diligence requirements as well as cooperate with the Bank to complete all continuing compliance requirements applicable to a PEP as will be notified by the Bank to ensure uninterrupted use of FedMobile Wallet and other service offerings of the Federal Bank.

<b>Type of Wallet Holder</b>	<b>Minimum KYC</b>	<b>Period for which min KYC status applicable</b>
<b>Federal Bank customer (Transaction + View User)</b>	NA	NA
<b>Federal Bank customer (View Only User)</b>	NA	NA
<b>Wallet only user</b>	Can be on boarded with minimum KYC Document	18 Months

Loading/Topping-up of FedMobile Wallet:

- FedMobile Wallet can be loaded or topped-up through BHIM UPI or a debit card, or from refunds/cashbacks that may arise due to cancellations and returns of User transactions at Merchant Platforms or in FedMobile. FedMobile Wallet will be displayed as an option on the order return/cancellation screen for all such refunds on the Merchant Platforms. However, Bank has the sole discretion to not permit

Refunds into the FedMobile Wallet for purchases made through any particular payment method.

- Notwithstanding the above, Wallet Top up is not permitted for FedMobile Users who have linked at least one bank account to the mobile app via FedMobile or UPI registration.

<b>Debit</b>	<b>Minimum KYC</b>	<b>Period for which min KYC status is applicable</b>	<b>Full KYC</b>
<b>Per Transaction</b>	Per Day	Per Month	Per Year
<b>INR 10000</b>	INR 10000	INR 10000	INR 100000
<b>Credit</b>	Can be on boarded with minimum KYC Document	18 Months	
<b>Per Transaction</b>	Per Day	Per Month	Per Year
<b>INR 5000</b>	INR 5000	INR 10000	INR 100000

KYC wallet limit\*

\*These limits are based on FedMobile Risk Rules.

#### Purchases through FedMobile Wallet

FedMobile Wallet can be used to purchase products and services within the FedMobile application. FedMobile Wallet can be used by selecting it as the payment mode at the time of payment.

User can pay directly from his/her linked bank account, if:

- The order value exceeds the available amount in the FedMobile Wallet
- The User has exceeded his/her limit for Purchases using the Wallet, as per the RBI rules

Bank has incorporated certain velocity checks i.e. restrictions on the number/value of Wallet top ups and purchase transactions to prevent, detect and restrict occurrence of fraudulent transactions. User hereby agrees to comply with these restrictions put in place by the Bank.

#### Purchase Limits for KYC wallets\*

#### Withdrawals from FedMobile Wallet

User will be allowed to withdraw the cash balance in the FedMobile Wallet to their designated bank account at any time after completion of Full KYC. In all cases, the top-up amount shall be reversed only to the own bank account of the Wallet holder.

Withdrawing money from FedMobile Wallet in the form of cash is not permitted. However, User can transfer money from FedMobile Wallet to their own bank account anytime, subject to limits set by RBI in this regard.

User shall be solely responsible for providing the updated and correct details of their bank account in case transfer of money from FedMobile Wallet to User's bank account is required. The Bank shall not be responsible under any circumstances for crediting funds into the account provided by the User for the said purpose.

Any request for such withdrawal of amounts from the Wallet to User's bank account shall be placed through the FedMobile app & shall be processed for credit on t+1 basis. However, Bank shall not be responsible for any failure in crediting funds withdrawn from the Wallet into the designated bank account of the User owing to circumstances that are/may be outside the control of the Bank.

Withdrawal limits for KYC wallets\*

<b>Debit</b>	<b>Minimum KYC</b>	<b>Period for which min KYC status is applicable</b>
<b>Per Transaction</b>	Per Day	Per Month
<b>INR 10000</b>	INR 10000	INR 10000

\*These limits have been set based on FedMobile Risk rules

Notwithstanding the above, the facility for withdrawal of amounts from FedMobile Wallet to the designated Bank account of the User shall not be available for Wallets opened using basic identification details (minimum KYC Wallets). In case the User wishes to avail the said functionality, User shall be required to complete full KYC of the FedMobile Wallet as already mentioned hereinabove.

Cashback / Wallet Balance Limit

User hereby agrees that in case the User becomes eligible for Wallet Cashback, the same shall be received in the form of gift vouchers.

Federal Bank reserves the right to extend the validity period of such gift vouchers at its sole discretion and without providing any specific intimation to the User. Further, Bank also reserves the right to impose additional amount limits on Wallet transactions, within the overall applicable limit and to award offers and related benefits as per the internal policy of the Bank from time to time.

User agrees that the outstanding amount allowed in the FedMobile Wallet at any point of time shall not exceed INR 10,000.

User understands that in case of any cancellations, the Wallet Cashback given on the transaction will continue to remain as gift voucher balance and shall not be withdrawable to

the User's bank account. However, such gift voucher balance can be used on FedMobile App for carrying out transactions such as recharges, bill payments, etc.

Wallet Cashback received in the FedMobile Wallet shall not be permitted to be withdrawn by the User to any linked bank account nor can the same be transferred to any other customers.

#### FedMobile Rewards programme

Federal Bank from time to time provides incentives in the form of FedMobile Reward Points to Users who may redeem it as they see fit. However, redemption of such Reward Points shall not be permitted in the form of cash or by withdrawal to the bank account of the User.

By agreeing to use FedMobile Wallet, User also agrees to the below terms and conditions:

- Federal Bank reserves the right to provide rewards to its users as per internal policies as decided by the Bank from time to time.
- For Cashback rewards, all of Federal Bank's terms and conditions applicable to cashback awardance and usage will continue to apply.
- Federal Bank reserves the right to pull back rewards from a User's Wallet/account (pre or post redemption), without any notice/intimation to the User, in case of any suspicious or fraudulent activities that may be detected by the Bank from time to time.
- Federal Bank does not guarantee rewards under the programme in any manner whatsoever.
- In case the User becomes eligible for reward points, the same shall be credited to the User's FedMobile Wallet.
- User hereby understands and consents that the Federal Bank may use their personal information for promotional purposes, without insisting for any additional consent from or compensation to them. Moreover, User also consents to the Federal Bank sharing their personal information as is necessary for provisioning the Service, with its affiliates/service providers who have executed relevant Non-Disclosure/Confidentiality Agreements with the Bank.
- This offer is not available in the state of Tamil Nadu (owing to the Tamil Nadu Prize Scheme (Prohibition) Act 1979) and other states wherever prohibited by law.
- The User's participation in any offer constitutes their understanding and agreement to the complete terms and conditions associated with such offer.

#### Usage & Charges

Membership is free for Users. Federal Bank does not charge its Users any fee for creating a Wallet or use of Services. However, the bank reserves the right to change its fee policy from

time to time. In particular, the bank may at its sole discretion introduce new services and modify some or all of the existing services offered on the FedMobile app. In such an event, Bank reserves the right to introduce fees for the new services offered or amend/introduce fees for existing services, as the case may be. Changes to the fee policy shall be posted on the website of the Bank and such changes shall automatically become effective immediately after they are posted on the website. Unless otherwise stated, all fees shall be quoted in Indian Rupees.

As part of the registration process, User shall create a PIN for their FedMobile Wallet. This PIN shall be the same as the Mobile Banking PIN in case of a Federal Bank customer with View + Transaction access. The PIN has to be explicitly set for all other category of wallet users.

The User is responsible for maintaining the confidentiality of the PIN and the FedMobile Wallet. For security purposes, it is recommended that the User should memorize the PIN and not write it down. Further, User agrees not to disclose these credentials to any third party. Any person to whom the PIN may be disclosed will have full access to the User's payment information, and User assumes all risk of loss resulting from any such access. All information and instructions received from the User's FedMobile App will be deemed to have been authorized by the User and the recipients of this information shall rely on its authenticity based on the use of the PIN. User will be solely responsible for all acts committed by any third party who may have gained access to the FedMobile/FedMobile Wallet using the PIN created by the User and Bank shall not, under any circumstances, be held liable/responsible for any damages sustained by the User owing to such access.

#### Validity & Forfeiture Policy

The Bank reserves the right to amend or modify the validity period of the FedMobile Wallet facility offered to the User, upon providing 45 days prior intimation to the User, through ..... Bank also reserves the right to terminate the FedMobile Wallet in case of violation of any policy or Terms of Use or any rule/policy issued by the RBI or Government of India or any other concerned body and in such event, any balance in the FedMobile Wallet shall be credited back to the designated bank account of the User, bearing the same name as the document submitted while completing the full KYC process. In such an event, Bank shall report the matter to the concerned body/authority and may freeze all transactions in the FedMobile Wallet until given clearance by the authority.

Bank further reserves the right to move the FedMobile Wallet to 'Debit Only Mode' if the User is involved in any suspicious transaction and/or any transaction in gross violation of the rules and regulations issued by the Reserve Bank of India ("RBI"), governing the use of Pre-Paid Payment Instruments including, but not limited to, rules and regulations under Prevention of Money Laundering Act, 2002 and any amendments thereto. In such an event,

Bank shall report the matter to RBI and shall also freeze transactions in the FedMobile Wallet until further instructions are obtained from RBI in this regard.

#### One time closure option

Federal Bank offers Users a one-time facility for closure of the FedMobile Wallet and crediting of Wallet Balance to designated bank accounts. However, in case of Wallets opened using minimum identification details (minimum KYC), User must complete the full KYC process before closure of the Wallet. Upon closure of the FedMobile Wallet, any withdrawable balance therein will be transferred to the designated bank account provided by the User. For Users who are Federal Bank account holders, the designated account shall be the operative account linked to the FedMobile App of the User. Any non-withdrawable balance (such as Wallet Cashback) will be reversed to the Bank and will not be credited to the bank account of the User. Wallet top-ups will be not permitted following closure of the Wallet and any pending refunds will not be credited thereto. User understands and agrees that the withdrawable balance in the Wallet shall be transferred by the Bank based on the request of the User and User shall be solely responsible for the details provided to the Bank for effecting the transfer, such as account number, IFSC code etc.

#### Inactive Wallet

A FedMobile Wallet having no financial transaction for 18 months from the date of Wallet creation/KYC status change shall be treated as an Inactive Wallet. User will not be able to utilize the existing wallet balance for merchant transactions if the Wallet is in inactive state. Moreover, top-up of the Wallet balance or withdrawal of the existing balance shall be disabled in case of inactive Wallets. However, any pending refunds shall be credited to the Wallet by the Bank and User will continue to receive promotional Wallet Cashback received as Gift Voucher and may be permitted to use it for merchant transactions. The User shall be cautioned prior to the date of inactivity of the FedMobile Wallet by way of SMS, e- mail, post etc., so as to avoid the Wallet becoming Inactive. An Inactive Wallet may be reactivated by the User after completion of full KYC, by submitting the requisite documents as maybe prescribed by the Bank from time to time.

#### Privacy Policy

Federal Bank will use best efforts to ensure that the information submitted by the User remains private, and is used only for the purpose for which it is submitted. Federal Bank collects information that User provides voluntarily, while using the FedMobile Wallet Platform. Additionally, while using FedMobile Wallet, Federal Bank also collects information about User's transaction behaviour, such as billing address, details of the recipient, location etc. Federal Bank shall not provide any information of the User to a third party without specifically informing the User at the time of collection and/or without the express consent of the User. Federal Bank logs IP addresses, browser type, number of pages viewed etc., in order to provide better service to the User. The information so logged shall be used to get

page view statistics, analyse trends and better understand the usage of FedMobile Wallet application, and for system administration purposes. Federal Bank reserves the right to perform statistical analysis of User's behaviour and preferences in order to measure Users' relative interests in the various areas of the FedMobile Wallet application for the purpose of product and service development. This analysis shall be anonymous and not tagged to the identity of the User. The analytical data that Federal Bank collects is for internal use only to improve the content and services of the application. In return, User shall benefit from improved quality of services. Federal Bank does not provide any personally identifying information of the User to any third party, without specifically informing the User of such information being shared at the time of its collection, and without the User's express consent. However, if subpoenaed or ordered by a court of law, Federal Bank shall be constrained to disclose to the appropriate authorities the personal information of any individual User/Users. External web sites, whose links may be incorporated in the FedMobile Wallet application, are not under the control of Federal Bank, and Federal Bank shall not be held responsible for the content or privacy policies of any linked sites or any links containing other linked sites. Federal Bank may, as and when it deems fit to do so, change, alter or modify its Privacy Policy. User is advised to visit the web site of the Bank continually in order to monitor changes in the policy, as the policy will be binding upon the User in relation to his/her use of Federal Bank's services, including the FedMobile Wallet. By using the FedMobile Wallet, and/or by providing the required information, User hereby consents to the collection and use of the information so disclosed in accordance with the Privacy Policy of Federal Bank.

**Governing law and Dispute Resolution:**

This Agreement and the rights and obligations thereunder and the relations of the parties and all matters arising under or in connection with this Wallet Terms of Use, including the construction, validity, performance or termination thereunder, shall be governed by and construed in accordance with the laws of the Republic of India.

In the event any disputes, differences, or controversies should arise between the parties hereto, out of or in connection with the use of the FedMobile Wallet, the parties hereto shall thoroughly explore all possibilities for amicable settlement. In case amicable settlement cannot be reached, such disputes, differences or controversies shall be referred to arbitration by a sole Arbitrator to be nominated by the Parties, and the Arbitrator shall conduct the Arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and pass the award which will be binding on the parties to this agreement. The venue of such Arbitration shall be at Kochi only. It is further agreed by and between the parties hereto that the Courts in Ernakulam will have the exclusive jurisdiction to try cases between the parties, after exhausting the Arbitration clause.

If any provision of these Terms of Use is held to be invalid or otherwise unenforceable, then that provision shall be deleted, and the remaining provisions shall remain valid and

enforceable.

Headings are inserted for convenience of reference only and shall not be deemed to affect the interpretation of these Terms of Use.

Any failure by the Bank to exercise any of the rights under this Agreement shall not constitute a waiver of such right or a waiver with respect to subsequent or similar breach. A waiver shall be effective only if made in writing.

Federal Bank shall have the right to assign this Agreement (including all of our rights, titles, benefits, interests, and obligations and duties in this Agreement) to any of our affiliates and to any successor in interest. Federal Bank may, in its discretion, delegate certain rights and responsibilities under this Agreement to independent contractors or other third parties.

User may not assign, in whole or part, this Agreement to any person or entity without the Bank's prior written consent which may be withheld at the sole discretion of the Bank.

## **BYOM >>**

### **BYOM**

- The Loan is sanctioned at the sole discretion of The Federal Bank Ltd (hereinafter referred to as "Bank"). The Bank reserves the right to decide your eligibility for the Loan as per its internal policies and guidelines.
- Your availing of the Loan shall be deemed to be your unconditional acceptance of the terms and conditions of the Loan as contained herein and you shall be bound by the same.
- The Loan shall be disbursed directly to your Operative Account specified in this e-mail, upon completion of the formalities.
- By availing the loan, you hereby unconditionally agree, confirm, declare and undertake as follows:
  - a. That you shall utilize the loan only for your genuine lawful personal needs and not otherwise.
  - b. That under no circumstances the proceeds of the loan shall be used for speculative purposes.
  - c. That Loan shall carry Interest at the rate specified in this e-mail. The Interest shall be applied to the Loan on daily diminishing method.
  - d. That you shall repay the Loan as per the Repayment Terms specified in this e-mail. You shall keep sufficient credit balance in your Operative Account for servicing the Loan.

- e. That Processing Fees at the rates specified in this e-mail, shall be paid up front.
- The Loan once processed and disbursed cannot be cancelled. The Interest Rate, Processing Fees and Tenure applicable to the Loan confirmed at the time of availing the Loan cannot be changed.
  - The Loan can be pre-closed at any time during the tenure.
  - Effective from 1st July 2017, GST is 18%, which is subject to change and will be applicable as per Government regulations.
  - In the event of your default in repaying the Loan together with applicable interest, charges, taxes and costs and/or in adhering to the terms and conditions contained herein,
    - a. You shall be liable to pay additional/penal interest.
    - b. The entire amounts outstanding in the Loan account shall be payable forthwith on demand. However, the Bank may at its sole discretion permit you to continue with the Loan subject to your payment of overdue amounts.
    - c. The Bank shall be entitled to report your name to CIBIL/RBI or any other statutory, regulatory or rating agencies.
    - d. The Bank shall be entitled to initiate such other legally permissible measures against you for recovering the amounts outstanding under the loan account, in terms of the Bank`s Loan/Debt Collection Policy.
  - The Bank reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions. All disputes, if any, arising out of or in connection with or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Kerala only.
  - You agree and declare that the Bank shall have an unqualified right to assign the Loan to any other Bank/Financial Institution/NBFC of Bank`s choice, for which purpose no further consent or concurrence shall be required from your part.

### **Online Loan Facility >>**

Online Loan Facility

### **I/We understand that**

- The online loan facility is available to only individuals having deposits in the sole name but not available against the deposits in joint names/ minor names including

minors who are eligible to use this Facility/FCNR deposits/deposits in the name of third parties and Companies.

- The monthly/quarterly/half yearly interest payable, if any, will be automatically diverted to the new loan account. In case the interest payout is mandated for any existing loan account, the OD facility would not be available unless this is changed by the Home Branch.
- Withdrawal/transfer of fund from OD accounts (Federal Easy Cash & Fed Rise) can be made using FedNet and FedMobile facility. However, in case of AAD (Term Loan facility), loan proceeds will be disbursed to operative/savings accounts.
- Credit / deposit in the loan account can be done by cash deposit form any branch or transfer from any deposit branch or transfer through Fed Net.
- The Bank shall re-fix the overdraft limit/DP suitably as per the norms of Federal Easy Cash / Fed Rise Schemes at its own discretion as per the norms applicable from time to time.
- The Bank shall debit periodical interest and processing fee and other charges to the Overdraft facility or any other account in my / our name/s.
- Closure of loan account at maturity of the deposit or end of the loan tenure closure of account will be done by adjusting the maturity proceeds of the deposits without further notice. Excess amount if any after closing the loan account will be credited to the operative account.
- Closure of loan account before maturity will be done on Customer's request through Fed Net/FedMobile with an option of transferring the funds from the operative account. However, option of closing the loan by set off against deposits not available through FedNet. Set off against deposit can be exercised at the branches only.
- Loan proceeds will be utilized for personal purposes or for carrying on business activities except for the purpose of relending or carrying on agricultural/plantation activities or for investment in real estate business if the loans are availed against NRE/NRO deposits.
- The facility of premature withdrawal of NRE/FCNR deposits shall not be available where loans against such deposits are to be availed of.
- Loan proceeds shall be credited to NRO account only if the loans are availed against NRE/NRO deposits. Withdrawal of funds through cash/transfer to NRE account will not be permitted.
- Repayment shall be made either by adjustment of the deposit or by fresh inward remittances from outside India through normal banking channels if the loan is availed against NRE/NRO deposits.

- The loan is also subject to other terms and conditions as may be prescribed by the bank from time to time.

I /We agree that the bank shall have a general lien on the security mentioned above for the present borrowing as well as for any other existing or future liability against me/us.

Regarding disposal of principal/interest/benefit of the above deposit/account, I/We authorize you to

- Credit all the interest/benefit due to the customer on the above deposit/FSF account to the loan account.
- If the loan account is not closed on the due date, the bank shall have the right to close the deposit, even prematurely with applicable terms & conditions and settle the loan dues. Balance if any, after settling the loan may be credited to the customer's operative account. On bank settling the dues by closing the deposit as discussed herein, the related deposit receipt will no longer be valid, and it will be returned to the bank by the customer.
- Adjust balance amount, if any, due to the customer towards any other liability/dues the customer owes to the Bank.
- Close/surrender the deposit account without reference to the customer and set off the proceeds towards all exiting/future liability of the customer to the Bank.
- The bank has got the full power and authority to set off the schedule mentioned deposit(s) with interest accrued there on for the repayment of the outstanding balance, including interest/charge etc. against any of the liability, of the customer existing and/or future whether as borrower or co- obligant or guarantor.
- This cancels all or any previous instructions the customer has given with regard to disposal of principal/interest/benefits in the above accounts.
- The Bank may at its discretion, enhance the rate of interest herein mentioned and the customer will be bound to pay the same.

I/we further declare and agree that the bank has got the full power and authority to set off the schedule mentioned deposit(s) with interest accrued there on for the repayment of the outstanding balance, including interest/charge etc. against any of my/our liability, existing and/or future whether as borrower or co-obligant or guarantor.

This cancels all or any previous instructions I/We have given with regard to disposal of principal/interest/benefits in the above accounts.

I/We agree that the Bank may at its discretion, enhance the rate of interest herein mentioned and I/We will be bound to pay the same.

I/We declare that we have read and understood all the terms and conditions above.

### **Loan Requests**

Request through FedMobile would not by itself ensure sanctioning of the loan and the same would be subject to fulfilment of various other terms and conditions also.

### **Closure of Loans**

The facility of loan closure is only available for loans which are availed against deposits, through FedMobile. For all other types of loans, the loan account closure will have to be done by visiting the bank branch.

### **Mutual Funds >>**

Mutual Funds

By clicking “Agree and Continue”, you shall be re-directed to a platform controlled by Equirus Wealth Pvt Ltd.

The Bank shall disclose the following details to Equirus Wealth as part of providing this service and by clicking “Agree and Continue”, it shall be deemed that you have accorded consent to the Bank for sharing the details to Equirus Wealth Pvt Ltd:

- Mobile No
- Email Id
- Device ID
- Customer ID
- PAN Number
- Account Details
- KYC Status

For NRI Clients: Bank proof upload is a mandatory process in which either a cancelled cheque or account statement has to be uploaded to the application.

Your KYC status will be subjected to a mutual fund CVL KYC check ,after which only you will be able to start investing.

This will be purely a referral service.

All services offered through the platform are facilitated by Equirus Wealth and Federal Bank's role is limited to providing of payments/fund transfer facility.

By availing the services, it shall be deemed that you have accepted the Terms and Conditions of the Services.

## **Merchant Services >>**

### Merchant Services

For the modules Flights, Hotels, Bus & Gift Vouchers, the App will re-direct to Merchant SDK of CDNA Technologies Private Limited (“CDNA”). By clicking “Agree and Continue”, you shall be re-directed to a platform controlled by a third party [CDNA Technologies Private Limited (“CDNA”) whose brand name is “Nuclei”].

By clicking “Agree and Continue”, you expressly provide your consent to the Bank for disclosing the following details to Nuclei for the purpose of providing you with services regarding Flights, Hotels, Bus & Gift Vouchers:

- Mobile No
- Device ID

All services offered through the platform are facilitated by Nuclei and Federal Bank’s role is limited to providing of payments/fund transfer facility. Your use of the services through the platform would be thus governed by the Terms and Conditions of the services of the platform available at <https://gonuclei.com/terms-condition>, which you may please go through and confirm. By clicking “Agree and Continue”, it would be deemed that you have read the said platform Terms and Conditions, and that you have provided your acceptance to the same.

Nuclei has partnered with Cleartrip for Hotels and Flights, Redbus for Bus and Qwickcilver for Gift Vouchers.

## **FASTag >>**

### Terms and Conditions-FASTag

#### FASTag

These Terms and Conditions apply to and regulate the provision of FASTag facility provided by The Federal Bank Limited (“Federal Bank” or “Bank”). These terms and conditions (the “Terms and Conditions”) shall be in addition to and not in derogation to any other terms as stipulated by the Bank from time to time.

#### 1. Definitions

In these Terms and Conditions, unless there is anything repugnant to the subject or context thereof, the following words / expressions shall have the meaning as stated herein under:

**“Affiliate”** means and includes any company which is the holding or subsidiary company of the Bank, or a person under the control of or under common control with the Bank, or any person in more than 26% of the voting securities of which the Bank has a direct or beneficial interest or control. For the purpose of this clause, “control” together with grammatical variations when used with respect to any person, means the power to direct the management and policies of such person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and “person” means a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever.

**“Application”** or the “Tag Application” shall refer to the application made by a customer to Federal Bank for the issuance of a Tag. The Application shall be in the form of a written or online application made in the manner and format prescribed by the Bank and shall form an integral part of these Terms and Conditions.

**“Concessionaire”** refers to the person/entity that has been granted the right to construct, maintain, and toll the Highway by the National Highways Authority of India.

**“National Highway”** shall mean all the National Highways where Electronic Toll Collection program is active.

Disclaimer: Bank reserves the right to modify, alter, add or delete Toll Plazas from the list

**“Tag”** refers to the prepaid FASTag issued by the Bank.

**“FedMobile”** shall mean an application of mobile banking facility provided by the Bank, which enables the customers to access specified banking services including information relating to their Account(s), transaction details and such other services as may be made available by the Bank from time to time.

**“FedMobile App”** shall mean Mobile application available in Android and iOS for doing mobile banking transactions hereinafter referred to as Mobile App.

**“Tag Account”** shall mean the account opened in the name of the Tag Member and maintained by Federal Bank for the purpose of usage of the Tag as per the Terms and Conditions contained herein.

**“Tag Member/s”** shall mean the individual or corporates who makes an Application for the issuance of, and to whom the Tag has been issued by the Bank subject to such terms and conditions as may be specified by the Bank, and who is authorized to hold and use the Tag.

**“Tag Website”** refers to [www.federalbank.co.in](http://www.federalbank.co.in), which is owned, operated and maintained by the Bank.

**“Toll Plaza”** shall mean such establishments maintained by the Concessionaire, wherever located, whereby users are required to pay the toll amount applicable on a vehicle for usage of the Highway.

**“Transaction”** shall mean any Tag transaction/s carried out by the Tag Member/s as permitted by these Terms and Conditions, including but not limited to, loading or reloading of funds to a Tag; Tag balance enquiries and/or such other uses as the Bank may permit in writing from time to time.

**“Statement/s”** shall mean the communication provided to the Tag Member/s on the e-mail id provided by the Tag Member/s to Federal Bank on a quarterly basis stating inter alia the Transactions undertaken and balance available in the Tag Account.

**“Customer Care”** refers to the telephonic customer service facility provided by the Bank throughout the day to Tag Member/s for any Tag related queries.

#### Interpretation

- All references to singular include plural and vice versa and the word “includes” should be construed as “without limitation”.
- Words importing any gender include the other gender.
- Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.
- All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these Terms and Conditions.
- The rules of interpretation as set out in the General Clauses Act shall, unless it be repugnant to the subject or context thereof, apply to these Terms and Conditions as if incorporated herein.

#### Applicability of Terms

The Tag Member shall be deemed to have unconditionally agreed to and accepted these Terms and Conditions by submitting the Application for the Tag or by performing a Transaction or by accepting the Tag, in the form and manner prescribed by the Bank from time to time.

#### Issuance of Tags

##### **Applying for new tag:**

The customer can submit application for the Tag either in writing or through online using FedMobile /website of the Bank. Federal Bank may issue the Tag to a customer on his

/her request and pursuant to the customer submitting an application and required documents (in person or through online as the case may be) and agreeing to the applicable terms and conditions in the form and manner prescribed by the Bank in this regard. The Bank is entitled to keep/maintain record of these Applications and other Transactions and copy of the documents submitted by the customer in such manner as may be deemed suitable by the Bank. The bank will peruse/verify the application and documents submitted by the customer and approve/ reject the application. On successful approval of the application, the tag will be issued to the customer if the application is submitted by the customer in person. The tag will be dispatched through bank's shipment partner to the address provided by the tag member while applying for the Tag, in case the application is submitted through online. The shipment might take 7-10 days to reach the tag holder. In case the shipment takes longer time, the tag holder may contact the bank. The Bank is entitled to share/disclose all or any of the documents submitted by the customer with RBI or other regulators, statutory/judicial authorities as and when demanded for without obtaining any prior consent from the customer for such disclosure.

When application is submitted using FedMobile, the Tag so dispatched to the address of the customer will be in inactive status until manually activated by the Tag Member using FedMobile.

The Tag issued by the Bank to the Tag Member shall be mandatorily affixed on the vehicle of the Tag Member with the license plate number specified by the Tag Member in the Application & RC document submitted while submitting the application. The Tag is not transferable and may only be used with respect to the vehicle on which the Tag has been affixed. Bank/ NPCI reserves rights to blacklist/ block/ terminate the tag if found to be misused and/or affixed in a vehicle to which the tag was not issued.

At the time of submitting the Application for issuance of the Tag, the Tag Member shall be required to pay tag fees+ security deposit as detailed under Annexure to this document as may be applicable from time to time. The maximum amount that can be loaded on the Tag is Rs. 100,000/- (Rupees One Lakh only) or such other limit as may be specified by the Bank subject to internal and applicable regulatory and statutory guidelines. Tag can be reloaded to post activation subject to a maximum Tag balance of Rs. One Lakh (100,000). The Tag can neither be reloaded (subsequent cash loads) nor such initial loaded funds be accessed by the Tag Member until the Tag is activated. The tag holder shall be able to use the Tag only to the extent of the amount available on the Tag Account at any given point of time. If the tag holder has multiple tags, cumulative balance available under all tags together will be considered to validate the above-mentioned limit restriction.

The Tag shall be activated subject to approval of the application by the Bank and a minimum amount as mentioned in the annexure to this document being loaded on the Tag by the Tag Member. The funds shall be loaded on the tag after deduction of the applicable charges/fees etc. payable by the Tag Member to the Bank for availing the Tag. The tag holder

shall be bound to comply with these Terms and Conditions and all the policies stipulated by the Bank from time to time in relation to the Tag. Acceptance of application submitted by the customer shall not assure issuance of tag by the Bank. Issuance of tag is subject to review & approval of application submitted by the Customer. The Bank may, at its sole discretion, refuse to accept the Application or to issue the Tag to the Tag Member without assigning any reason.

#### Features of Tag

The Tag may be used for the purpose of making applicable toll payments (as may be required by the relevant authorities) at participating Toll Plazas on the Highway through the Electronic Toll Collection lane provided at such Toll Plazas. The list of participating Toll Plazas will be updated on < href="https://www.federalbank.co.in/netc" target="\_blank">https://www.federalbank.co.in/netc. No interest shall be payable by the Bank on the amount available/loaded on the Tag.

Tag Member will be able to manage (activate, reload & re-issue) his/ her tag using FedMobile subject to the terms and conditions contained in the Terms & Conditions. The Tag Member may load and reload the Tag at FASTag enrolment centres subject to verification of their identity and any other mandatory requirements as prescribed by the Bank from time to time and/or using the payment gateway available to the Tag Members after they log in to Tag Website using the User ID and password provided to them or the member can reload the Tag using FedMobile. A User ID and password will be provided to the Tag Member to allow the him/her to reload the Tag by visiting <https://www.federalbank.co.in/netc>. The Tag Member is recommended not to disclose this User ID and password to anyone else. A tag member will be able to reload a tag not belonging to his/her using FedMobile, however the Tag to be reloaded is issued by Federal Bank. Such reloads will also be subject to limits & other terms stated in this Terms & Conditions. Non-Tag Member may also reload funds onto Tags at Kiosks subject to verification of their identity and any other mandatory requirements as prescribed by the Bank from time to time. Limitations regarding minimum amount, maximum amount, annual load limit and frequency of loading and reloading shall be applicable as prescribed by the Bank from time to time. The cash loading / reloading facility is subject to the relevant applicable fee(s) issued by bank from time to time. Funds loaded on a Tag after activation by the Bank are immediately available for the Tag Member to use.

In case of the Fastag bought by submitting an application through FedMobile is lost or unreadable on account of tag data corruption, physical damage to tag etc., the customer can apply through FedMobile for reissuing the Fastag. The Bank will, at its discretion and subject to its internal regulations reissue the Fastag after deactivating/blocking the previous Fastag issued to the customer. However, the facility for reissuing the Tag will be provided by the Bank to a customer only once.

#### Lost or Stolen Tags

If the Tag is lost or stolen, the Tag Member must file a report with the local police and should be able to produce a copy of the police report upon request by the Bank. The Tag Member must immediately report the loss/ theft over the telephone to the Customer Care and /or lodge a complaint with a Kiosk. Customer Care shall, upon adequate verification, hotlist/cancel/suspend the Tag and terminate all facilities in relation thereto during working hours on a working day following the receipt of such intimation and on the request of the Tag Member and shall not be liable for any inconvenience caused to the Tag Member in this regard. The Tag Member shall take cognizance of the fact that once a Tag is reported lost, or stolen and is subsequently found, the same shall be promptly cut in half and adequate care taken to prevent its misuse. The Tag Member is responsible for the security of the Tag and shall take all steps towards ensuring the safe keeping thereof. The Tag Member will be liable for all charges incurred on the Tag until the Tag is reported lost /stolen. Further, in the event the Bank determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Tag would rest with the Tag Member. In case of any dispute relating to the time of reporting and/ or Transaction/s made on the Tag or any other matter in relation to the said Tag, Bank shall reserve the right to ascertain the time and/ or the authenticity of the disputed Transaction. In the event Transaction/s on the Tag occur after the Tag Member claims to have destroyed the Tag, the Tag Member shall be entirely liable for any such charges incurred on the Tag and shall under no circumstances hold the Bank responsible for the same.

#### Surrender/Replacement of Tags

The Tag issued to the Tag Member shall remain the property of the Bank and shall be surrendered to Bank, on request. The Tag Member shall be responsible for returning the Tags to the Bank for cancellation in the event the services are no longer required by the Tag Member or if the services are withdrawn by the Bank for any reason whatsoever.

In case of loss of the Tag, the Tag may be blocked by the Tag Member by calling up the Customer Care at 1800- 266- 9520 (Toll Free) & furnishing the required information for blocking the Card and as more specifically provided for under clause titled as "Lost or Stolen Cards".

Once a Tag is reported as lost or stolen, the Tag cannot be used again even if found subsequently. The Tag Member declares that if a Tag is reported as lost or stolen or is damaged or stolen, if found subsequently, it shall be the responsibility of the Tag Member to return such Tag to the Bank forthwith. Similarly, in case a Tag is damaged, it shall be the responsibility of the Tag Member to return the damaged Tag to the Bank to enable closure of the Tag account.

In the event of death of the Tag Member, the Bank shall cancel the Tag upon being informed of the same. The legal heirs of the Tag Member can recover the balance amount available on the Tag as per the Bank's policy / process.

## Expiration and Termination

The Tag is valid up to a period of five years from the date of issuance of the Tag. The Bank may, at any time, with or without notice, at its absolute discretion, terminate/cancel the Tag.

In case the Tag Account remains unused for a period of 6 months with a negative balance amount, the Tag Account will be closed with prior intimation to the Tag Member and the corresponding Tag shall not be accepted at any Toll Plazas for the purpose of payment of toll.

On termination of the Tag, the total of all charges then outstanding, whether or not already reflected in the Statement and, the amount of any Charges incurred after termination, shall become forthwith due and payable by the Tag Member as though they had been so reflected, and interest will accrue thereon as may be applicable as per the Bank policy/process, from time to time.

The Tag Member shall continue to be fully liable to Bank for all charges incurred on the Tag prior to termination.

Notice of termination or request to surrender of the Tag shall be deemed given when a notice posted to the mailing address/ email ID of the Tag Member, as per the records of the Bank, is received by the Tag Member through ordinary post / email. The Tag Member agrees to surrender the Tag to the Bank, or its representative, upon being requested to do so. The Tag Member may not use the Tag after notice of termination has been received by him/her.

## Usage Guidelines

The said Tag is valid only in India and only with respect to payments required to be made in Indian Rupee (INR). The Tag Member shall at all times ensure that the Tag is kept at a safe place and shall under no circumstances whatsoever allow the Tag to be used by any other individual. The Tag Member shall be responsible for all facilities granted by the Bank and for all related charges and shall act in good faith in relation to all dealings with the Tag and the Bank. The Bank accepts no responsibility for any surcharge levied by any Concessionaire and debited to the balance available on the Tag, with the Transaction amount. Any Transaction undertaken at a Participating Toll Plaza shall be conclusive proof that the charge recorded on such requisition was properly incurred for the amount and by the Tag Member using the Tag except where Tag has been lost, stolen or fraudulently misused, the burden of proof for which shall be on the Tag Member.

The Tag Member is responsible for all Transactions initiated by use of the Tag, except as otherwise set forth herein. Each time the Tag Member uses the Tag at a participating Toll Plaza, he authorizes the Bank to reduce the funds available in the Tag Account by the amount of the Transaction. The Tag Member is not allowed to exceed the available amount in the Tag Account through an individual Transaction or a series of Transactions. Nevertheless, if a Transaction exceeds the balance of the funds available in the Tag Account, the Tag Member shall remain fully liable to the Bank for the amount of the Transaction. The

Bank reserves the right to bill the Tag Member for any negative balance. The Tag Member agrees to pay the Bank promptly for the negative balance. The Bank also reserves the right to cancel/terminate the Tag should the Tag Member create one or more negative balances with the Tag. The Bank reserves unto itself the absolute discretion to decline to honor the Transaction requests on the Tag, without assigning any reason thereof. The Tag Member holder agrees that he/she will not use the FASTag for payment of any illegal/ unlawful purchase/purposes.

#### Closure

The Tag Member may at any point of time, request for closure of the Tag Account by visiting any tag enrolment centre/ Federal Bank branch and submitting such documentation as may be required by the Bank policy/process in this regard. The Tag Member shall also be required to return the Tag to authorized Bank personnel. Thereafter, the balance amount (if any) remaining in the related Tag Account would be returned to the Tag Member in his bank account only within 15 days from the date of the request for closure having been placed.

#### Statements and Records

The Tag Member may enquire about the balance on his Tag by using FedMobile, web portal or calling the Customer Care. The Tag Member will also receive a short messaging system (SMS) message on the mobile number registered by the Tag Member with the Bank, after each Transaction, informing him of the Transaction value. The Tag Member shall inform the Bank in writing within 15 days, if any irregularities or discrepancies exist in the Transactions/particulars of the Tag Account. If the Bank does not receive any information to the contrary within 15 days, it shall assume that the Transactions are correct. All records maintained by the Bank, in electronic or documentary form of the instructions of the Tag Member and such other details (including, but not limited to payments made or received) pursuant to these Terms and Conditions, shall as against the Tag Member, be deemed to be conclusive evidence of such instructions and such other details.

The Bank shall not be required to provide copies of the Transaction slips to the Tag Member with respect to Transactions and the Tag member will only receive transactional alerts through short messaging system (SMS) message on the mobile number registered by the Tag Member with the Bank.

#### Exclusion from Liability

In consideration of the Bank providing the Tag Member with the facility of the Tag, the Tag Member hereby agrees to indemnify and keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Tag Member the said facility of the Tag or by reason of the Bank's acting in good faith and taking or refusing to take or

omitting to take action on the Tag Member's instructions, and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Tag Member; breach or noncompliance of the rules/ Terms and Conditions relating to the Tag and/or fraud or dishonesty relating to any Transaction by the Tag Member. The Tag Member shall also indemnify the Bank fully against any loss on account of misplacement/ loss of the Tag. Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Tag Member in respect of any loss or damage arising directly or indirectly out of:

- Any defect in quality of goods or services supplied by any third party.
- The refusal of any person to honor or to accept the Tag.
- The malfunction of any computer system.
- Handing over of the Tag by the Tag Member to anybody other than the designated employees of Federal Bank at Federal Bank's premises or Kiosk.
- Any delay in supplying the Fastag by shipment partner and/or damage to the Fastag supplied by shipment partner.
- Compromising with the user id or password of the customer
- Loss in transit of Fastag and/or non-receipt of Fastag dispatched by the Bank through shipment partner.
- Tag becomes unreadable due to improper affixation, tag data corruption, physical damage to tag and/or for any other reason whatsoever.
- The exercise by Federal Bank of its right to demand and procure the surrender of the Tag prior to the expiry date, whether such demand and surrender is made and/or procured by Federal Bank or by any authorized person or computer terminal.
- The exercise by Federal Bank of its right to terminate/cancel the Tag.
- Any injury to the credit, character and reputation of the Tag Member alleged to have been caused by the re-possession of the Tag and/or any request for its return or the refusal of any Toll Plaza to honor or accept the Tag.
- Any misstatement, misrepresentation, error or omission in any details disclosed by Federal Bank except as otherwise required by law, if Federal Bank receives any process, summons, order, injunction, execution drait, levy lien, information or notice which the Bank in good faith believes/ calls into question the Tag Member's ability, or the ability of someone purporting to be authorized by the Tag Member, to transact on the Tag, Federal Bank may, at its option and without liability to the Tag Member or such other person, decline to allow the Tag Member to obtain any portion of his funds, or may pay such funds over to an appropriate authority and take any other steps required by applicable law. Federal Bank reserves the right to deduct

from the balance available on the Tag a service charge and any expenses it incurs, including without limitation legal fees, due to legal action involving the Tag Member's Tag.

- Any statement made by any unauthorized person requesting the return of the Tag or any act performed by any person in conjunction.
- In the event a demand or claim for settlement of outstanding dues from the Tag Member is made, either by Federal Bank or any person acting on behalf of Federal Bank, Tag Member agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon the character of the Tag Member, in any manner.
- The tag is not transferable and is unique to the vehicle similar to the vehicle license plate and would be affixed mandatorily at the time of issuance on the vehicle and will have a balance which the customer has paid for his tag to be loaded with. The tag issued to the customer is valid for use only in India and for the payment of toll charges in Indian currency only and further will be accepted only on the Toll plazas participating in the program. The participating toll plaza list will be updated in the tag portal from time to time.
- The tag is the property of Federal Bank. It shall be subject to the Terms and Conditions mentioned herein and any additional conditions stipulated by the Bank, from time to time. The Tag Member shall affix the Tag immediately on the vehicle on issuance of Tag and ensure that the signature on all payment receipts signed by the Tag Member are similar to the signature provided by the Tag Member on the Tag Application Form submitted to Federal Bank. In case the Tag Member desires to alter his/her signature, the Tag Member shall intimate Federal Bank about the same and execute necessary documents as prescribed by Federal Bank and/or under law, in this regard.

#### Breach and Termination/Withdrawal

The Tag Member will be liable to pay Federal Bank, upon demand, all amounts outstanding from the Tag Member to the Bank.

#### Charges

The holding and use of the Tag will incur fees which will be debited to the balance available in the Tag Account. The details of the charges are attached herewith as Annexure I. The said fees are not refundable.

Any government charges, duty or debits, or tax payable as a result of the use of the Tag shall be the Tag Member's responsibility and if imposed upon Federal Bank (either directly or indirectly), Federal Bank shall debit such charges, duty or tax against the balance available on the Tag. There will be separate service charges levied for such facilities as may be

announced by the Bank from time to time and deducted from the balance available on the Tag. In the situation that the balance available on the Tag is not sufficient to deduct such fees, the Bank reserves the right to deny any further Transactions. The Tag Member also authorizes Federal Bank to deduct from the balance available on his Tag and indemnifies Federal Bank against any expenses it may incur in collecting money owed to it by the Tag Member in connection with the Tag (including without limitation reasonable legal fees). Federal Bank may levy service and other charges for use of the Tag, which will be notified to the Tag Member from time to time by updating these Terms and Conditions. The Tag Member authorizes Federal Bank to recover all charges related to the Tag as determined by Federal Bank from time to time by debiting the balance available on the Tag. Details of the applicable fees and charges as stipulated by Federal Bank shall be displayed on the website.

#### Disputes

In case of any complaint or query pertaining to any Transaction/s, the Tag Member may contact Federal Bank Customer Care at 1800-266-9520(Toll Free). In case the Tag Member has any dispute in respect of any Transaction, the Tag Member shall advise details to Federal Bank within 7 days of the Transaction date failing which it will be construed that all charges are acceptable to the Tag Member and in order.

In order to enable the Bank to investigate and respond to the complaint/query, the Tag Member shall be required to provide the Bank with such information as may be required by the Bank. Federal Bank shall not ask customers for any confidential information and therefore Tag Member/s shall not share with the Bank any information of a confidential nature including but not limited to passwords, user id's, etc.

For full details regarding Bank's complaints procedure, please refer to the Tag Website. The Customer Care numbers shall be as updated on the Tag Website from time to time.

Federal Bank shall make bonafide and reasonable efforts to resolve an aggrieved Tag Member's disagreement with the Transaction/s within 7 days receipt of the notice of disagreement. If after such effort, Federal Bank determines that the Transaction/s indicated is correct then it shall communicate the same to the Tag Member along with details including a copy of the sales slip or payment requisition.

#### Charges

Charges mentioned below are subject to change.

Please visit <https://www.federalbank.co.in/general-terms-and-conditions> for charges for all vehicle types. Here below provided are the charges for Car/ SUV/ MINI LCV vehicle type.

#### **Note:**

- The above-mentioned Security deposit rates and threshold be refunded to the customer at the time of FASTag account closure.

- Applicable taxes will be levied on all type of top ups and transactions.
- Threshold value is the minimum recharge amount to be done at the time of RFID tag activation and will have to be maintained to carry out debit sale transaction at toll plazas.
- Toll amount will be deducted as per the applicable amount, depending on the vehicle class and the plaza used. Charges mentioned above are subject to change without any prior notice to Tag Member. Prevalent charges may be referred to on <https://www.federalbank.co.in/general-terms-and-conditions>.
- Tag deposit amount would be applicable as per the vehicle class and will be refunded to the customer at the time of closure of RFID Tag account.
- Service Tax will be levied on all the prescribed fees and charges at the applicable rates.
- Convenience fee may be applicable for online recharge.

### **Touch ID or Face ID for App Login >>**

#### Touch ID or Face ID for App Login

- These terms and conditions (“Terms”) apply to and regulate your use of the FedMobile touch ID/face ID login service provided by The Federal Bank Limited (“the Bank” or “we” or “Federal Bank”). By undergoing the registration process to use the FedMobile touch ID/Face ID login service, or by using the FedMobile touch/face ID login service, you are deemed to have accepted and agreed to these Terms. If you do not accept these Terms, you may disable the FedMobile touch ID/face ID login service from the settings section of the app.
- FedMobile touch ID/face ID login service is a service where you may use your fingerprint/ face ID registered on a permitted mobile device in lieu of your FedMobile MPIN to confirm your identity to access the Bank’s mobile banking services.
- The FedMobile touch ID/face ID login service is provided as part of the Bank’s mobile banking services, and accordingly:
  - a. these Terms are in addition to and shall be read in conjunction with the Bank’s Customer Terms and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Customer Terms shall include reference to these Terms); the Customer Terms for mobile banking may be accessed at <https://www.federalbank.co.in/FedMobile-tc>

- b. the meaning of key words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms; and
  - c. in the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms to the extent of such conflict or inconsistency.
- You acknowledge and agree that in order to use the FedMobile touch ID/face ID login service:
  - a. You must be a valid user of Federal Bank's mobile banking services;
  - b. You must install the FedMobile app using a permitted mobile device, which has not been rooted or jailbroken;
  - c. You will need to activate the fingerprint recognition function or Face ID on your permitted mobile device and register your facial features or at least one of your fingerprints to control access to the permitted mobile device;
  - d. You will be required to undergo a registration process using your FedMobile MPIN to choose to use the fingerprints or Face ID you store on your permitted mobile device for accessing our mobile banking services; upon the successful registration process, the fingerprints/Face ID details stored on your permitted mobile device will be used as a security code for Login to the FedMobile app;
  - e. You must ensure that only your fingerprints/Face ID details are stored on your permitted mobile device to access the device and you understand that upon the successful registration of your permitted mobile device, any fingerprint or Face ID (as applicable), that is stored on your permitted mobile device can be used to access mobile banking services, including access to your bank accounts; and
  - f. You must ensure the security of the security codes as well as the password or code (MPIN) that you use to register your fingerprints/ face ID on the permitted mobile device.
- You may still choose to access the mobile app using your FedMobile MPIN.
- Each time the FedMobile mobile app detects the use of a fingerprint/Face registered on a permitted mobile device (using which you have registered for the FedMobile touch/Face ID login service to access our mobile banking services or authorise login), you are deemed to have accessed the mobile banking services and/or instructed us to perform such transactions as the case may be.
- You acknowledge that the authentication is performed by the FedMobile mobile app by interfacing with the fingerprint authentication module on the permitted mobile device and consent to such authentication process. Moreover, you hereby consent to

the Bank accessing and using such biometric information, including fingerprint and/or facial patterns, for the provision of the FedMobile touch/face ID login service.

- . You can deactivate the FedMobile touch /Face ID login service at any time using the left navigation menu of the FedMobile app once you are signed in by accessing App Settings>Manage Login>Fingerprint (Android Devices) & App Settings>Manage Login>Face ID (iOS Devices where Face ID is available)
- If you inform us that the security of your fingerprints or other security code has been compromised, we may require you to block access of the application or de-register the user for login.
- You understand the need to protect your permitted mobile device and shall be responsible for all use of your permitted mobile device (whether authorised by you or otherwise) to access the FedMobile touch/face ID login service.
- In addition to the disclaimers and exclusions of liability contained in the Customer Terms, you also acknowledge as follows:
  - a. You understand that the fingerprint authentication module of the permitted mobile device is not provided by the Bank, and we make no representation or warranty as to the security of the fingerprint authentication function of any permitted mobile device and whether it works in the way that the manufacturer of the device represents.
  - b. We do not represent or warrant that the FedMobile touch/face ID login service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.
  - c. Unless expressly prohibited by law, we shall not be liable for any loss or damage that you may incur in connection with your use or attempted use of the FedMobile touch/face ID login service, or your instructions, or any unauthorised transactions through or in connection with the FedMobile touch/face ID login service.
  - d. You hereby agree to indemnify the Federal Bank from and against all loss and damage which the Bank may incur in connection with any improper use of the FedMobile touch/face ID login service.

#### Meaning of words

Permitted Mobile device means all android/iOS devices with a touch ID feature and Apple iPhone X or higher for Face ID and such other electronic equipment that we may enable for use with the FedMobile touch/face ID login service from time to time and includes the

operating system or software that the device operates on. Any rooted or jailbroken devices shall not fall under this category & shall be refused for usage.

## UPI >>

### UPI-Terms and Condition

These terms and conditions (“Terms”) apply to and regulate the provision of UPI fund transfer and fund collection facility provided by Federal Bank. Federal Bank shall endeavour to provide to the Customer, UPI Facility in accordance with the UPI guidelines, circulars and/or regulations issued by the Reserve Bank of India (“RBI”) and/or National Payments Corporation of India (“NPCI”) from time to time (“Guidelines”) subject to the terms and conditions herein specified.

### Definitions

- In this document the following words and phrases have the meanings set opposite them unless the context indicates otherwise:

**“Account(s)”** refers to the resident Indian & NRI savings account(s) held and maintained with Federal Bank or resident savings and/or current account held with any bank in India, to be used for operations through the UPI Facility.

**“Customer”** means the applicant/remitter availing of the UPI Facility through his Account(s).

**“Federal Bank”** means The Federal Bank Limited, a company within the meaning of the Companies Act, 2013 and having its registered office at Federal Towers, Bank Junction, Aluva, PIN 683 101 (which expression shall, unless it be repugnant to the subject or context thereof, include its successors and assigns).

**“Merchant/s”** shall mean and include online, mobile-app based and offline merchants who provide goods and services in exchange for payment through UPI.

**“NPCI UPI System”** means the switch and related equipment and software owned by NPCI to provide the UPI based fund transfer and funds collection facility including the National Financial Switch;

**“Payment Order”** means an unconditional instruction issued by the Customer in writing or transmitted electronically to Federal Bank either through Federal Bank’s internet banking facility or short message service (SMS) or unstructured supplementary service data (USSD) by Federal Bank or FedMobile application of Federal Bank or BHIM Lotza UPI PAY application of Federal Bank or through such other means as provided by Federal Bank, to effect a fund transfer for a certain sum of money expressed in Indian rupees, to the designated account of a designated beneficiary by debiting Account(s) of the Customer.

**“PSP (Payment Service Provider)”** refers to banks which are allowed to acquire Customers and provide payment (credit/debit) services to Customers.

**“UPI”** refers to the Unified Payments Interface Service offered by NPCI in collaboration with its member banks.

**“UPI Facility”** means the Unified Payments Interface Service based electronic fund transfer and fund collection facility provided by Federal Bank to its Customers through the NPCI UPI System as per the Guidelines.

**“UPI International”** means the process introduced by NPCI for initiating UPI transactions (P2M Transactions) at international locations to merchants enrolled to UPI ecosystem by NPCI.

As a PSP, Federal Bank will provide a mobile application to the customers which will use the NPCI UPI libraries facilitating payments. The PSP mobile application can be used by Federal Bank’s customers or other bank’s customers to carry out transactions in their bank account after a one-time registration process.

- Words or expressions used in this document, but not specifically defined herein shall have the respective meanings assigned to them by NPCI.

#### Applicability of Terms

Each Customer desirous of availing the UPI Facility, shall by way of a one-time registration, in such form, manner and substance as Federal Bank may prescribe, apply for UPI Facility and Federal Bank shall be entitled, at its sole discretion, to accept or reject such applications. The Customer may apply for UPI Facility by downloading FedMobile.

Registration for UPI shall be permitted for Resident Indian Customers & for NRI Customers, subject to the terms herein, which may be amended from time to time in line with the guidelines/regulations prescribed by NPCI from time to time.

On FedMobile, Customer will have an option to do transaction via UPI with the default virtual payment address(VPA) of mobilenummer@federal. Additional VPA’s can be created from inside the application based on the suggested VPAs

A.Federal Bank Accounts can be linked to the VPAs inside the application.`

B.Customer can link other bank accounts through a one-time registration process defined and standardized by NPCI and then start transacting in the said accounts.

By applying for and accessing the UPI Facility, the Customer accepts these Terms, which shall govern the provision of the UPI Facility by Federal Bank. These Terms shall be in addition to and not in derogation of the Guidelines issued from time to time.

The Customer hereby acknowledges that the Customer has read and understood the Guidelines and agrees that the rights and obligations provided therein and in these Terms in so far as it relates to the Customer shall be binding on the Customer with regard to every Payment Order issued by him/it for execution in the NPCI UPI System. The Customer

understands and agrees that nothing in terms of availing the UPI Facility shall be construed as creating any contractual or other rights against NPCI or any participant in the NPCI UPI System other than Federal Bank. Notwithstanding anything contained herein, all terms and conditions stipulated by Federal Bank in connection with the Accounts shall continue to apply.

#### **Applicability of these terms to NRI Customer**

Customer having Non-Resident Status may, subject to the following terms, avail the UPI Facility:

- NRI Customers having an Indian mobile number registered with the UPI Facility shall be able to transact and use the UPI Facility irrespective of any country they reside in.
- NRI Customer who does not have an Indian mobile number registered with the UPI Facility, shall access and register with the UPI Facility, provided that the mobile number being registered by them for the UPI Facility begins with the following country codes:

#### **List of countries in OC 116 & Country Codes**

**Singapore (+65)**

**Canada (+1)**

**HongKong(+852)**

**Oman (+968)**

**Qatar(+974)**

**Australia (+61)**

**UK (+44)**

**Saudi Arabia (+966)**

**UAE (+971)**

**United States (+1)**

All transactions made by NRI Customers, who are eligible to use the UPI Facility as per the above terms, shall be authenticated via MPIN & transactions will be processed by the Bank via pre-approved route. The NRI Customer can send/request payment only to/from those contacts that are registered on this UPI Facility.

#### **Scope of the UPI Facility**

UPI Facility offers an instant, 24X7, interbank electronic fund transfer or fund collection service to the customers of UPI member banks. The Customers can put in request for fund transfers or funds collection or respond to funds collection from FedMobile or BHIM Lotza UPI Pay PSP mobile banking channels in a secure manner for any of their linked bank Accounts. As a PSP, Federal Bank will provide a mobile application to the customers which

will use the NPCI UPI libraries facilitating payments. The PSP mobile application can be used by Customer(s) to transact on Account(s) after a one-time registration process.

- The availability of UPI services within the app will be subject to the instructions & guidelines by National Payments Corporation of India (NPCI).
- Federal Bank accounts available for transactions through UPI inside FedMobile will have only those schemes of accounts permitted for mobile banking registration.
- Other Bank accounts available for transactions through UPI inside FedMobile will be based on the issuing bank subject to availability of the accounts through NPCI Common Library.
- All UPI transactions within the application will take place by using the default VPA of the app user. Default VPA will be allotted to the user as mobilenumbers@federal at the time of UPI registration. The default VPA cannot be changed/modified.
- Federal Bank also offers the facility to send /request money from a mobile number to another mobile number in UPI. This facility will work only if both the mobile numbers are registered for UPI inside FedMobile. Effective transfer of funds take place between the default UPI ID's of the sender & recipient mobile numbers.
- In case of UPI Mandates issued using federal bank accounts, bank will mark lien on the funds blocked for mandate.
- Resolution of UPI complaints raised for other bank transactions will be subject to resolution from the respective bank, subject to NPCI guidelines.
- For the purpose of using UPI International, Customers have to manually enable the desired bank account/s in the UPI Facility.
- The feature for International UPI can be enabled by the Customer for a maximum period of 90 days. The same will be disabled on the expiry of the validity period set by customer or on expiry of 90 days or on a specific request from the customer. This period may be revised by the Bank from time to time in line with the relevant directions from NPCI in this regard.
- At the time of making the payment using UPI International, UPI inter currency conversion is done based on the NPCI APIs & the equivalent INR amount shall be debited from the customer account & credited to NPCI. NPCI further makes the settlement with the merchant.
- All transactions made through UPI International shall be deemed as transactions being made under the Liberalised Remittance Scheme ("LRS") of RBI and all guidelines therein shall be applicable to such transactions. TCS shall be chargeable for such transactions at applicable rates as per the relevant provisions of the Income Tax Act/Rules in this regard.

## Rights and Obligations of the Customer

- The Customer shall be entitled, subject to other terms and conditions of the service, to issue Payment Orders for execution by Federal Bank.
- The Payment Order shall be issued by the Customer, in the form as prescribed by Federal Bank, which is complete in all particulars. The Customer shall be responsible for the accuracy of the particulars given in the Payment Order for UPI Facility and shall be liable to compensate Federal Bank for any loss arising on account of any error in the Payment Order. (iii) The Customer shall be bound by any Payment Order executed by Federal Bank if Federal Bank has executed the Payment Order in good faith and in compliance with the instructions given by the Customer.
- The Customer authorizes Federal Bank to act as a PSP and debit customer's Account(s) as per instructions received by way of Payment Orders. The Customer understands that although multiple bank accounts can be linked with the UPI Facility, debit/credit transactions can be done only from the default account. Customer may select or change the default account before initiating such debit/credit transactions. Each Account that may be linked with the UPI facility can be opened with a separate username.
- The Customer shall ensure availability of funds in his Account(s) towards the fulfilment of the Payment Order before/at the time of the execution of the Payment Order by Federal Bank. The Customer hereby authorizes Federal Bank to debit the Account(s) of the Customer for any liability incurred by Federal Bank on behalf of the Customer for execution of the instruction issued by the Customer. The Customer understands and agrees that once a fund collection request is accepted, the default account will automatically be credited with such amounts as may be mentioned in the fund collection request. The Customer understands and agrees that such amounts once credited to default account cannot be reversed by the Customer.
- The Customer agrees that the Payment Order shall become irrevocable when it is executed by Federal Bank.
- The Customer agrees that he shall not be entitled to make any claim against RBI and/or NPCI in respect to the UPI Facility.
- The Customer agrees that in the event of any delay in the completion of the funds transfer or any loss on account of error in the execution of the funds transfer pursuant to a Payment Order or on account of error, negligence or fraud on the part of any employee of Federal Bank, Federal Bank's liability shall be limited to the extent of payment of interest at the Call Money Rate as published by the RBI on a daily basis for any period of delay in the case of delayed payment and refund of the amount

together with interest at the Call Money Rate (as on the date of the complaint lodged by the Customer) up to the date of refund.

- The Customer shall provide correct beneficiary details to Federal Bank at the time of availing the UPI Facility. The Customer shall be solely responsible for entering wrong beneficiary details like incorrect Virtual Payment Address, incorrect Aadhar number or incorrect mobile number, due to which the fund is transferred to an incorrect beneficiary.
- The Customer shall not hold Federal Bank responsible for any damage, claim, issue arising out of or in connection with any purchase of goods/services from merchants through Payment Orders issued by UPI Facility. The Customer understands and agrees that all such losses, damages and issues shall constitute a claim against such merchants.
- The Customer agrees that the UPI Facility is offered in line with the RBI's guidelines on mobile banking which are subject to change from time to time.
- Customer shall inform Federal Bank immediately of any inquiry, question or issue raised by any authority including but not limited to any statutory authority or official regarding and relating to Federal Bank, as well as expeditiously notify Federal Bank of any show causes, seizure or similar action and provide copies of any notices, memos, correspondences received from such authority. Customer shall not unilaterally file any response / reply to such an authority without the prior approval and vetting by Federal Bank.
- The Customer shall be solely liable for ensuring availability of sufficient funds in the Account(s) at all times for the purpose of availing the Facility. The Customer agrees that in the event there are insufficient funds in the Account, Federal Bank shall decline the transaction instruction/Payment Order.
- In the event of change of mobile number used for UPI/Mobile Banking, the customer shall update the new mobile number in the records of the bank to mitigate any risks that may arise in UPI due to the old number being allotted to another individual by the mobile operator. Bank will not be responsible for any loss due to this lapse.

#### Rights and obligations of FEDERAL Bank

- Federal Bank shall execute a Payment Order issued and duly authorised by the Customer , unless: (a) the funds available in the Account(s) of the Customer are not adequate or funds are not properly applicable/available to comply with the Payment Order (b) the Payment Order is incomplete or it is not issued in the agreed form, (c) Federal Bank has reason to believe that the Payment Order is issued to carry out an unlawful transaction or (d) the Payment Order cannot be executed under the NPCI UPI System.

- No Payment Order issued by the Customer shall be binding on Federal Bank until Federal Bank has accepted it.
- Federal Bank shall, for execution of every Payment Order, be entitled to debit the designated Account(s) of the Customer, with the amount of the funds to be transferred together with charges payable thereon.
- A duly authenticated record of the transaction after completion of the funds transfer or funds collection or response to a funds collect request will be recorded in the statement of account in the mobile application of Federal Bank. The transaction will also be recorded in the statement of account given to the Customer by the Customer's bank. The Customer shall, within a period of ten days from the date of receipt of the monthly statement report to Federal Bank any discrepancy in the execution of the Payment Order. The Customer agrees that he shall not be entitled to dispute the correctness of the execution of the Payment Order or the amount debited to his Account(s) if he fails to report the discrepancy within the said period.
- For providing the UPI Facility to the Customer, Federal Bank shall follow the process prescribed by NPCI in this regard including but not limited to process for settling of timed out transactions within the time limit prescribed by NPCI.

#### Instructions

The Customer is responsible for the accuracy and authenticity of the instructions provided to Federal Bank and the same, if it is in the form and manner prescribed by Federal Bank, shall be considered to be sufficient to operate the UPI Facility. Federal Bank shall not be required to independently verify the instructions. Federal Bank has no liability if it does not or is unable to stop or prevent the implementation of any Payment Order issued by the Customer. Once a Payment Order is issued by the Customer the same cannot be subsequently revoked by the Customer.

Federal Bank shall not have any liability or obligation to keep a record of the instructions to provide information to the Customer or for verifying the instructions. Federal Bank may refuse to comply with the instructions without assigning any reason and shall not be under any duty to assess the prudence or otherwise of any instruction. Federal Bank has the right to suspend the transactions with respect to the UPI Facility if it has reason to believe that the Customer's instructions will lead to or expose the Bank to direct or indirect loss. Federal Bank may require an indemnity from the Customer before continuing to operate the UPI Facility in the customer's account(s).

All instructions, requests, directives, orders, directions, entered/issued by the Customer, are based upon the Customer's decisions and are the sole responsibility of the Customer.

#### Sharing of Information

The Customer irrevocably and unconditionally authorises Federal Bank to access all the Customer's Account(s) and records for the purpose of providing the UPI Facility. The Customer agrees that Federal Bank and its affiliates (or their contractors) may hold and process its personal information and all other information concerning its Account(s) available in the Bank's database or otherwise in connection with the UPI Facility as well as for analysis, credit scoring and marketing purposes.

#### Disclaimer of Liability

Federal Bank does not hold out any warranty and makes no representation about the quality of the UPI Facility provided to the Customer. The Customer agrees and acknowledges that Federal Bank shall not be liable and shall in no way be held responsible for any damages whatsoever whether such damages are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, interruption of business, transaction carried out by the Customer and processed by Federal Bank, information provided or disclosed by Federal Bank regarding Customer's Account(s) or any loss of any character or nature whatsoever and whether sustained by the Customer or by any other person, in connection with the Customer's usage of the UPI facility provided by the Bank. While Federal Bank shall endeavour to promptly execute and process the transactions as proposed to be made by the Customer, Federal Bank shall not be responsible for any non-response or delay in responding due to any reason whatsoever, including due to failure of operational systems or any requirement of law. Federal Bank shall not be liable for any loss, claim or damage suffered by the Customer and/or any other third party arising out of or resulting from failure of an UPI transaction on account of time out transaction i.e. where no response is received from NPCI or the beneficiary bank to the transaction request and/or where mobile number or account number of the beneficiary does not exist. Further, Federal Bank shall also not be liable for any loss, damage and/or claim arising out of or resulting from wrong beneficiary details, mobile number and/or account details being provided by the Customer. Neither Federal Bank nor its affiliates, directors, officers and/or agents shall be liable for any unauthorized persons accessing the records or Account(s) or information through the use of UPI Facility and the Customer hereby agrees to fully indemnify and hold Federal Bank, its affiliates, directors and officers harmless against any action, suit, proceeding initiated against it or any loss, cost or damage incurred by it as a result thereof. Federal Bank shall under, no circumstance, be held liable to the Customer if UPI Facility access is not available in the desired manner for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of Federal Bank. Illegal or improper use of the UPI Facility shall render the Customer liable for payment of financial charges (to be decided by Federal Bank) or may result in suspension of the UPI Facility to the Customer. All the records of Federal Bank generated by the transactions arising out of the use of the UPI Facility, including the time the transaction is recorded shall be conclusive proof of the genuineness and accuracy of the transaction. For the protection of both the parties, and as a tool to

correct misunderstandings, the Customer understands, agrees and authorises Federal Bank, at the Federal Bank's discretion, and without further prior notice to the Customer, to monitor and record any or all telephone conversations between the Customer/users and Federal Bank and any of its employees or agents. Federal Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement in the UPI Facility.

#### Indemnity

The Customer agrees, at its own expense, to indemnify, defend and hold harmless Federal Bank, its directors and employees, representatives, agents, and affiliates against any claim, suit, action or other proceeding brought by a third party, to the extent that such claim, suit, action or other proceeding is based on or arises in connection with the use of the UPI Facility with reference to :

- A violation of the Terms by the Customer;
- Any deletions, additions, insertions or alterations to, or any unauthorized use of, the UPI Facility by the Customer;
- Any misrepresentation or breach of representation or warranty made by the Customer contained herein;
- Any breach of any covenant or obligation to be performed by the Customer hereunder;

The Customer agrees to pay any and all costs, damages and expenses, including, but not limited to, reasonable attorneys' fees and costs awarded against it or otherwise incurred by or in connection with or arising from any such claim, suit, action or proceeding attributable to any such claim. The Customer hereby agrees that under no circumstances, Federal Bank's aggregate liability for claims relating to the UPI Facility, whether for breach or in tort including but not limited to negligence shall be limited to the transaction charges/fees or consideration paid by the Customer within the previous twelve (12) months for the UPI Facility, excluding any amount paid towards transactions.

#### Assignment

Federal Bank shall be entitled to sell, assign, securitise or transfer Federal Bank's right and obligations under these Terms and any security in favour of Federal Bank (including all guarantee/s) to any person of Federal Bank's choice in whole or in part and in such manner and on such terms and conditions as Federal Bank may decide. Any such sale, assignment, securitisation or transfer shall conclusively bind the Customer and all other persons. The Customer, its successors and assigns are bound by these Terms. However, the Customer shall not be entitled to transfer or assign any of its rights and obligations under these Terms.

## Termination

The Customer may request for termination of the UPI Facility at any time by giving a prior written notice of at least 15 days to Federal Bank. The Customer will remain responsible for all the transactions made through the UPI Facility until the time of such termination. Federal Bank may withdraw or terminate the UPI Facility anytime either entirely or with reference to a specific UPI Facility without assigning any reasons whatsoever. Federal Bank may suspend or terminate the UPI Facility without prior notice if the Customer has breached any of these Terms.

## General Conditions

The laws of India shall govern these terms and conditions and/or the operations in the Account(s) maintained with Federal Bank. Any legal action or proceedings arising out of these Terms shall be brought in the courts or tribunals at Ernakulam in India. Federal Bank may, however, in its absolute discretion commence any legal action or proceedings arising out of these Terms in any other court, tribunal or other appropriate forum, and the Customer hereby consents to that jurisdiction. The clause headings in this Terms are only for convenience and do not affect the meaning of the relative clause. Federal Bank may subcontract and employ agents to carry out any of its obligations hereunder. Federal Bank may transfer or assign its rights and obligations under this contract to any other entity. Federal Bank has the absolute discretion to amend or supplement any of the Terms as stated herein at any time and will endeavour to give prior notice of fifteen days for such changes wherever feasible. By using the new services, the Customer shall be deemed to have accepted the changed terms and conditions. Notices under these Terms may be given in writing by delivering them by hand or on Federal Bank's website [www.federalbank.com](http://www.federalbank.com) or by sending them by post to the last address given by the Customer and in the case of Federal Bank to its corporate office address. In addition, Federal Bank may also publish notices of general nature, which are applicable to all Customers in a newspaper or on its website at [www.federalbank.com](http://www.federalbank.com). Such notices will have the same effect as a notice served individually to each Customer. Notice and instructions will be deemed served 7 days after posting or upon receipt in the case of hand delivery, cable, telex or facsimile. Any provision of these Terms, which is prohibited or unenforceable in any jurisdiction, shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of these Terms or affect such provision in any other jurisdiction. Federal Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the Account(s) to the extent of all outstanding dues, whatsoever, arising as a result of the UPI Facility extended to and/or used by the Customer.

**FedBook >>**

## Terms & Conditions- FedBook

### Definitions

**BANK** refers to The Federal Bank Ltd, a banking company within the meaning of Companies Act, 2013, and having its registered office at “Federal Towers”, Bank Junction, Aluva 683101, Kerala, India and having branches/ offices all over India. The term includes the successors and assigns of The Federal Bank Ltd.

**FedBook** is the trade name of BANK’s Digital Passbook Service, which provides access to account information to the BANK’s customers through the mobile phones.

**USER** refers to a customer of the BANK who is registered for mobile alerts and is authorized to use FedBook for availing the services of the Bank.

**ACCOUNT** refers to the User’s Savings and/or Current Account and/or any other type of account so designated by the Bank to be eligible account(s). All of these accounts shall be Primary Account. The USER should be the main account holder and registered for mobile alerts.

**PERSONAL INFORMATION** refers to the information about the USER obtained in connection with the FedBook service.

**TERMS** refer to Terms and Conditions for use of FedBook as specified in this document.

### Applicability of TERMS

These TERMS form the contract between the USER and the BANK. By applying for FedBook and accessing the service the USER acknowledges and accepts these TERMS. These TERMS will be in addition to and not in derogation of the terms and conditions relating to any account of the customer with Federal Bank.

### Registration for FedBook

The BANK may offer FedBook to users at its discretion through internet app stores or Banks website. The customer would need to be a current Internet user or have legal access to the Internet and basic knowledge of how the Internet works. FedBook should be registered on-line through the user’s mobile device using the registered mobile number. The BANK will forward the FedBook Mobile PIN through SMS service to the registered mobile number of the User. The BANK will advise from time to time about FedBook mobile device support. However, there will be no obligation on the BANK to support all types of mobile devices.

The activation process shall be carried out based on parameters fixed by the BANK from time to time. An SMS shall be initiated from the user’s mobile device with registered mobile number, to BANK’s application server for verification. The user shall bear the costs for the SMS as charged by the respective mobile service provider.

### FedBook Service

The BANK shall endeavour to provide to the USER through FedBook, services such as enquiry about the balance in his account(s), details about transactions, Statement of Account etc. These facilities shall be offered in a phased manner at the discretion of the BANK. The BANK may also make additions/deletions to the services offered through FedBook at its sole discretion

The BANK shall take reasonable care to ensure the security of and prevent unauthorized access to the FedBook SERVICE using technology reasonably available to the BANK.

The USER shall not use or permit to use FedBook or any related services for any illegal or improper purposes.

#### FedBook Access

The USER will be allotted an MPIN by the BANK in the first instance. The USER can change the MPIN assigned by the BANK through FedBook. As a safety measure the USER shall change the MPIN as frequently thereafter as possible.

#### Joint Accounts

The FedBook SERVICE will be available in case of joint accounts only for the Primary account holder.

#### Accuracy of Information

If the USER notices an error in the account information supplied through FedBook or by the use of any of the FedBook services, USER shall inform the BANK of the error, as soon as possible.

The loss of personal information from the mobile device due to device or telecommunication security breach resulting from the actions of the USER.

#### Liability of the USER and the BANK

The USER shall be liable for some or all loss arising from unauthorized sharing of information in the FedBook accounts if he has breached the TERMS or contributed or caused the loss by negligent actions such as the following:

- Keeping a written or electronic record of FedBook PIN
- The loss of personal information from the mobile device due to device or telecommunication security breach resulting from the actions of the USER.
- Disclosing or failing to take all reasonable steps to prevent disclosure of the FedBook MPIN to anyone including BANK staff and/or failing to advise the BANK of such disclosure within reasonable time.
- Not advising the BANK within a reasonable time about unauthorized access to or erroneous transactions in the FedBook accounts.

The BANK shall not be liable for any unauthorized sharing of customer information through the use of FedBook which can be attributed to the fraudulent or negligent conduct of the USER.

The BANK shall in no circumstances be held liable if FedBook access is not available to the USER in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, legal restraints, faults in the telecommunication network or Internet or network failure or power failure, software or hardware error or any other reason beyond the control of the BANK. Under no circumstances shall the BANK be held liable for any damages whatsoever, as mentioned above, whether such damages are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the USER or any other person.

#### Indemnity

The USER shall indemnify and hold the BANK harmless against any loss suffered by the BANK, other customers or a third party or any claim or action brought by a third party which is in any way the result of the improper use of FedBook by the USER.

#### Disclosure of the PERSONAL INFORMATION

The USER agrees that the BANK or its affiliates and/or contractors may hold and process his PERSONAL INFORMATION on mobile or otherwise in connection with FedBook services as well as for statistical analysis and credit scoring. The USER also agrees that the BANK may disclose, in strict confidence, to other institutions, such "PERSONAL INFORMATION" as may be reasonably necessary for reasons inclusive of, but not limited to, the following:

- for participation in any telecommunication or electronic clearing network
- in compliance with a legal directive
- for credit rating by recognized credit scoring agencies
- for fraud prevention purposes

#### Proprietary Rights

The USER acknowledges that the software underlying the FedBook SERVICE as well as other Internet related software which are required for accessing FedBook are the legal property of the respective vendors. The permission given by the Bank to access FedBook will not convey any proprietary or ownership rights in the above software.

The USER shall not attempt to modify, translate, disassemble, de-compile or reverse engineer the software underlying FedBook or create any derivative product based on the software.

## Change of Terms and Conditions

The Bank has the absolute discretion to amend or supplement any of the TERMS at any time and will endeavour to give prior notice of fifteen days for such changes wherever feasible except for changes to interest rates and/or other variations that are subject to market changes. The Bank may introduce new services within FedBook from time to time. The existence and availability of the new functions will be notified to USER as and when they become available. The changed terms and conditions applicable to the new FedBook services shall be communicated to the USER. By using these new services, the USER agrees to be bound by the Terms and Conditions applicable.

## Non Transferability

The grant of FedBook facility to a USER is not transferable under any circumstances and the service shall be used only by the USER.

## Termination of FedBook Service

The BANK may withdraw the FedBook facility provided to a USER at any time without assigning any reason and no prior notice shall be required to be given to the USER in this regard. The User shall remain responsible for any transactions made on the FedBook account(s) through FedBook prior to the time of such cancellation of the FedBook Service.

If the FedBook service is withdrawn by the BANK for a reason other than the breach of the terms and conditions by the USER, the Bank's liability shall be restricted to the return of the annual charges, if any, recovered from the USER for the period in question.

The closure of all FedBook accounts of the USER will automatically terminate the FedBook service.

The Bank may suspend or terminate FedBook facilities without prior notice if the USER has breached any of these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the USER.

## Notices

Notices under these Terms and Conditions may be given by the BANK and the USER, in the following manner:

- Electronically, to the mailbox of either party. Such notices will be regarded as being in writing.
- In writing, by delivering them by hand or by sending them by post to the last address given by the USER and in the case of the BANK to the address mentioned below:

The Federal Bank Limited, FedBook Services, Registered Office: Aluva, Kerala, India 683 101. In addition, the BANK may also publish notices of general nature, which are applicable to all

USERS of FedBook on its web site. Such notices will have the same effect as a notice served individually to each USER.

#### Governing Law

The rights and obligations of the Parties under, or pursuant to, these terms and conditions shall be under the exclusive jurisdiction of the courts located at Ernakulam District, Kerala. These terms and conditions and/or the operations in the accounts of the USER maintained by the BANK and/or the use of the services provided through FedBook shall be governed by the laws of the Republic of India and no other nation.

The BANK accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India. The mere fact that the FedBook Service can be accessed through Internet by a USER in a country other than India shall not be interpreted to imply that the laws of the said country govern these terms and conditions and/or the operations in the FedBook accounts of the USER and/or the use of FedBook.

#### General

The clause headings in this agreement are only for convenience and do not affect the meaning of the relative clause.

The USER shall not assign this agreement to anybody else. The BANK may sub-contract and employ agents to carry out any of its obligations under this contract. The BANK may transfer or assign its rights and obligations under this contract to any other person/company.

#### Account opening through FedMobile

- The facility provides opening of savings account for Resident Indian individuals only. The process flow for opening of the account on-line through FedBook is as provided in the on-line application form. Notwithstanding anything else contained herein, no person above the age of 70 years can open a savings account by using this facility.
- The account number allotted to the New User on filling up the online application shall be in debit freeze status to avoid any unauthorized transactions. Transactions shall be permitted in the account post activation of the account after completion of all account opening formalities. In case documents submitted/uploaded by the New User do not comply with the KYC guidelines of the Bank, Bank is entitled to reject the application of the New User and Bank will not be liable to pay any interest on amounts , if any , deposited in the account by the New User and the amounts so deposited shall be refunded by the Bank to the source account.
- In case the New User fails to complete the account opening formalities within 30 days of filling up of the on-line application, the Bank reserves the right to reject the account opening request and disable the 'Fed Book ' facility granted to New User, without further notice.

- The New User shall make initial payment to the account opened with the Bank only from an account held in his own name with any other bank
- The Bank shall have the unfettered right to close the account if it comes to the notice of the Bank or the Bank has a reasonable apprehension that any information submitted, or representation made by the New User is false /in correct/misleading.”
- The New User agrees and acknowledges that the Bank may at its sole discretion and without notice to the New User discontinue/terminate/cancel /modify the account opening service if in the opinion of the Bank continuation of the service is prejudicial to the interests of the Bank and Bank shall not be liable to the New User for any consequences including but not limited to compensation for loss , if any, incurred by the New User due to closure of the account .
- The New User shall indemnify and keep the Bank indemnified against any loss /damage/expenses that may be suffered /incurred by the Bank on account of dishonour of cheques after the closure of account.

### **Travel Bookings >>**

(Platform by CDNA Technologies Private Limited)

The content of the Platform is the property of CDNA Technologies Private Limited (the “Company” or “Us” or “We” or “Our”). We are an information technology company inter-alia engaged in the business of building software products, the Company has developed a proprietary Platform, which can be integrated with various mobile banking Platforms to provide merchant aggregation, user engagement services (both directly and indirectly), and enables transactions and certain other services through Company’s merchant network Platform.

Your use of the Platform and the Services (as defined below) is governed by the following terms and conditions (“Terms of Use”). If you do not agree to these Terms of Use, you cannot use the Platform.

We provide the Services in a direct and indirect form, as the case may be i.e. as a merchant/reseller or as an intermediary. Therefore, these Terms of Use have been divided into three parts namely Part A (applicable to Services provided by Company as a Merchant, to be referred as “Direct Services”), Part B (applicable to Services provided by Company as an intermediary, to be referred as “Indirect Services”) and Part C (terms and conditions applicable to provision of both Direct Services and Indirect Services). Collectively the Direct Services and Indirect Services are referred to as “Services”.

Depending on the kind of Service utilised by You through the Platform i.e. Direct Services or Indirect Services, Part A or Part B may be applicable respectively, as the case may be. Whereas, Part C of these Terms of Use is applicable to you regardless of the kind of Service availed by You.

#### Platform

By using the Platform, you signify your agreement to these Terms of Use as well as the Company's privacy policy, which is hereby incorporated by reference herein. These Terms of Use set out the legally binding terms of the Services as well as the terms of use of the Platform.

For the purpose of these Terms of Use, wherever the context so requires, "you" or "your" shall mean any natural or legal person who visits the Platform and/or transacts business on the Platform and/ or uses the Services by providing registration information on the respective bank's mobile platform.

Please read these terms of use carefully before using the Platform to avail the services

These Terms of Use along with the Company's privacy policy extend to users who visit the Platform but do not avail the Services or transact on the Platform as well as users who are registered and are authorized by the Platform to transact business or avail the Services on the Platform. We reserve the right to modify or terminate any portion of the Platform or the Services offered by Us for any reason, without notice and without liability to you or any third party. You are responsible for regularly reviewing these Terms of Use so that you will be apprised of any changes. Nothing in these Terms of Use should be construed to confer any rights to any third party beneficiaries.

PART A: Terms and conditions applicable for services provided by Company

#### **Provision of Direct Services**

The Platform can be utilised by You to procure Direct Services provided by Us. Certain services categorised as Direct Services are directly provided by Us and We control all the transactions in relation to Direct Services.

The commercial/contractual terms regulating the provision of Direct Services are provided by Us. The commercial/contractual terms include without limitation, price, payment methods, payment terms, date, period and mode of delivery (if applicable), warranties related to products, services and after-sales services related to any of the Direct Services.

We at all times retain the right to engage an agent or a sub-contractor to offer/provide/render the Direct Services to You.

You are advised to independently verify the bona fides of any particular Direct Services that you choose to avail and use your best judgment in that regard.

## Cancellation

You may cancel Your order for the any of Direct Services after placing the order by making a cancel request with Us through the Platform or through such other modes of cancellation provided by Us. In such a case We may refund any payments already made by You for the order received at Our discretion. If we suspect any fraudulent transaction by You or any transaction which is in violation of these terms and conditions, we, at our sole discretion, reserve the right to initiate the cancellation of such orders placed by You.

## Pricing and Product Availability

We will display on the Platform, information on price and availability of the Direct Services provided by Us. The information available on the Platform is displayed by Us in an 'as is' and 'as available' form. For any order placed by You, the price shall be the price prevailing at the date on which the order is placed. The prices listed on the Platform are not negotiable.

Despite the best efforts of the Company, such information on the price and availability of the Direct Services may be inaccurately displayed on the Platform. The Company reserves the right to correct any and all errors when they do occur, and the Company does not honour inaccurate or erroneous prices. The prices on the Platform are also subject to change without notice.

## Payment

The Company offers multiple payment options to You on the Platform for making payments for the Direct Services availed by You. The Payments made by You are to be directly made by You to the bank account as designated by Us and which will be informed to You at the time of making the payment.

**Online Payment:** You can make online payments using your credit card or debit card or through net banking or directly through the bank's mobile application through which you have accessed the Platform or through mobile wallets or any other payment methods as made available to You by Us or by the bank either through the Platform or through bank's mobile application which You use for accessing the Platform.

## Delivery

Delivery of the Direct Services may be dependent on third party service providers or sub-contractors engaged by Us. We will take best efforts to ensure that the Direct Services provided by Us are provided to You without any delay, but We do not warrant the delivery of the Services without any delay.

**PART B: Terms and conditions applicable for services provided by third party sellers on the Platform.**

**Platform for Transaction and Communication**

The Platform is a software tool that You may utilise to procure Indirect Services from various suppliers or Sellers (as defined below) for their requirements. The Company is not and under no circumstances will be a party to or control in any manner any transaction between You and third party suppliers/Sellers in relation to Indirect Services.

All commercial/contractual terms are offered by and agreed to between you and the Sellers of the Indirect Services ("Seller/s") alone. The commercial/contractual terms include without limitation, price, shipping costs or handling charges, payment methods, payment terms, date, period and mode of delivery (if applicable), warranties related to services. We do not have any control or do not determine or advise or in any way involve itself in the offering or acceptance of such commercial/contractual terms between you and the Sellers. Once you agree to avail a service from a Seller, you also agree to be bound by the terms and conditions of use, of the Seller. All transactions between you and the Seller will be governed by the terms and conditions provided by the Seller and as may be applicable.

We do not make any representations or warranties as to specifics (such as quality, value, saleability, etc) of the Indirect Services proposed to be offered or availed on the Platform. The Company does not implicitly or explicitly support or endorse the sale or purchase of any Indirect Services on the Platform. The Company accepts no liability for any errors or omissions, whether on behalf of itself or third parties or the Sellers. We are not responsible for any non-performance or breach of any contract entered into between you and the Sellers. We cannot and do not guarantee that you and/or the Sellers will perform any transaction concluded on the Platform. We are not and are not required to mediate or resolve any dispute or disagreement between you and the Sellers. You are advised to independently verify the bona fides of any particular Seller that you choose to deal with on the Platform and use your best judgment in that regard. We do not at any point of time during any transaction between you and the Seller on the Platform gain title to or have any rights or claims over the Indirect Services offered by the Seller to you. We are not responsible for unsatisfactory or delayed performance of the Indirect Services or damages or delays as a result of products which are out of stock, unavailable or back ordered. It is agreed that the contract for sale of any of the services shall be a strictly bipartite contract between the Seller and you and the Company under no circumstances will be privy to that agreement. You shall independently agree upon the manner and terms and conditions of delivery, payment, insurance etc. with the Seller(s) that you transact with. Pricing on any Indirect Services as is reflected on the Platform may due to some technical issue, typographical error or product information published by the Seller be incorrectly reflected and in such an event the Seller reserves the right to refuse to provide the Indirect Services.

The Company does not claim any ownership rights in the text, files, images including photos, videos, sounds, musical works or any UGC (as defined below) that you submit, submit or publish on the Platform. After posting any UGC on the Platform, you continue to own the rights that you may have in that UGC, subject to the limited license set out here.

## Cancellation

You may cancel your order after placing the order in accordance with the order cancellation policy of the Seller through the Platform or through such other modes of cancellation provided by the Seller. In such a case the Seller may refund any payments already made by you for the order, based on the Seller's refund policy. If we suspect any fraudulent transaction by you or any transaction which violates this terms and conditions of using the Platform, we, at our sole discretion, reserve the right to initiate cancellation of such orders placed by you.

## Pricing and Product Availability

We will display on the Platform, information on price and availability of the Indirect Services rendered, as per the prices and service information provided and uploaded by the Sellers. The Company do not control the information in relation to pricing and services being provided by the Seller in relation to the Indirect Services, the information available on the Platform is displayed by the Company in an 'as is' and 'as available' form. For any order placed by you, the price shall be the price prevailing at the date on which the order is placed. The prices listed on the Platform are not negotiable.

Despite the best efforts of the Company, such information on the price and availability of the Indirect Services may be inaccurately displayed on the Platform. We reserve the right to correct any and all errors when they do occur, and the We do not honour inaccurate or erroneous prices. The prices on the Platform are also subject to change without notice.

## Payment

The Company offers multiple payment options to you on the Platform. The payments made by you are collected by Us on behalf of the Seller, upon seeking prior authorization.

Online Payment: You can make **online payments** using your credit card or debit card or through net banking or directly through the bank's mobile application through which you have accessed the Platform or through mobile wallets or any other payment methods whichever is available on your Platform;

## Delivery

The delivery of Indirect Services is based on the Seller's internal policy and We shall not, at any time, be responsible for delivery of any Indirect Services.

PART C: General terms and conditions applicable to all users of the Platform.

## Access

Use of the Platform is available only to persons who can form legally binding contracts under Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including minors, un-discharged insolvents etc. are not eligible to use the Platform.

You represent and warrant that you are at least 18 (Eighteen) years old and all information you submit is true, accurate and complete while registering the account on Platform. If you are a minor i.e. under the age of 18 (Eighteen) years, you shall not transact on or use the Platform. As a minor if you wish to use or transact on the Platform, such use or transaction may be made by your legal guardian or parents.

Notwithstanding the aforesaid, in case you are a minor above the age of 10 years and are eligible to use the Facility as per the terms herein, you represent and warrant to the Bank that all information you submitted while registering the account on Platform is true, accurate, and complete. Any transaction made by you on the platform shall be subject to the terms contained under the head 'Use of Facility by Minor Account Holders'.

The Company will endeavour to ensure that access to and availability of the Platform remains uninterrupted and error free. However, access to the Platform may occasionally be suspended or restricted to allow for repairs, maintenance, or for the introduction of new facilities and services.

The Company provides users access to discussion or chat with experts. The Platform may therefore contain user generated content ("UGC") which we do not pre-screen, and which contains views that may be opinions of users and also of experts. These views do not represent our views, opinions, beliefs, morals or values. We will do our best to monitor, edit or remove such UGC where we consider it appropriate or necessary to do so. We cannot promise that the content in or on the Platform is accurate, complete or updated, that it will not offend or upset any person or that it does not infringe the intellectual property rights of third parties.

Cookie Policy: A cookie is a small text file that we place on your mobile device to enable various features of the Platform. "Cookies" are used to store user preferences and to track user trends, so as to enhance your interactive experience and generally improve our Services to you. You can change your cookie settings to accept or not accept cookies in your browser settings. If you do accept a "cookie", you thereby agree to our use of any personal information collected by us using that Cookie.

#### Limited Licence for Access

We grant you a limited licence to access and make personal use of the Platform, but not to download (other than page caching) or to modify it (or any portion thereof), except with prior written consent of the Company and / or its affiliates, as may be applicable.

This licence does not include any resale or commercial use of the Platform or its contents; any derivative use of the Platform or its contents, any downloading or copying of account information for the benefit of another seller, or any use of data mining, robots, or similar data gathering and extraction tools is prohibited.

The Platform or any portion thereof (including but not limited to any copyrighted material, trademarks, or other proprietary information) may not be reproduced, duplicated, copied, sold, resold, visited, distributed or otherwise exploited for any commercial purpose without Our prior written consent.

You will not frame or use framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of the Company and its affiliates without their prior written consent. You will not use any meta tags or any other “hidden text” utilizing the Company’s or its affiliates’ names or trademarks without the prior written consent of the Company and / or its affiliates, as may be applicable. Any unauthorized use will terminate the permission or license granted by the Company and / or its affiliates, as may be applicable.

You will not use any logo or other proprietary graphic or trademark of the Company/ Platform as part of the link without prior written consent of the Company and / or its affiliates, as may be applicable.

You shall not use the Platform in any way that causes or may be likely to cause damage or impairment to the Platform or in any manner harms the Company or any other person or entity (as determined by the Company in its sole discretion) or interrupt free access to it in any way. You are solely responsible for the UGC that you post on the Platform.

#### **Representations and Warranties:**

You hereby represent and warrant that:

- you shall not use the Platform to host, display, upload, post, submit, distribute, modify, publish, transmit, update or share any information that:
- belongs to another person and to which you do not have any right;
- is grossly harmful, harassing, blasphemous defamatory obscene, pornographic, paedophilic, libellous, invasive of another’s privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- harms minors/Fed First Minors in any way;
- infringes any patent, trademark, copyright or other proprietary rights;
- infringes upon any third party’s right of privacy, personality or endorsement;
- violates these Terms of Use or any applicable law for the time being in force including, but not limited to, those governing false advertising, consumer protection and safety, discrimination, terror and hate speech;
- advertises or promotes anything including personal or commercial sites/Platforms.

- deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- impersonates another person;
- contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of the Platform and/or the Services or any connected network or any computer resource, or otherwise interferes with any entity's use or enjoyment of the Platform and/or the Services; and
- threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insults any other nation.

This is a non-exhaustive list which should be used as a guide on what you must not post on the Platform or transmit to other users.

- You will not engage in any form of antisocial, disrupting, or destructive acts, including "flaming," "spamming," "flooding," "trolling," "phishing" and "griefing" as those terms are commonly understood and used on the internet.
- You will not delete or modify any content of the Platform and/or Services including but not limited to, legal notices, disclaimers or proprietary notices such as copyright or trademark symbols, logos, that you do not own or have express permission to modify.
- You have not received any notice from any third party, or any governmental authority and no litigation is pending against you in any court of law, which prevents you from accessing the Platform and/or availing the Services.
- You are legally authorised to view and access the Platform and avail the Services.

#### Usage of promo code by the Company

We have the right to refuse the usage of any promo code at any point of time. Promo codes which have expired cannot be used on the Platform. We can at any time ask you for the proof of having received the promo code. Promo codes can be used only on specific orders as deemed fit by Us. Promo codes, at our discretion, are applicable on certain items, on specific orders, or on specific dates and occasions. Promo codes cannot be clubbed with any other special offer running on the Platform. For a payment received after the expiry of the promo code the discount will not be applicable on that order.

#### Nuclei Cash

The following terms and conditions provide for the nature and scope of “Cash” and limitations and exclusions on the liability of CDNA Technologies Private Limited (“Company”) with respect to the same.

### **Definitions**

“Nuclei Platform” shall mean the Mobile phone Platform, gonuclei.com which provides personal assistance to users through a technology based interface connecting experts/sellers and consumers of products and services.

“Customer” shall mean a person who has an account on the Nuclei Platform.

“Nuclei Cash” shall mean such amount credited as loyalty points earned into the Customer’s account, for specific activities on the Nuclei app as per the terms of the specific offer available from time to time.

### **General Terms**

Customers can accrue Nuclei Cash through a completed transaction on Nuclei Platform for purchase of goods or services paid by cash, credit/debit card, cheque, or online payment.

The Company may in its sole and absolute discretion provide additional criteria for accrual of Nuclei Cash from time to time.

The Company may change any of the terms and conditions herein at any time without notice to the Customer. It is the responsibility of the Customer to read these terms and conditions from time to time.

### **Nuclei Cash terms of Accrual**

Nuclei Cash will be credited within 48 hours once a transaction is complete.

Nuclei Cash will not be credited in the Customer’s account in case such Customer decides to return the goods or cancel the services availed through the Nuclei Platform.

Nuclei Cash gets accrued only on Out of Pocket payments on the Net-Order Value.

Nuclei Cash is non-transferable, non-negotiable, and irredeemable by cash. It cannot be gifted or assigned to any other person whether Customer or otherwise. Nuclei Cash of one Customer cannot be combined with that of any other Customer.

The Nuclei Cash balance accrued will expire in case there are no credits for 60 (sixty) days.

Such expiration is not affected by any uninstall or reinstall of the Nuclei Platform. The Customer shall not be entitled to redeem any expired Nuclei Cash.

In case there is failure in payment transaction, the Customer shall be refunded through Nuclei Cash. Such refund through Nuclei Cash is valid for 1 (one) year from the date of credit to the Customer’s account.

### **Redemption of Nuclei Cash**

Nuclei Cash can be redeemed through the Nuclei Platform only against Recharge, Bill Payment & Purchase of Internal Deals.

By redeeming Nuclei Cash, the Customer releases the Company from any and all liability regarding the redemption of Nuclei Cash.

The Company is not responsible or liable for any redemption of Customer's Nuclei Cash where the redemption was not authorised by such Customer.

## Intellectual Property

### Copyright and Database Rights

All content included on the Platform, such as photographs, text, graphics, logos, button icons, images and software, is the exclusive property of the Company, its affiliates or its Suppliers.

The compilation of all content on the Platform is the exclusive property of the Company or the respective Sellers.

All software used on the Platform is the property of the Company or its software suppliers. You shall not systematically extract and/or re-utilize parts of the contents of the Platform without the Company's express written consent. In particular, you shall not utilize any data mining, robots, or similar data gathering and extraction tools to extract (either once or a number of times) for re-utilization of any substantial parts of the Platform, without the Company's prior and express written consent.

You shall not create and/or publish your own database that features substantial parts of the Platform (e.g. prices and product listings) without the Company's express written consent. Your personal and non-commercial use of the Platform shall be subjected to the following restriction (i) you will not modify any content of the Platform, including but not limited to, any public display, description, performance, sale, or pricing of the services provided on the Platform; (ii) you may not decompile, reverse engineer, or disassemble the content, or (iii) remove any copyright, trademark registration, or other proprietary notices from the content. You further agree not to access or use the Platform in any manner that may be harmful to the operation of the Platform or its content.

### Trademarks

"Gonuclei" marks indicated on the Platform are trademarks or registered trademarks of the Company. All other trademarks not owned by the Company that appear on the Platform are the property of their respective owners, who may or may not be affiliated with, connected to, or sponsored by the Company.

### Intellectual Property Rights

All materials/content on our Platform (except any third party content available on the Platform), including, without limitation, names, logos, trademarks, images, text, columns,

graphics, videos, photographs, illustrations, artwork, software and other elements (collectively, "Material") are protected by copyrights, trademarks and/or other intellectual property rights owned and controlled by the Company. You acknowledge and agree that the Material is made available for limited, non-commercial, personal use only. Except as specifically provided herein or elsewhere in our Platform, no Material may be copied, reproduced, republished, sold, downloaded, posted, transmitted, or distributed in any way, or otherwise used for any purpose other than the purposes stated under this Terms of Use, by any person or entity, without Company's prior express written permission. You may not add, delete, distort, or otherwise modify the Material. Any unauthorized attempt to modify any Material, to defeat or circumvent any security features, or to utilize our Platform or any part of the Material for any purpose other than its intended purposes is strictly prohibited. Subject to the above restrictions under this Clause, the Company hereby grants You a non-exclusive, freely revocable (upon notice from the Company), non-transferable access to view the Material on the Platform.

The Platform and process, and their selection and arrangement, including but not limited to, all text, videos, graphics, user interfaces, visual interfaces, sounds and music (if any), artwork, algorithm and computer code (and any combination thereof), except any third party software available on the Platform, is owned by the Company ("**Company Property**") and the design, structure, selection, co-ordination, expression, look and feel and arrangement of such Company Property is protected by copyright, patent and trademark laws, and various other intellectual property rights. You are not permitted to use Company Property without the prior written consent of Company.

#### Communications

Visiting the Platform or sending emails to the Company constitutes electronic communication by you with the Company. The Company communicates with you by email or by posting notices on the Platform. For contractual purposes, you consent to receive communications from the Company electronically and agree that all agreements, notices, disclosures and other communications that are provided to you electronically satisfy any legal requirement stipulating that those communications be in writing. This condition does not affect your statutory rights.

You understand that upon your use of the Platform, you may receive short message service ("SMS") messages from the Company or its partners on your registered mobile number. These messages could relate to your registration, or any updates and promotions that are undertaken by the Company. Please note that the Company will send these **SMS** messages only to the registered mobile number or such other number that you may designate for any particular purpose.

#### **Termination**

At all times during the applicability of these Terms of Use we retain the right to terminate these Terms of Use.

#### Amendments

The Company reserves the right to make changes to our Platform, policies, and these Terms of Use at any time. You will be subject to the Terms of Use in force at the time that you use the Platform or at the time you place orders on the Platform, unless any change to those policies or these conditions is required to be made by law or government authority (in which case it will apply to orders previously placed by you). If any of these conditions are deemed invalid, void, or for any reason unenforceable, such condition will be deemed severable and will not affect the validity and enforceability of any remaining condition.

#### Disclaimer, Indemnity and Limitation of Liability

You expressly understand and agree that:

- The information, content and materials on the Platform and / or Services are provided on an “as is” and “as available” basis. The Company and all its subsidiaries, affiliates, officers, employees, agents, partners and licensors disclaim all warranties of any kind, either express or implied, including but not limited to, implied warranties on merchantability, fitness for a particular purpose and non-infringement. The content of the Platform has been provided in good faith. The content may contain inaccuracies or typographical errors.
- Without limiting the foregoing, Company makes no warranty that (i) the Platform, Services will meet your requirements, or your use of the Platform will be uninterrupted, timely, secure or error-free; (ii) the quality of the Platform will meet your expectations; or (iii) any errors or defects in the Platform will be corrected. No advice or information, whether oral or written, obtained by you from Company shall not create any warranty.
- The Company has made all reasonable efforts to ensure that all the information on the Platform is correct, but the Company neither warrants nor makes any representations regarding the quality, accuracy or completeness of any data or information provided on the Platform. The Company makes no warranty, express or implied, concerning the website and/or its contents and disclaims all warranties of fitness for a particular purpose and warranties of merchantability in respect of the services, including any liability, responsibility or any other claim, whatsoever, in respect of any loss, whether direct or consequential, to any user or any other person, arising out of or from the use of the information contained on the Platform.
- The Company does not warrant that the functions contained in content, information and materials on the Platform and / or Services, including, without limitation any

third party sites or services linked to the Platform and / or Services will be uninterrupted, timely or error-free, that the defects will be rectified, or that the Platform or the servers that make such content, information and materials available are free of viruses or other harmful components.

- Any material downloaded or otherwise obtained through the Platform and / or Services are accessed at your own risk, and you will be solely responsible for any damage or loss of data that results from such download to your computer system.
- You acknowledge that when you access a link that leaves the Platform, the site you will enter into is not controlled by the Company and different terms of use and privacy policy may apply. By accessing links to other sites, you acknowledge that the Company is not responsible for those sites. The Company reserves the right to disable links from third-party sites to the Platform, although the Company is under no obligation to do so.
- You hereby indemnify, defend, and hold the Company, the Company's distributors, agents, representatives and other authorized users, and each of the foregoing entities' respective resellers, distributors, service providers and suppliers, and all of the foregoing entities' respective officers, directors, owners, employees, agents, representatives ("**Indemnitees**"), harmless from and against any and all losses, damages, liabilities and costs (including legal fees and disbursements in connection therewith and interest chargeable thereon) asserted against or incurred by the Indemnitees that arise out of, result from, or may be payable by virtue of, any breach or non-performance of any obligation, covenant, representation or warranty by you pursuant to these Terms of Use. Further, you agree to hold the Indemnitees harmless against any claims made by any third party due to, or arising out of, or in connection with, your use of the Platform, Services, any misrepresentation with respect to the data or information provided by you in relation to the Platform, your violation of the Terms of Use, or your violation of any rights of another, including any intellectual property rights.
- You expressly understand that under no circumstances, including, but not limited to, negligence, shall the Company be liable to you or any other person or entity for any direct, indirect, incidental, special, or consequential damages, including, but not limited to damages for loss of profits, goodwill, use, data or other intangible losses, resulting from circumstances, including but not limited to: (i) the use or the inability to use the Platform and / or services; or (ii) the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the Platform and / or services or (iii) unauthorized access to or alteration of the users' transmissions or data; (iv) statements or conduct of any third party on the Platform and / or services; or (v) any other matter relating to the Platform and / or services.

- The Company or any of the Indemnitees respective resellers, distributors, service providers and suppliers be relieved of all its responsibilities, if any, in the event of failure of performance resulting directly or indirectly from an act of force majeure or causes beyond the Company's reasonable control including, without limitation, acts of god, war, equipment and technical failures, electrical power failures or fluctuations, strikes, labour disputes, riots, civil disturbances, shortages of labour or materials, natural disasters, orders of domestic or foreign courts or tribunals, non-performance of third parties, or any reasons beyond the reasonable control of the company or any of the foregoing entities' respective resellers, distributors, service providers and suppliers. You further acknowledge and agree that neither the Company nor any of the foregoing entities' respective resellers, distributors, service providers and suppliers are responsible or liable for (a) any incompatibility between the Platform and / or services and any other site, service, software or hardware or (b) any delays or failures that users may experience with any transmissions or transactions relating to the Platform in an accurate or timely manner.
- Subject to applicable laws, in no event will Company or its employees aggregate liability, arising from or related to the Services or the use of the Platform shall not exceed the amount paid by you for the particular Service availed by you for any and all causes of actions brought by you or on behalf of you.

#### Waiver

No term of these Terms of Use shall be deemed waived and no breach excused, unless such waiver or consent is in writing and signed by the Company. Any consent by the Company to, or waiver of a breach by you, whether expressed or implied, shall not constitute consent to, waiver of, or excuse for any other different or subsequent breach.

#### **Governing Law and Jurisdiction**

Any dispute, claim or controversy arising out of, or relating to the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of these Terms of Use, or to your use of the Platform or the Service or information to which it gives access, shall be determined by arbitration in India, before a sole arbitrator. Arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996. The seat of such arbitration shall be Bangalore. All proceedings of such arbitration, including, without limitation, any awards, shall be in the English language. The award shall be final and binding on the parties.

#### **Severability**

If any provision of these Terms of Use is held by a court of competent jurisdiction or arbitral tribunal to be unenforceable under applicable law, then such provision shall be excluded from these Terms of Use and the remainder of these Terms of Use shall be interpreted as if

such provision were so excluded and shall be enforceable in accordance with its terms; provided however that, in such event these Terms of Use shall be interpreted so as to give effect, to the greatest extent consistent with and permitted by applicable law, to the meaning and intention of the excluded provision as determined by such court of competent jurisdiction or arbitral tribunal.

### **Complete Understanding**

These Terms of Use contain the entire understanding between the parties, and there are no other written or oral understandings or promises between the parties with respect to the subject matter of these Terms of Use other than those contained or referenced in these Terms of Use.

### **Assignment**

You cannot assign or otherwise transfer the Terms of Use, or any rights granted hereunder to any third party. Company's rights under the Terms of Use are freely transferable by the Company to any third party without the requirement of informing You or seeking Your consent.

### **Privacy statement**

You understand that through your use of the Application or any software, services or application programming interfaces available on or through the Application, including in user forums or blogs on or accessed via the Application, you consent to the collection, storage, sharing and use by us or any of our affiliates, of Personal Information collected from you. You agree that any such Personal Information may be viewed by others. You understand and acknowledge that if you post personal information online that is accessible to the public, you may receive unsolicited messages from other parties in return and the Company will not be responsible for the use or misuse of such information by third parties. We expressly disclaim any legal liability, whether civil, criminal, pertaining to the content of, security of, or rights in, any part of such information. You have the right to control your Personal Information and except as set out in these Terms of Use or in the privacy policy of the Company, we will not disclose your Personal Information unless we have your permission or unless we are required to or permitted to do so under applicable laws.

### **Marketplace >>**

Marketplace

Marketplace Terms and Conditions

These Terms and Conditions ("Terms") regulate the use of Marketplace module offered by The Federal Bank Limited, a Banking Company within the meaning of Companies Act, 2013 and having its Registered Office at Federal Towers, Aluva, 683101, Kerala (hereinafter

referred to as “Federal Bank” or “Bank”). For the purposes of these Terms, You expressly acknowledge that the term Federal Bank includes Federal Bank’s officers, directors, representatives and employees. The logo(s)/trademark(s) and other IPR of Hosted App(s) displayed on Marketplace are the properties of the respective Hosted App(s). Through Your usage of Marketplace, You are accessing m-sites, mobile applications, banners, promotions, offers etc., offered by various merchants/service providers (“Hosted App(s)”) in different categories such as education, entertainment, food, grocery, shopping, travel etc. and agree to be bound by these Terms during such usage.

We may amend these Terms at any time by posting an updated version on Federal Bank website and/or FedMobile App. The updated version of these Terms shall take effect immediately upon such posting. It is Your sole responsibility to review these Terms periodically for updates / changes, if any. Your continued use of FedMobile App following the posting of changes shall mean that You accept and agree to the revision(s)/modification(s) made to the Terms.

You acknowledge that there are various Hosted Apps listed on Marketplace and upon clicking on the respective logo/trademark/banner/promotion/offer of a Hosted App, You are supposed to be redirected to the respective Hosted App’s m-site/application, as may have been made available by such Hosted App. Malfunctioning while being redirected under Marketplace or some other technical glitch/issue attributable to the Hosted App may also take place (demonstrating that the landing m-site/application post redirection is not the one as represented by the Hosted App and You agree and acknowledge that Federal Bank is in no way liable for such malfunctioning or for any kind of technical glitch/issue that You may encounter while accessing any of the Hosted Apps. While accessing the Hosted Apps, You agree to be bound by the respective Terms of Use of such Hosted Apps and also consent to Bank sharing Your Personal Information with such Hosted Apps. Post Your consent, Federal Bank may share Your details with the Hosted App. Once You consent to this, You would be registered as a customer/user of the respective Hosted App and accordingly shall be governed by the respective Hosted App’s applicable terms of use and privacy policy. Federal Bank hereby disclaims all liability with respect to any such data (and the usage thereof) that is shared with Hosted Apps, post Your consent.

When You opt to use Hosted Apps, You acknowledge that Your use of the Hosted Apps as well Your purchase of product(s)/service(s) on the Hosted Apps shall be governed by the respective Hosted App’s applicable terms, and usage of data collected by the Hosted Apps shall be governed by their respective privacy policies. You are strongly advised to carefully read the terms of use, privacy policy and/or any other internal policies of the Hosted Apps as may be made applicable to You. Federal Bank hereby disclaims all liability with respect to any data (and its usage thereof) that is collected by the respective Hosted App during Your usage of the same.

You acknowledge that Federal Bank is providing You access to Marketplace for Your convenience only and that Federal Bank shall have no role in terms of fulfillment of product(s) and/or availing of service(s) from the Hosted Apps. Federal Bank shall bear no responsibility or liability whatsoever in respect of any matter arising from or in connection with products and/or services provided by Hosted App. Federal Bank may merely facilitate payment(s) for the product(s)/service(s) purchased/availed from the Hosted Apps in some instances. Accordingly, Federal bank's sole responsibility in such cases is limited to processing Your payments and settling to the respective Hosted Apps.

With respect to purchase/availing of product(s)/service(s) by You on Hosted Apps, You acknowledge that the respective Hosted App shall be Your sole point of contact and shall be responsible for providing related invoice(s), warranty card, usage instructions, post-sale support etc. Federal Bank shall not be responsible for the same, in any case whatsoever. Any dispute/complaint/grievance/issue with respect to the product(s)/service(s) of the Hosted Apps (including delivery/non-fulfilment/defective goods/deficiency of services/post-sale support etc.) shall be dealt between You and the respective Hosted App and Federal Bank shall not be made a party to the same. In such cases, You hereby agree to release Federal Bank (including its affiliates and officers, directors, agents, and employees thereof) from all claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes/complaints/grievances/issues.

You agree to not use the Marketplace including the Hosted Apps for any illicit or illegal purposes (including accessing age-based restricted content unless 18 years above of age) or to conduct any fraudulent transaction or act in such a manner which could be seen as violation of the applicable law and/or the policies, rules, terms of use of FedMobile App and/or of the Hosted Apps. While purchasing product(s) or availing service(s) from Hosted Apps, You shall be responsible to ensure that such product(s)/service(s) are not in violation of the applicable laws in jurisdiction in which they are being purchased/delivered/availed, as the case may be. You shall not also make any transaction through Marketplace which is barred under any applicable laws and shall hold Federal Bank harmless in the event of any claims against Federal Bank in such regard.

Your usage of Marketplace shall not be construed as a right to access Marketplace, at all times. Federal Bank, at its sole discretion, may suspend/discontinue, either temporarily or permanently, Your access to Marketplace, at any time without notice. Further, in case of any suspicious/fraudulent transactions, Your transactions may be evaluated and investigated into by Federal Bank and/or the Hosted Apps and upon intimation, You shall be required to provide written clarification along submission of requested documents as may be relevant to the transaction(s) in question.

You acknowledge that the Hosted Apps belong to/are offered/extended by third party(ies). Accordingly, You agree to exercise abundant caution and reasonable due diligence before (a)

using the Hosted Apps or (b) purchasing/availing any product(s)/service(s) from/via the Hosted Apps.

You acknowledge that the policies related to refund and return will be provided by the Hosted Apps. You are strongly advised to read the same before purchasing/availing any product(s)/service(s). Federal Bank shall not be liable for any refund related complaints/claims and You shall only approach the respective Hosted App for resolving/redressing the same.

You acknowledge that any promotion/offer provided on Marketplace with respect to the Hosted Apps shall be governed by the applicable terms and conditions. You agree to read such applicable terms and conditions before availing any such promotion/offer.

To the fullest extent permissible under applicable law, Federal Bank disclaims all warranties or guarantees, whether statutory, express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement of proprietary rights. It is Your responsibility to evaluate the accuracy, completeness and usefulness of all information provided through Marketplace, including the Hosted Apps. You agree that Your use, access or otherwise obtain information through FedMobile App and more particularly, Marketplace, shall be at Your own discretion and risk and that You will be solely responsible for any damage to Your property (including Your computer system and mobile device or any other equipment) or loss of data that results from the download or use of such information. Federal Bank does not authorize anyone to make any warranty on its behalf and You should not rely on any such statement.

Federal Bank does not warrant that Marketplace will be uninterrupted, error-free or shall be without viruses or other harmful components. All data that is made available on Marketplace is on an "as is", "as available" and "with all faults" basis and without warranties or representations of any kind, either express or implied.

You agree to indemnify and hold Federal Bank, its affiliates, employees, directors, officers, agents and representatives, harmless, from any and all losses, damages, actions, claims and liabilities (including legal costs) which may arise, directly or indirectly, from breach of these Terms and/or usage of, interaction with or purchase/availing of product(s)/service(s) from/via the Hosted Apps, in any manner whatsoever.

In no event will Federal Bank be liable for any indirect, consequential, incidental, special or punitive damages, including without limitation damages for loss of profits or revenues, business interruption, loss of business opportunities, loss of data or loss of other economic interests, whether in contract, negligence, tort or otherwise, arising from the use of or inability to use the information provided, however caused and whether arising in contract, tort, negligence, warranty or otherwise.

These Terms shall be governed by the laws of India, without respect to its conflict of laws principles. Any claim or dispute between You and Federal Bank that arises in whole or in part from in relation to these Terms shall be decided exclusively by a court of competent jurisdiction located in Kochi, Kerala.

The FedMobile- Terms and Conditions shall be deemed to be incorporated into these Terms by reference.

## **Account Opening >>**

Account Opening

### TERMS & CONDITIONS FOR ACCOUNT OPENING VIA FEDMOBILE

Any Resident Indian who is citizen of India as per FEMA guidelines & above 18 years provides his/her details in the application form for opening account offered by Federal Bank is a Customer. Notwithstanding anything else contained herein, no person above the age of 70 years can open a savings account by using this facility.

By providing his/her details, customer confirms to have read, understood and agree to be bound to/ abide by the Terms and Conditions of account opening and the general terms applicable to account as available on Bank's website at <https://www.federalbank.co.in/general-terms-and-conditions>

By sharing all the information, customer consents to provide his/her name, contact details and other information on an at will basis with Bank.

Bank shall not be liable for any connectivity/ signal/ data issues leading to non-completion or wrong/false/incomplete information being provided by the customer leading to the incompleteness of his/her application.

The customer herewith confirms that he/she is providing his/ her Valid Aadhaar number voluntarily. The Customer further agrees to provide his/her Valid PAN. He/she understands that opening an account is subject to correct, complete and accurate information is provided.

Customer agrees that the name in the account will be the name as per his/her name mentioned in Aadhaar Card.

Application once submitted cannot be withdrawn by the customer. Bank shall not be liable to pay for any costs (technical/ data plan related or otherwise) incurred by the customer in the course of sharing his/her details on the application.

The customer herewith agrees to provide the accurate documentation and information as listed in the application for the purpose of account opening. Customer understands and agrees that failure to provide requisite documentation and information shall result in rejection of application by the Bank. The customer agrees that Bank has every right to reject the account opening application, if there is any erroneous, incomplete or misleading information provided by the customer or for any other reason whatsoever with/without assigning any reason or if KYC documents submitted do not comply with the KYC norms of the Bank.

The customer understands that completing OTP based e-KYC is a pre-requisite for proceeding with Account opening via EKYC

Customer agrees to provide all relevant information required like personal details and income details for completing account opening process.

Bank also reserves all the right to reject the account opening request if any discrepancy is identified in the customer identification process.

This Account opening process is not available for existing Federal Bank customers who have customer IDs with the bank.

This account opening process is also not available for customers who are FATCA reportable. Such customers are requested to approach the branch and to comply with requirement of opening an account.

Bank reserves the right to take necessary action, legal or otherwise, if it finds any willful modification/ withholding of information or misrepresentation by the customer.

Customer understands and agrees that interest on the amount funded online will be paid subject to activation of the account and only from the date when the funds has been credited into the account.

The customer shall not enjoy the services provided by the bank unless the customer onboarding process is complete.

Customer declares and confirms that the Bank shall be entitled to rely on all/any communication, information and details provided on the electronic form and all such communications, information and details shall be final and legally binding on the Customer.

Customer understands and confirms that the Bank has every right to close or debit freeze the account, if the details provided by him/her are found to be inaccurate, incorrect or false by the Bank or for any other reason whatsoever without assigning any reason thereof. In such an event the bank shall not be liable to pay any interest on the amount of deposit & the refund of amount deposited in the account will be refunded to the source account. In such an event, bank will retain the documents / Photographs (if any) and any other signed document submitted.

Account opening via FedMobile is available for opening a savings account by Resident Indian Individuals only.

The Bank reserves the right to cancel the Customer ID and close the Account Number (A/C) allotted to the customer, if the customer does not complete the verification process within the allotted time.

The Bank reserves the right to hold the accounts in Debit Freeze or close the Account even after account activation in case of any discrepancy found as part of regular monitoring and document verification activities.

The customer agrees to provide the necessary details (Mobile number, Email ID etc.,) as per his requirement at the time of submission of details through the application. Bank shall not bear any liability for any loss arising on account of inaccuracy or mistake on the part of the customer while filling up the Mobile Number/Email id etc.

The customer herewith agrees to be contacted by the bank to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with Federal Bank, its

group Companies/associates or agents through Telephone/Mobile/SMS/Email etc. Further he/she understands that the consent to receive calls/communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number for NDNC and shall continue to be treated as customer consent/acceptance.

The customer authorizes Bank to share his/her mobile number with mobile operators to Communicate alerts, OTPs and transaction messages.

The customer authorizes the Bank to share his/her address with Bank's authorized field agents to verify the customer's address at any point in time.

The customer herewith agrees that if the application is rejected, Bank will retain the documents / Photographs and any other signed document submitted by the customer on the application or otherwise.

The customer confirms that the account is being opened by him/her for his/her own use and that the mobile number, SIM & device used for opening the account belongs to him and same have not been shared by him with any other individual. The customer further confirms that he has not shared the credentials pertaining to the account opening with any other person. In case of any discrepancy, the bank reserves the right to block or close the account without any notice.

### **Federal Rewards Program >>**

Federal Rewards Program

Disclaimer

For accessing the Federal Rewards Program, we would redirect you to the website managed by Loylty Rewardz Mgmt Pvt Ltd. By clicking "Agree and Continue", you shall be re-directed to a platform controlled by a third party Loylty Rewardz Mgmt Pvt Ltd.

By clicking "Agree and Continue", you expressly provide your consent to the Bank for disclosing the following details to Loylty Rewardz Mgmt Pvt Ltd for the purpose of providing you with services regarding Reward Management:

- Customer ID

All services offered through the platform are facilitated by Loylty Rewardz Mgmt Pvt Ltd. Your use of the services through the platform would be thus governed by the Terms and Conditions of the Services of the platform available at <https://www.federalrewards.in/content/terms-conditions>, which you may please go through and confirm. By clicking "Agree and Continue", it would be deemed that you have

read the said platform Terms and Conditions, and that you have provided your acceptance to the same.

### **Card Management (Apply for Debit Card) >>**

Card Management (Apply for Debit Card)

The terms and conditions governing the issuance and use of the debit are available at <https://www.federalbank.co.in/debitcardrates>, which you may please go through and confirm. By clicking “Agree and Continue”, it would be deemed that you have read the Terms and Conditions for Issue of Federal Bank Debit Card to Customers, and that you have provided your acceptance to the same.

Service Charges

SERVICE CHARGES AND FEES <https://www.federalbank.co.in/rates-and-charges>

### **Procedure for De- registration of FedMobile >>**

Procedure for De- registration of FedMobile

Please contact Federal Bank’s customer support either via placing a call to [1800 425 1155](tel:18004251155) or sending an email to [contact@federalbank.co.in](mailto:contact@federalbank.co.in) for placing a request to deregister FedMobile. Information Message: “Please note that after deregistration request is processed, your FedMobile access will be disabled. All the schedule payments configured by you will be cancelled.”

### **FAQ**

#### **Frequently Asked Questions**

Search you're queries here:

## Home

### Frequently Asked Questions

#### Onboarding >>

##### **General**

Q: I do not have a sim card on my phone. Can I still use the FedMobile application?

A: No, you cannot use the FedMobile application without a sim installed on your phone. It is mandatory to complete the device authentication process. SIM binding process is mandatory and is a crucial security process. Therefore, selection of the SIM card is mandatory.

Q: Is it important to complete KYC for opening an account on FedMobile?

A: You may open a minimum KYC account via FedMobile and maintain the same up to 12 months. However, you may have to complete the full KYC within 12 months to avail full-fledged services of the Account.

Q: Can I use passport as a valid identification document for account opening?

A: For opening an account with FedMobile, Aadhaar and PAN card are mandatory.

Q: Can I complete the account opening process in stages or is it mandatory to complete it in one go?

A: In order to complete the account opening, it is important to complete in one attempt.

Q: What type of account can be started with FedMobile while Onboarding?

A:

You will be able to open selfie lite accounts via FedMobile which is a minimum KYC account. After the completion of full KYC, you may convert your account to any of the available resident savings account schemes of the Bank.

Q: What should I do if I encounter technical difficulties during the onboarding process or while using FedMobile?

A: If you're facing technical difficulties while using the FedMobile, you can raise a ticket with our support team and they will get in touch with you at the earliest. The ticket can be raised via the Help and Support Module or the Help and Support Icon. "Raise Ticket" option will be available to raise tickets.

Q: What documents are required for opening an account with FedMobile?

A: You can open a Savings account through the Fedmobile app using your Aadhaar and PAN Card. Account number will be generated instantly.

Q: My default Messaging App is not the standard messaging app of Android/iOS. How to change it?

A: If you are facing issues with sending the activation SMS, we recommend switching to default messaging app for smoother onboarding process.

For checking the Default Apps, you may check the following path on your device :

Settings → Apps & Notifications → Default Apps → SMS App

Q: I have balance in my SIM, still the SMS is not getting triggered from my handset for SMS Activation of FedMobile?

A: For certain countries, special offers/plans are required to send SMS. Please ensure that the mobile number has sufficient SMS balance to send SMS from the handset.

Q: FedMobile SMS Authentication failed because the SMS is not sent. What should I do?

A: For completion of the Activation process, the app needs to send an SMS from the handset.

The SMS might have failed due to an issue with the configuration of the handset or the network provider. The following troubleshooting steps can be done:

1. If device authentication is failing, then please click ""TRY AGAIN"" button for doing device authentication for the 2nd time.
2. Device authentication fails if the network is slower. Please try again with strong mobile signal or WiFi.
3. Check if the SMSes are getting delivered from the device. Device authentication fails if the SMSes are not send from the device.

Q: SMS Activation failed. What to do?

A: Retry performing the SMS activation process by tapping on 'Try Again.'

Q: I choose the wrong SIM for SMS activation. How to reactivate FedMobile using another sim?

A: For Federal Bank customers, we suggest you go back and complete the SMS activation process once again with the registered number. In case, you have logged in using the wrong number, suggest you clear the app cache and storage data, and then complete SMS activation with registered number.

## **Registration**

Q: Who all are eligible to use FedMobile?

A: FedMobile is a mobile banking app by Federal Bank. Federal Bank as well as non-Federal Bank customers (Some app functionalities are restricted only for Federal Bank customers which would not be available for non-Federal Bank users) are eligible to download and use the app.

Q: How can a Federal Bank customer register for FedMobile?

A: Old FedMobile users just need to update their app and login with the same MPIN which they used to access old FedMobile to access the app. New FedMobile users must complete the registration process as follows: Open FedMobile App → Select the SIM (Mobile Number) registered with the bank → complete the SMS activation process → Enter the Account number. After entering the account number, customers can either use Transact or View only mode of app usage. If the user chooses to view only mode, the app will prompt the user to set a 4-digit MPIN, which will help the user to login the app thereafter. In case the user opts for 'Transact' option, the user will be required to enter debit card details/net banking credentials/Branch Token and set a new MPIN to complete the process.

Q: How can a non-Federal Bank customer avail FedMobile services?

A: A Non-Federal Bank customer has to go through the following steps to register on the app: Open FedMobile App → Select the SIM (Mobile Number) which he/she wishes to register with FedMobile → Complete the SMS activation process. Once the SMS activation process is completed, the user then can open a 'Selfie Account' with Federal Bank or register for Credit Card.

Q: I am Joint Account holder in Federal Bank, can I use FedMobile?

A: No, Joint account holders cannot use FedMobile.

## **Mobile Banking**

Q: Can I activate FedMobile using FedNet Credentials?

The user can activate FedMobile using either Debit Card details, FedNet credentials or branch token.

Q: Can NRI/NRE/NRO customers use FedMobile?

A: Yes, NRI/NRE/NRO users can use FedMobile.

Q: Do I need to provide Debit card details for activating the FedMobile app?

A: Yes, if you are an existing FedMobile user who is opting for 'Transact' functionality, then it is necessary to enter your debit card details to activate FedMobile app. You can also activate FedMobile using your FedNet credentials.

Q: What is MPIN?

A: MPIN is used to login to FedMobile after registration on the App. MPIN is 4-digit number which acts as your security PIN. Kindly keep your MPIN confidential and please don't share it with anyone else.

Q: Under what scenario change of MPIN is prompted and what is the procedure for changing MPIN?

A: To ensure maximum safety and security for your banking app – FedMobile, you will be prompted to change the MPIN after every 180 days.

Please follow the steps below to change your MPIN.

1. While trying to log in to FedMobile, an overlay comes as "Change MPIN Request". Click on the "CHANGE MPIN" button to change the MPIN.
2. Enter your current MPIN.
3. Enter new MPIN.
4. Confirm the new MPIN.
5. The new MPIN is set Successfully."

#### Account Opening

Q: What should I do if my device is unable to read my Aadhaar QR code?

A: Please ensure you are scanning the QR in your original Aadhaar card.

Q: What should I do if I did not receive OTP on my mobile while opening an account?

A: If you are trying to open the account with E-KYC, then the OTP is generated from UIDAI, in that case you will have to wait for the OTP. Also please make sure that you have a good signal strength.

Q: How do I proceed with Account Opening through FedBook Selfie if my Date of Birth is missing in Aadhaar card?

A: Enter your Date of Birth manually and tap on 'Proceed.'

#### Onboarding through UPI

Q: How to link other bank account using UPI?

A: Any other bank account can be linked to FedMobile by visiting the UPI module in FedMobile. Customers can use FedMobile for adding any Bank Account through UPI ID.

## **Deposits >>**

### **Fixed Deposit**

Q: How to Close a Fixed or Recurring Deposit?

A: Go to investments and select 'My Investments' tap on 'Bank Deposit'. In 'My Deposits' select the deposit you want to close. Tap on 'Close this Deposit' and confirm.

Q: Can I prematurely withdraw my fixed deposit before maturity? What are the charges for the same?

A: Yes. However, the deposit will earn interest at 1% less than the applicable rate for the period it has covered and not on the contracted rate.

Q: Can I get a receipt after opening the deposit?

A: Yes. A Deposit advice will be emailed to your registered email ID within 24 hours of opening the deposit.

Q: Can a minor be a nominee in my account?

A: Yes. A minor can be a nominee in your deposit. However, you will be required to add the details of the guardian as well.

Q: Can I make a non-family member as a nominee?

A: Yes. You can select the relationship as 'Others' while adding the nominee.

Q: Can I have one of my family member as a nominee?

A: Yes. You can select the appropriate relationship while adding the nominee.

Q: Is auto-renewal facility available while opening the deposit?

A: Yes. Auto renewal facility is applied by default for fixed deposits.

Q: How can I generate statement of a particular fixed deposit?

A: You can view or download your deposit account statement by navigating to Investments → My Investments → Bank Deposits, tapping on the deposit and then

selecting 'View Statement'. If you want to download or receive the statement via email, tap on the 3-dot menu on the top right and select the option 'Get Statement

Q: How can I view the interest rate/tenure of an existing fixed deposit?

A: You can view all details pertaining to your deposits by navigating to Investments → My Investments → Bank Deposits and tapping the deposit of which you want to view the details.

Q: Where can I view all my existing fixed deposits?

A: You can view all your deposits by navigating to Investments → My Investments → Bank Deposits.

Q: Where is the option to open a deposit in the new FedMobile app?

A: You can open a deposit by navigating to Investments → Make an Investment → Bank Deposit and selecting your deposit option among fixed deposit, recurring deposit and tax saving deposit.

### Recurring Deposit

Q: What is the minimum deposit amount required to open a recurring deposit account with FedMobile?

A: The minimum deposit amount required to open a recurring deposit account is Rs.50/-

Q: Can a minor be a nominee in my account?

A: Yes. A minor can be a nominee in your deposit. However, you will be required to add the details of the guardian as well.

Q: Can I make a non-family member as a nominee?

A: Yes. You can select the relationship as 'Others' while adding the nominee.

Q: Is auto-renewal facility available while opening the deposit?

A: No. Recurring deposits are not auto renewed on maturity. The maturity proceeds are credited to your operative account.

Q: How can I generate statement of a recurring deposit?

A: You can view or download your deposit account statement by navigating to Investments → My Investments → Bank Deposits, tapping on the deposit and then selecting 'View Statement'. If you want to download or receive the statement via email, tap on the 3 dot menu on the top right and select the option 'Get Statement'.

Q: How can I view the interest rate/tenure/instalment amount of a recurring deposit?

A: You can view all details pertaining to your deposits by navigating to Investments → My Investments → Bank Deposits and tapping the deposit of which you want to view the details.

Q: Where can I view all my recurring deposits?

A: You can view all your deposits by navigating to Investments → My Investments → Bank Deposits.

### **Tax Saving Deposit**

Q: Can I open a tax-saving fixed deposit through FedMobile?

A: Yes, you can open tax-saving deposit through FedMobile.

Q: Can I get a receipt after opening the deposit?

A: Yes. A Deposit advice will be emailed to your registered email ID within 24 hours of opening the deposit.

Q: Is premature closure available on a tax saving deposit?

A: No. Tax Saving deposits have a lock-in of 5 years and cannot be closed prematurely.

Q: Can a minor be a nominee in my account?

A: Yes. A minor can be a nominee in your deposit. However, you will be required to add the details of the guardian as well.

Q: Can I make a non-family member as a nominee?

A: Yes. You can select the relationship as 'Others' while adding the nominee.

Q: Can I have one of my family members as a nominee?

A: Yes. You can select the appropriate relationship while adding the nominee.

Q: Is auto-renewal facility available while opening the deposit?

A: No. Tax Saving deposits are not auto renewed on maturity. The maturity proceeds are credited to your operative account.

Q: How can I generate statement of a recurring deposit?

A: You can view or download your recurring deposit account statement by navigating to Investments → My Investments → Bank Deposits, tapping on the deposit, and then selecting 'View Statement'. If you want to download or receive the statement via email, tap on the 3-dot menu on the top right, and select the option 'Get Statement.'

Q: How can I view the interest rate/tenure/instalment amount of my tax saving deposit?

A: You can view all details pertaining to your deposits by navigating to Investments → My Investments → Bank Deposits and tapping the deposit of which you want to view the details.

Q: Where can I view all my existing tax saving deposits?

A: You can view all your deposits by navigating to Investments → My Investments → Bank Deposits.

Q: Why am I not able to change the duration while opening tax saving deposit?

A: Because Tax Saving Deposit has a fixed duration of 5 years, which cannot be changed.

## **Mutual Funds >>**

### **General**

Q: What is a Demat Account?

A: A Demat account, short form of Dematerialized Account, is a type of account that holds securities in electronic form. There are several benefits of using a Demat account. First, it is more convenient than holding physical securities. Demat accounts make it easier to trade securities, you can buy and sell securities online.

Q: What happens if your Mutual Fund KYC is not completed online?

A: User can download the KYC form during the sign-up process, fill it and submit to the nearest branch.

Q: When and where can I view the transactions in FedMobile?

A: It will take up to 48 hours for the transactions to reflect in My holdings/My investments Tab in FedMobile.

Q: How much time does it take to activate a Mutual Fund Account?

A: For Resident individuals, it will take up to 24 hours for account activation post which the user can start investing. For Non-Resident individuals, the account will be activated on T+3rd day (T being the date of registration).

Q: What is Debt Security Exposure?

A: The Debt Security Exposure shows the weightage of various securities in the portfolio. It helps to understand the top holdings and the distribution of the debt in the portfolio.

Q: What is Debt rating?

A: Debt rating shows the distribution of Debt instrument based on their ratings. These ratings are a tool for measuring the ability to pay back the principle and interest to the investor. Ratings range from AAA+ to BBB+. Higher the rating means greater is the stability and ability to repay.

Q: What is Equity Security Exposure?

A: The Equity Security Exposure shows the weightage of various securities in the portfolio. It helps to understand the top holdings and the distribution of the equities in the portfolio.

Q: What is Equity Sector Exposure?

A: The equity allocation exposure shows the percentage distribution of the equities in the portfolio among various sectors. These sectors range from Finance, Automobile, Pharmaceuticals and others.

Q: What is Product Allocation?

A: Product allocation refers to the process of selecting how to distribute your investable money across various asset classes such as equities mutual funds, debt mutual funds, and cash. The process involves splitting your funds among asset classes that do not respond to the market factors in the same way.

Q: What is Asset Allocation

A: Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and

investment horizon among different asset classes such as debt, equities & commodity etc.

Q: What is LTCG (Long Term Capital Gains Tax)?

A: When you sell a qualified investment after a holding period of one year or more, then the profit earned attracts long term capital gains tax. Capital gains of up to Rs 1 lakh per year are tax-free. Any long-term capital gains in excess of this limit are subject to LTCG tax at 10%.

Q: What is STCG (Short Term Capital Gains Tax)?

A: When securities (listed/equity-oriented MF/zero coupon bonds) are held up to one year, the gain is treated as STCG. For immovable properties and unlisted securities, holding up to 24 months will qualify for STCG. STCG is calculated at 15%.

Q: How is the Realized Gain/Loss calculated?

A: Realized gain/loss is the cumulative amount of realized gains and losses resulting from the sale of securities. A realized loss is the monetary value of a loss that results from a trade. A realized gain is the excess of cost basis (or adjusted cost basis) over the proceeds from the sale.

Q: What is the Weight Percentage?

A: Portfolio weight refers to the percentage of an investment portfolio that a specific holding or kind of holding makes up. The simplest basic approach to calculate an asset's weight is to divide the dollar value of a security by the total dollar value of the portfolio.

Q: What is Annualized Return?

A: The annualised return is the yearly geometric average of an investment's earnings. It also indicates the average rate of return over a period. The formula for calculating annualized return is:

Annualised Return =  $(\text{Final Investment Value} \div \text{Initial Investment Amount})^{(1/N)} - 1$

Where 'N' = number of years

Ex: Mr. A invests Rs. 1 lakh in a mutual fund scheme in January 2016. The value of the mutual fund invests stands at Rs. 1.3 lakh in January 2019.

Annualised Return on Mr. A's investment =  $[(130000/100000)^{(1/3)} - 1] = 9.04\%$

Thus, Mr. A's investment grew at an annualised rate of 9.04% every year for 3 years.

Q: How is the Unrealized Gain/Loss calculated

A: If the current value is more than the market value (invested amount), then the investor earns profit whereas if the current value is less than the market value, then the investor incurs loss. This is the unrealized gain/loss which is calculated before the mutual fund units are sold.

Q: What is the Current Value?

A: The current value is the most recent market value of all your investments.

Q: What is the Cost of Current Market Value?

A: The cost of current market value of a financial instrument is the estimated current resale value. It is calculated as Units x Current NAV. Ex: You purchased 10 units at a NAV of Rs. 10 each. NAV is nothing but cost price of one unit. It is published by the respective mutual fund companies daily. Thus, your amount invested is Rs.100/-

A year later, if the NAV has reached Rs.12/- each, then your current value at that time will be Rs. 120. If on the other hand, the NAV had fallen to Rs. 8/- per unit, then your current value will be Rs. 80.

Q: Where can I invest my money?

A: Through FedMobile, you can invest in Bank Deposits (such as fixed, recurring and tax saving), Digital Gold (investment starting from as low as Re 1), and Mutual Funds. If you are unsure of where to invest, you can always seek help from the expert's

designed- 'Help Me Decide' card in FedMobile. Tap on Help Me Decide card under Investments to get instant help and make the right investment decision.

Q: What is a Liquid Mutual Fund?

A: Liquid mutual funds are schemes that invest in securities like bank deposits, commercial papers, treasury bills, etc. with a residual maturity of up to 91 days. They are considered low risk as the maturity periods of the underlying securities are lower. They are considered as alternatives to savings accounts due to their higher return potential. Redemption of a Liquid Mutual Fund usually takes T+1 day (one day after your request is placed). Some fund houses allow an instant withdrawal of ₹50,000 or 90% of your investment, whichever is lower.

Q: What is an Arbitrage Mutual Fund?

A: An arbitrage mutual fund is an investment fund which invests predominantly in arbitrage opportunities. Arbitrage is basically buying/selling a security in one market (for example, Cash Market) and simultaneously selling/buying it in another market (for example, Futures Market) where the price is different, thereby profiting from the temporary difference in prices. For taxation purposes, arbitrage mutual funds are taxed like equity and therefore benefit investors that fall in the higher tax brackets. Arbitrage funds are not exposed to market risks, but since they are also allowed to invest some part in debt instruments, there is a degree of credit risk and interest rate risk involved. As a whole, Arbitrage funds are considered as low risk instruments with post tax returns often beating many debt funds.

Q: What is a Dynamic Mutual Fund?

A: A dynamic mutual fund or dynamic asset allocation fund is a form of balanced mutual fund which invests in a mix of equity and debt instruments. Here, the fund manager plays an important role. Depending on prevailing market conditions and other factors, the fund manager actively shifts your money from equity to debt and vice versa with

an aim to reduce risks and maximise returns. Sometimes, these are also called smart asset allocation funds.

Q: What is an ELSS (Tax Saver) Mutual Fund?

A: ELSS stands for "Equity Linked Savings Scheme". These are mutual funds that invest at least 80 per cent of their assets in equity and equity-related instruments. Investments in an ELSS qualify for tax deductions under Section 80C of the Income Tax Act within the overall limit of ₹1.5 lakh. The amount you invest in ELSS can be deducted from your taxable income, which helps you lower the amount of income tax you are liable to pay.

Q: What is a Debt Mutual Fund?

A: A debt mutual fund is a scheme that invests predominantly in bonds, fixed income and money market instruments. They are further classified based on the type of instruments they mainly invest in. Since not all debt instruments are same, debt mutual funds are generally considered medium to low risk. There are debt funds that invest in risky bonds as well and you must be prudent while choosing a debt fund. Some debt funds invest predominantly in government securities and therefore benefit from the sovereign guarantee. Debt funds are subject to credit risk and interest rate risk.

Q: What is the difference between a Lumpsum investment and an SIP?

A: When you choose to invest in Mutual funds, you may have to decide whether you would do it one time, or at regular intervals. An investment that is made just one-time is called a “Lumpsum” investment. When you decide to invest regularly, for instance, every month, you do it via an SIP – a Systematic Investment Plan. When you opt for an SIP, the amount will be deducted from your account at the intervals you have chosen – monthly, quarterly, etc. – and will be invested in the fund. An SIP is generally recommended for disciplined investing and to better handle volatilities in stock markets.

It must be noted that after you make a lumpsum investment if in the future you want to invest more in the same fund/folio, you can do that easily, subject to the minimum amounts specified by the AMC. Generally, SIPs have smaller minimum investment amount requirements than lumpsum.

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It must be noted that after you make a lumpsum investment if in the future you want to invest more in the same fund/folio, you can do that easily, subject to the minimum amounts specified by the AMC. Generally, SIPs have smaller minimum investment amount requirements than lumpsum.

Q: What is a mutual fund?

A: A mutual fund is a financial vehicle constituting a pool of money collected from various investors like you. This money is then invested in various financial assets like stocks, bonds, money market instruments, etc. Mutual Funds are professionally managed by Asset Management Companies (AMCs) and regulated by SEBI (Securities and Exchange Board of

India). Every Mutual Fund has a Fund Manager, an expert in the field of investment and finance, who manages the fund.

### **Registration**

Q: Is it necessary to do KYC for every investment?

A: No, KYC is a one-time procedure. Once your KYC is done, you do not need to do it again for any future investment. Q: How do I change my bank account?

A: You can send a request to [support@equiruswealth.com](mailto:support@equiruswealth.com) to get your bank account changed. It will take 7 working days to complete the procedure. During this period, your current transactions will be done through your primary bank account.

### **SIP**

Q: Will I get my money back if I cancel my SIP?

A: Cancelling a SIP will stop future investments. Don't worry, your money will still be invested in the scheme. To get back the money, you need to redeem the amount.

Q: How can I pay for a SIP instalment I missed?

A: Don't worry. If you have missed an instalment, your SIP will still be active. Your next instalment will be in the next month. In the meantime, you can go to the Portfolio in Dashboard and select the fund, tap on it, and then tap 'Pay One-Time' to make an investment which you might have missed.

Q: My SIP instalment has not been deducted. Why?

A: This could be due to multiple reasons:

- It is a holiday on your SIP deduction day. In this case, your SIP will be deducted on the next working day.
- The gap between the date you created the SIP and the next SIP date is not 30 days. Your next SIP date will be the one after 30 days from the creation of the SIP.
- Insufficient balance in your bank account. This could be due to multiple reasons:
  - It is a holiday on your SIP deduction day. In this case, your SIP will be deducted on the next working day.
  - The gap between the date you created the SIP and the next SIP date is not 30 days. Your next SIP date will be the one after 30 days from the creation of the SIP.
  - Insufficient balance in your bank account.

## **Investments**

### **General**

Q: Can I download my Mutual Fund account statement?

A: Yes, you can. Go to Mutual Funds and select “Profile” icons. Go to ‘Transaction Statements’ and select the time period for which the details are required. You’ll be provided with download option.

Q: What are the three options for customers to make investments?

A: 1) Bank Deposit

2) Sovereign Gold Bond (SGB)

3) Mutual Funds.

Q: What type of investment is most suited for me?

A: If you click on ‘investments’, there will be an option, “Help me decide ”. This feature allows you to identify the type of investment based on your needs.

Q: Where can I see all my investments in FedMobile?

A: If you click on ‘investments’, and go to ‘Total Investments’, it will show the amount that is the total of clear balances of all deposits, the current value of gold, and the current value of mutual funds that you have invested in total. The ‘My investment’ tab shows the breakdown of your investment under bank deposits, and Mutual Funds. Users can click on each item and explore further.

### **Transactions / Orders**

Q: My investments are registered under which ARN?

A: All new investments are registered under the ARN 148616, of our partner M/s Equirus Wealth Private Limited.

Q: How many days does it usually take for the units to be allocated?

A: It usually takes 3-4 working days for units to be allocated. In the case of liquid funds, it takes 1-2 working days.

Q: How long does it usually take for an order to be completed?

A: It usually takes 3-4 working days for an order to be completed. In the case of liquid funds, it takes 1-2 working days.

Q: Which day's NAV will I be allocated?

A: As long as the amount is less than Rs 2 lakh the cutoff time is 3 pm. If you invest before 3 pm the NAV will be of that day. After 3 pm, the NAV will be of the next day. For liquid funds the cutoff time is 2 pm – if you invest before 2 pm the NAV is taken from the previous day and after 2 pm the NAV is taken of the current day. For amounts larger than 2 lakh the investment is considered complete at the time the money is received by the mutual fund. This could be instant or could take some time depending on the NEFT settlement.

Q: Where can I track my order status?

A: You can track your orders in the 'Transaction reports' section after clicking on Profile.

#### Transaction Report

Q: What is meant by Account Name?

A: It is the name of the account under which it is managed. This is used to identify the investor's account details E.g. (Rajeshwari ASP)

Q: What is meant by Instrument?

A: It is the name of the instrument for which the transaction is being managed. Instrument name is unique. It is a tradable asset or negotiable item such as a security, commodities, shares, bonds, derivatives (Forwards, Futures, Options and Swaps) or forex.

Q: What is meant by Asset Name?

A: It is the name of the asset the product belongs to. The allocation of portfolio among Asset Class comes under three broad categories – Debt, Equities and Commodity

Q: What is meant by Product Name?

A: Product name is the name of the product to which the instrument belongs. It refers to all the bonds, direct equity, MF, alternate equity, private equity and other financial instruments.

Q: What is meant by Units?

A: Units reflects your holding in a mutual fund scheme. These units are issued by fund companies according to the amount of money invested by investors.

Q: What is meant by Amount?

A: It denotes the Total Value of the instruments held.

Q: What is meant by Type?

A: Type specifies the type of transaction you have chosen, such as purchase, systematic investment (SIP), as well as the number of instalments or transfers (STP), withdrawals (SWP), or switches.

### **Holding Report**

Q: What is meant by Interest Accrued?

A: The amount of interest accumulated as on a particular date on a loan or other financial obligation but has not yet been paid out is referred to as accrued interest. It's determined by multiplying the principal amount by the interest rate and the number of days for which the debt is given or taken, then dividing by the total number of days in the year. It is the interest on a bond or loan that has been accumulated since the principal investment, or since the previous coupon payment if there has been one already. For a financial instrument such as a bond, interest is calculated and paid in set intervals (for instance annually or semi-annually).

Q: What is meant by Coupon Paid?

A: It is the yearly interest rate paid on a bond that is stated as a percentage of the face value and is paid from the date of issuance till maturity. The coupon rate is calculated by adding all annual coupons and dividing the amount by the face value of the bond.

For example, a Rs.1000 bond with a coupon rate of 7% pays Rs.70 an year.

Q: What is meant by Dividend Reinvested?

A: Dividend Reinvested means the amount of dividends earned in equity holdings are reinvested automatically. It allows investors to reinvest their cash dividends into additional shares or fractional shares of the underlying stock on the dividend payment date.

Q: What is meant by Dividend Pay-out?

A: Dividend pay-out is the amount of dividends earned in equity holdings which are paid to the investor. It is the fraction of net income a firm pays to its stockholders in dividends: The part of earnings not paid to investors is left for investment to provide for future earnings growth.

Q: What is meant by Annual Return Percentage?

A: Annual Return Percentage is the annual return earned from various securities. The various cash-flows are taken into consideration with respect to their dates. The yearly rate of return is calculated by taking the amount of money gained or lost at the end of the year and dividing it by the initial investment at the beginning of the year. This method is also referred to as the annual rate of return or the nominal annual rate.

Q: What is meant by Absolute Return Percentage?

A: Absolute return is the rate of return on an asset over a certain time period. This metric considers an asset's appreciation or depreciation, such as a stock or a mutual fund expressed as a percentage, over a particular time period. This return works based on the current value of investment and initial investment amount. Below is the formula to estimate the absolute return percentage:

$$((\text{Current value of the investment} - \text{Initial investment}) / \text{Initial investment}) * 100$$

### **Fund Picker**

Q: What is Alpha?

A: Actual Rate of Return – Expected Rate of Return. The expected rate of return of the portfolio can be calculated using the risk-free rate of return, market risk premium and beta of the portfolio helps to understand whether the fund is undervalued or overvalued and to what extent.

Q: What is Beta?

A: The sensitivity of a mutual fund to the Index is denoted by Beta. If positive, then they are same directional or otherwise. The value shows the change in the fund to the index. The formula for calculating beta is the covariance of the return of an asset with the return of the benchmark divided by the variance of the return of the benchmark over a certain period.

Q: What is Sharpe Ratio? How is it calculated?

A: Sharpe Ratio is the difference between Return of the fund and the risk-free return divided by the risk related to that particular fund. It helps to ascertain the performance of the fund compared to a risk-free asset.

Q: What is Volatility?

A: Volatility or Standard deviation is the risk associated with the Fund/Instrument. Volatility is the range of price change a security experience over a given period. If the price stays relatively stable, the security has low volatility. A highly volatile security is one that hits new highs and lows, moves erratically, and experiences rapid increases and dramatic falls.

Q: What is Returns?

A: The yield generated by an investment over time is referred to as return. It represents the percentage increase or decrease in the value of investment during a particular time period. The basic way to calculate is new value minus the old value divided by the new value.

For example: An investor purchases property A, which is valued at Rs.500,000. Two years later, the investor sells the property for Rs.1,000,000.

Returns =  $(1,000,000 - 500,000) / (500,000) = 1$  or 100%

## **Sovereign Gold Bond >>**

### **General**

Q: What is Sovereign Gold Bond (SGB)? Who is the issuer?

A: SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors must pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on behalf of Government of India.

Q: Is there a minimum lock-in period for SovereignGold Bond purchases?

A: The Minimum lock-in period is 5 years & Maximum is 8 years.

Q: What is the maximum amount of gold that I can buy through Sovereign gold bond?

A: 4 Kg by an individual, 4 Kg by HUF and 20 Kg by trusts and similar entities per fiscal.

## **UPI International >>**

Q: What is UPI International?

A: UPI International is a service which can be used by UPI enabled users. User can scan any International QR code which is supported by NPCI and make the payments to the merchants based out of India.

Q: How many countries are accessible for UPI International transactions?

A: Merchants are onboarded at select countries by NPCI. User can make payments to all the International Merchants supported by NPCI based out of India irrespective of the Country they reside in.

Q: What is the transaction limit for UPI International?

A: Per transaction limit = 10K INR Daily limit = 25K INR

Q: Will there be any Interest charged on my UPI International payment?

A: No. However, applicable mark-up rate & TCS will be levied.

Q: What is the process to activate my UPI International?

A: Click on UPI International Feature available on BHIM UPI Page. List of accounts linked to your UPI ID with enable button will be displayed. Click on Enable toggle button for any particular account. Then define a period by selecting Start Date and End date during which you want to use this feature. Then click on submit by providing your MPIN/UPIN.

Q: The money has been debited. But is not received by the beneficiary. What should I do now?

A: User can raise a complaint by selecting the debit transaction in the UPI transaction History.

Q: How do I deactivate UPI International?

A: User can toggle the Enable/Disable button and provide MPIN/UPIN for disabling the feature.

Q: How do I make a UPI International payment?

A: You may scan any UPI supported International QR code. Upon Scanning, its corresponding Country name and Currency code will be displayed. Click on proceed & enter the amount for debit. Currency Converted Rates and Markup rates will be displayed. You may select a Debit account. Click on proceed to give your MPIN/UPIN for submitting the payment request.

Q: What is the time period can I keep UPI international activated?

A: User may use the feature for a maximum of 90 days. Once the set period is expired, user may activate the feature again.

Q: Can I use same UPI ID which is used for domestic transactions?

A: Yes. UPI ID used for domestic transactions can be used for making UPI International payments also.

Q: Can I activate UPI international now for future dates?

A: Yes. You may select the future date in the start date field.

## **App Settings >>**

### **User Profile**

Q: How to share your QR code with others?

A: To share your QR code, tap on 'BHIM UPI' on the Home screen to see the UPI QR. you will find the option to share the QR from this page. Alternatively, you can also share the QR by navigating to your profile. You can access the profile section from the sidebar. Tap the "View

Profile” button and you will see the QR icon in the right top corner of the screen. When you tap on that QR icon you will see the download and share option.

Q: Why am I seeing a Verify Button against the new email ID?

A: After submission of the request to modify the email ID, a verification link will be triggered to the new email address. The user must click the verification link to complete the email id modification request. The Verify button is shown when this step is pending.

Q: How to edit your email ID?

A: On the app sidebar, tap “View Profile” & then go to the “Personal Details” tab. Option to edit email ID is available there. When the mail ID is modified, an email will be triggered to the new email address. The user must click the verification link to complete the email id modification request.

Q: Where to find my customer ID?

A: Customer ID can be viewed by visiting the profile. To view customer ID tap on the sidebar and go to view profile. you will find your customer ID below your name and mobile number.

Q: How can I view all nominees linked to your account?

A: To view all the nominees link to your account- tap on the sidebar icon on the app, go to view a profile, tap on the ‘Nominees’ button. You can then see the list of all the nominees.

Q: How can I change the default account in user settings?

A: To change the default account, tap the sidebar, and go to “View Profile” section. You will find the Default Account under this section. Tap on ‘Default Account’ to see the list of Operative accounts that can be set as default.

Q: How to change my default app language?

A: In the sidebar, an option for “App Language” is displayed. Tap on it to see the list of languages available for the application. You can change the app’s default language from there.

Q: How to view which cheques are in clearing?

A: To view cheques in a clearing, tap the sidebar on the Home screen, go to “Cheque Clearings”. Tap on it to view the details of cheques which you have issued to others & are presented for clearing.

Q: How to update your KYC?

A: A notification is displayed on Login to update KYC when your KYC expires. A label will be shown in the Profile section of the app until the details are updated. Tapping on the label will take you to a webpage where the necessary documents can be uploaded to update KYC.

### **App Mode**

Q: Why am I asked to provide a security question?

A: While following the activation process, you are asked to provide a security question & its answer. This security question can be used to RESET the MPIN in case you forget the MPIN or the MPIN gets locked due to multiple failed login attempts.

Q: How can I change the app mode from view to transaction?

A: To make a switch from view mode to transaction mode, tap on the sidebar on the Home screen and go to "App Settings" and tap on "Transaction Mode." Complete the verification process using your Debit Card/FedNetor Branch Token and enjoy using the app in transaction mode.

### **Enable Transaction mode**

Q: Which types of accounts are eligible for mobile banking?

A: All operative accounts with constitution as individual & mode of operation as Single or Either-or Survivor (EorS), Anyone or Survivor (AorS) or Former or Survivor (ForS) are eligible for retail mobile banking.

Q: When will my branch token expire?

A: Your branch token is valid for a period of 4 hours from the time of generation.

Q: Can I regenerate my branch token?

A: If the branch token generated is not used for setting MPIN, it can be regenerated again. Once used, it cannot be generated again.

Q: Can I use the branch token to reset my MPIN in case I forget the MPIN?

A: No. Branch token can only be used for first time registration of the app, to set MPIN. To reset MPIN, you will have to use Debit Card/FedNet credentials.

Q: For which types of accounts can I generate a branch token?

A: Branch token can be generated for accounts of individuals with the mode of operation 'E or S,' 'A or S,' and or 'For S'. This can be used only once and during the first time registration of the app.

Q: Why am I seeing the message, “To enable transaction facility, please visit your branch?”

A: This message will be displayed on tapping on “Change App Mode.” If your account type is EorS, ForS, or AorS, you will require a branch token to switch to transaction mode.

Please note that only ‘mobile-banking-eligible accounts’ linked to your mobile number registered with Federal Bank will be permitted to move to transaction mode via generation of a branch token.

Q: I am not able to switch to the transaction mode, why?

A: Transaction Mode in the new FedMobile app will be available only for users having mobile number registered with Federal Bank linked to a single customer ID only.

Note that this customer ID should be an Individual constitution. Customer accounts with mode of operation as” Joint”, and accounts of minors, are not eligible to register for transaction mode on FedMobile. Accounts with non-individual constitution types also are not eligible.

### **Manage Limits**

Q: How to manage payment limits in FedMobile?

A: Tap on “App Settings” offered under the sidebar, go to “Manage Limits”. Quick Pay Limits for transactions inside the application are displayed here. You can set the limits between Rs.5000/- & Rs.1,00,000/-

### **Security**

Q: How to add/remove fingerprint/Face ID login?

A: The option to add/modify or remove the fingerprint/Face ID will be available inside the Settings of your Phone. For enhanced security, please ensure that the details added belong to you only & not of any other person who may gain access to your app.

Q: Will I be able to use the Fingerprint/Face ID Approving Transactions?

A: No. This feature is available only for login to the application. Transactions will be authenticated only using the PIN.

Q: How to Enable fingerprint/Face ID login?

A: Select “App Settings” from the sidebar. Click on “Manage Login” to access the option to ON/OFF Biometric Login.

Q: How to change MPIN?

A: Tap on “App Settings” offered under the sidebar, go to “Manage Login”. The option to change MPIN is available in this section. Tap on change MPIN, enter the existing MPIN, enter new MPIN & then re-enter the new PIN to confirm the changed MPIN

Q: How can I change my UPI PIN?

A: Tap on ‘BHIM UPI’ on the Home screen and go to Manage Accounts section & tap on any Other Bank Account which is linked to the VPA. Choose the Change UPI PIN option & Enter the Old PIN & the New PIN to update.

Q: How can I change my UPI ID?

A: The default UPI ID linked to the application is your mobilenummer@federal & this default VPA cannot be changed.

Q: How to view all the UPI IDs linked to your account?

A: To view all the UPI IDs linked to your account, tap on the sidebar option, go to ‘UPI Settings’, and tap on Manage UPI ID. You can also tap on ‘BHIM UPI’ on the Home screen and go to “Manage UPI ID” to view all the VPA’s linked to your mobile number in the app.

Q: Why am I asked to provide a security question?

A: While following the activation process, you are asked to provide a security question & its answer. This security question can be used to RESET the MPIN in case you forget the MPIN or the MPIN gets locked due to multiple failed login attempts.

Q: I forgot my security question; how can I know it back?

A: Security Question & its answer is given by you during the first time of activation of the app can be modified/updated from the Manage Login section of the app.

Q: Is fingerprint based login and face ID login facility available across all devices?

A: Fingerprint Login is available across all supported Android & iOS devices. Face ID Login is available only for iOS devices iPhone X and above (Devices for which fingerprint sensor is not available)

## **General >>**

### **FAQ**

Q: What is FedMobile?

A: FedMobile – is a Mobile Banking application offered by Federal Bank to both its customers and non-customers to utilize the banking services and make payments online.

Q: How to download FedMobile?

A: The new FedMobile app is available to download from Google Play Store and Apple App Store. You can also invite your friends to download the app by using the Send Money feature in the application and enjoy availing banking and payment services from home.

Q: Which accounts of mine with Federal Bank can I access using FedMobile?

A: All savings accounts in a single name (Individual), joint accounts (with operation as either or survivor), and HUF.

Q: I have a loan account with Federal Bank and no savings account. Can I use FedMobile?

A: Yes, you can. However, you will only be able to view your account and not operate, and neither can you use other features. If you wish to access all features in the app, open a savings account instantly from within the app, without having to visit the branch.

Q: While downloading the app I get a message saying, "Untrusted application," what should I do?

A: Please make sure that you are downloading the app from the trusted original stores like Google Play Store and Apple Appstore.

Q: How to register on FedMobile?

A: The new user needs to select the "Register" option on the login page when he runs the app for the first time after installation.

Q: Which all apps are being replaced by the updated FedMobile?

A: Updated FedMobile is not replacing any app but a combination of old FedMobile, FedBook, and the UPI app, i.e., Lotza.

Q: I am an old FedMobile user, do I need to register again?

A: Not required, just update the app from Google Play Store or Apple App Store and continue login using the old MPIN.

Q: Will I lose my data saved in older version of FedMobile like beneficiary names, etc. while upgrading to the new version?

A: Don't Worry! You will not lose any data. All the details will reflect as it is.

Q: I am not a Federal Bank customer, still is it possible for me to use FedMobile?

A: Yes, but certain features would be restricted for you, those which are only available for a Federal Bank customer. We recommend all customers to open an account with the Federal Bank to access all the features.

Q: What services can be availed via FedMobile?

A: FedMobile is a complete banking and payment solution, so one can use the app to transfer funds, pay bills, do recharges, apply FASTag, perform banking services online, and much more while sitting home without wasting time.

Q: What if my mobile number got changed?

A: First, you need to update the new mobile number using your ATM Card/FEDNET or by visiting your branch. Then you can use the application using the new mobile number.

Q: What is the process to block the app in case of loss of mobile phone?

A: You should immediately call the Federal Bank's Contact Centre at 18004201199/ +91 484 2630995 to block the App usage in your mobile number.

Q: Can an NRI customer avail this facility?

A: Yes, NRI customers can also use this app.

Q: How can I get my account statement?

A: You can view your account statement in 'FedBook' for each of your accounts. You can also download/email the statement by tapping on 'view full statement' and selecting the 'get statement' option in the menu.

Q: I have a loan account with Federal Bank and no savings account. Can I use FedMobile?

A: Yes, you can. However, you will only be able to view your account and not operate, and neither can you use other features. If you wish to access all features in the app, open a savings account instantly from within the app, without having to visit the branch.

## **Insurance >>**

### **Pay Premium**

Q: Where can I find my premium amount to be paid against any policy?

A: Premium amount will be pre-populated against each policy.

Q: How to pay premium of my policy via FedMobile?

A: Navigate to Insurance offered under all services on the Home screen, find the policy of which premium you have to pay, accept the pre-populated premium amount, and complete the payment to pay the premium.

Q: Which mode of payment is available to pay the premium of my Insurance Policy?

A: Premiums can be paid only through transfer from the Federal Bank account.

Q: I am unable to see my IDBI Federal Policy details in the app, why?

A: This happens when either your contact number (mobile number) or Date of Birth is different in the IDBI Federal and Federal Bank records. Due to security reasons, we are unable to let users manually edit the details in the app. We encourage you to update your current mobile number and correct Date of Birth in IDBI Federal records and try again. You can do so through IDBI Federal's customer portal or by mailing to support@idbifederal.com.

### **View Existing Policies**

Q: How can I view my existing policies?

A: To view existing policies, navigate to Insurance offered under services on the Home screen of the app to find a list of all your policies.

Q: Can I close my policy via FedMobile?

A: No, request you to please contact IDBI Federal agent or your branch for the same.

### **Religious Offerings >>**

#### **General**

Q: How can I search for a religious institution in FedMobile?

A: You will be able to find this list in 'Religious Donation' tab on Homescreen->All services.

Q: How can I use wallet amount for making religious offering through FedMobile?

A: No, wallet amount cannot be used for making donations.

Q: How can I download the receipt of offering made?

A: You can download the receipt in the religious offering tab-> history section.

Q: How can I confirm if the payment is delivered/received by the religious institution?

A: If the transaction status shows success, it means that the donation has been made.

Q: How can I cancel a payment which is completed?

A: No, once the payment is complete, it cannot be cancelled.

Q: How can I do religious offering using FedMobile?

A: Navigate to the 'Religious Donation' tab on Home screen->All services, select the institution where you want to donate, enter the amount, and complete the payment to donate.

## **Transaction**

Q: Where can I view the payment request status?

A: Payment status can be viewed in the transactions tab on the Home screen of the FedMobile app.

Q: How long will it take to refund the amount if the transaction is failed?

A: Refunds take place T+1 basis.

Q: How can I view the religious offering made history?

A: You can find it in the religious offerings menu by selecting the history icon on the top right corner of the screen.

Q: Is there any maximum amount of transaction that can be made through religious offering in FedMobile?

A: Religious Offering transaction get counted under Merchant transaction Limit. Merchant transaction limit is a cumulative limit that has been set at 1 Lac and resets every day.

## **Security >>**

### **General**

Q: How to safeguard against Mobile Malware Attack?

A: In order to safeguard your mobile against malware attacks, always keep a note of the below things-

1. Your Mobile device is like a computer, and it should be protected the same way as you protect your computer. Always check the source of an app or a game before installing it.
2. If you are installing a banking app, the developer of the app, should be your Bank. Always use your personal WIFI or mobile data to prevent unauthorized access.
3. Please protect your WIFI with a password. Avoid use of unsecured public WIFI network.
4. Always implement policies to protect your sensitive data in case of theft of the mobile devices, like lock screen passwords, anti-theft applications, mobile tracker, etc.
5. Always use phones purchased from authorized dealers. Do not use rooted devices which are more vulnerable to a malware attack. Rooted (jail broken) devices will permit applications to access/modify the operating system.
6. When you are selling a phone, format your phone to erase sensitive information, personal images and apps.

7. Always keep your device operating system up to date. Android and iOS operating systems always come up with upgrades to prevent vulnerabilities in existing versions. We recommend upgrading the operating system of your mobile phone regularly.
8. Always use a mobile anti-virus/malware application to protect you from malware attack. Remember to update the latest virus definition files.
9. Always keep your apps up to date. Every application like your social media apps or banking apps frequently makes upgrades to ensure that the apps are secure and ready to meet most of the existing challenges in terms of protecting sensitive information.
10. Always install apps from trusted sources. Please ensure that your mobile settings corresponding to this are checked, to prevent inadvertent installations from unknown sources. Always keep your passwords safe.
11. Never store your passwords in your mobile. It is advised to use the inbuilt keyboards coming along with the OS. Some of the other keyboards may capture your keystrokes.
12. Always check the source of communications you receive in your mobile. Do not respond to unsolicited emails, SMSs or calls. Your Bank will never ask you PINs, CVV, Card Number etc. Never disclose your sensitive information even if the caller threatens about cancellation of your card or closure of your account in the event you fail to disclose the PIN/OTP.
13. Never download attachments from an unknown source. Some of the mails will have offers of winning lotteries, cash backs, and vouchers. We advise you not to fall for such offers as these may be traps to get your sensitive information.

#### **Service Requests >>**

#### **15 G/H**

Q: How can I register for 15G/H?

A: To register, tap on 'Sidebar' on the Home screen, go to 'Service Requests', and tap on 15G/H. Enter the details asked and proceed.

Q: Why did I receive the message, "Validations of your PAN/Demographic details have failed"?

A: The details entered by you for the PAN Number & Date of Birth were cross-checked with the data available in bank records. There seems to be a mismatch & hence the same needs to be corrected in the bank records before filing 15G/H. Hence the message.

Q: Why do I need to mention Estimated Income for Submitting 15G/H?

A: This declaration can be submitted only if the estimated income from all sources is less than or equal to the basic exemption limit shown as per the guidelines from the Income Tax

Department. A Permanent Account Number (PAN) is mandatory for the customer to submit the 15G/H Form.

Q: What would happen if I submitted incorrect details for the 15G/H declaration?

A: Any false or wrong declaration attracts prosecution under section 277, which includes rigorous imprisonment from 3 months to 7 years. A taxpayer can be penalized with rigorous imprisonment irrespective of fact that such wrong details were furnished intentionally or unintentionally as

“Ignorance of Law is no excuse”. In case you have submitted the same by mistake, you may de-register the same form 15G/H section.

Q: Who can Apply 15G?

A: Any Resident Individual & below 60 years of age with Annual Income below Rs.5 Lac.

Q: Who Can Apply 15H?

A: Any Resident Individual above 60 years and any time during the year but below the age of 80 years with annual income below 5L 1) Any Resident Individual 80 years or above at any time during the year annual income below Rs.5 Lac

Q: When should I de-register 15G/H?

A: If the Estimated Income is exceeding the permitted slab, you may go to the 15G/H section & deregister the registration. During the time of deposit Opening, if you are prompted to de-register 15G/H, then also the de-registration is required before going ahead & opening the deposit.

## **Certificates**

Q: How to generate Loan Certificates?

A: To generate a loan certificate, tap on ‘Sidebar’ on the Home screen, go to ‘Service Requests’, select certificates, tap on loan certificates. Choose the loan type and tap on proceed.

Q: How to generate Deposit Certificates?

A: To generate a deposit certificate, tap on ‘Sidebar’ on the Home screen, go to ‘Service Requests’, select certificates, tap on deposit certificates. Choose a time period and tap on Download.

Q: How to generate TDS certificate?

A: To generate TDS certificate, tap on ‘Sidebar’ on the Home screen, go to ‘Service Requests’, select certificates, tap on TDS certificates. Choose the assessment year and quarter loan type and tap on Download.

Q: Is it possible to generate certificates for a custom period?

A: Deposit & Loan Interest Certificates can be generated for custom Periods. Balance Confirmation is generated as on a selected date & a TDS certificate is generated for a Financial Year.

Q: How to generate Balance confirmation Certificates?

A: To generate a Balance Confirmation certificate, tap on 'Sidebar' on the Home screen, go to 'Service Requests', select certificates, tap on Balance Confirmation certificates. Choose the linked account and the date and tap on Download.

### **Account Statement**

Q: Why am I redirected to Account summary page when I click "download statement"?

A: Account Summary page has the details of all your accounts. Tap on the desired account & download the statement.

### **Request Cheque Book**

Q: How to request for cheque book in FedMobile?

A: To place a cheque book request, tap on 'Sidebar' on the Home screen, go to 'Service Requests' and select the 'Cheque Book Request' option. Choose the account, delivery option, enter the number of leaves, and tap on submit.

Q: How to track my CHQ request?

A: Details of the requested cheque book will be available in the Cheque Book request section & the tracking number will be shown after the item is dispatched.

### **Bill Payment >>**

#### **General**

Q: How long does it take a bill payment to be confirmed?

A: When a bill is registered, the same will be listed under "Registered Billers" Section within each biller category. Payments are typically acknowledged either immediately or within 4 hours.

Q: What is the transaction limit?

A: You can transact upto Rs.2L/day for the category of Bill Payments. This is the default limit. In case, you wish to avail higher limits for making Bill Payments, there is an option under Hamburger Menu → App Settings → Manage Limits → Merchant, where the Merchant Limit can be increased upto Rs.5L/day.

Q: Who can make bill payments in FedMobile?

A: A) Operative user: Customers having operative SB account with Federal Bank B) UPI users can link their non-Federal Bank account on FedMobile C) Wallet users can use balance in their wallet on FedMobile D) PG users can use Debit Card/Credit Card/Net Banking

Q: Where can I find the list of Billers in BBPS?

A: Click on the given link to find the list of billers. <http://www.npci.org.in/Live-Billers.aspx>

Q: What are the different bill payment options available to pay the bill?

A: Landline, Mobile Postpaid, Broadband Postpaid, Electricity, Gas, Water and DTH. More categories would be added gradually.

Q: What is BBPS?

A: Bharat Bill Payment System (BBPS) is an integrated bill payment system that offers interoperable and accessible bill payment services to customers online as well as through an offline network of agents. The system aims at providing a one-stop platform for all utility bill payments such as Electricity, Telecom (Landline Post-paid, Mobile post-paid and Broad-band Post-paid), Gas, Water and DTH. Gradually, more categories would be included under BBPS in the FedMobile app. BBPS also offers features of multiple payment modes and instant payment confirmations.

Q: How to use the bill payment option?

A: Tap on “Bill Payment” under “Services” section on the Home screen of the app. Select a category of the bill you wish to pay and enter the bill details to pay.

### **Bill Payment**

Q: Can I schedule automatic bill payments?

A: Currently, the automatic bill payment feature is not available.

Q: How do I register a biller?

A: Bill registration is automatically done by the app when you choose the biller’s name and provide the bill details. No separate registration is required. Once registered successfully, the app will fetch the bill and display it under the “Registered Biller” section as soon as the biller generates the bill.

Q: Can I make a partial bill payment?

A: Yes, you can make a partial bill payment if allowed by your biller.

Q: Are there any charges for bill payment?

A: Currently, the Bank does not charge for paying a bill via the app. For charges related to the bill, please read the terms and conditions stated by the biller.

Q: How can I check the upcoming bills?

A: Tap on “Bill Payment” on the Home screen and choose the category of the biller. Upcoming bills under the selected category will be listed if the biller has generated a bill. The list will be empty if no bills are outstanding with this biller.

Q: How can I share the invoice?

A: Tap on the “Bill Payment” icon on the Home screen, now tap on the small clock icon (Bill History) placed on the top right of the app screen. Choose the transaction for which you wish to generate the invoice and tap on “Get Invoice”. Once invoice is generated, tap on the “Share” button at the bottom of the screen and select the channel you wish to share the invoice over.

Q: I forgot to save the invoice, where can I find it?

A: Tap on “Bill Payment” icon on the Home screen, tap on the small clock icon (Bill History) placed on the top right of the app screen. Choose the transaction for which you wish to generate the invoice for and tap on “Get Invoice.”

Q: How will I know that my bill is paid?

A: Upon completing the payment successfully, a receipt would be generated. You can also share the receipt after a successful payment.

Q: Can I cancel a bill that I have paid?

A: You cannot cancel a bill payment which is already successful. However, you may delete a bill which is registered on FedMobile.

Q: I am not able to find my biller, what should I do?

A: In case your biller is not yet enabled for collection on the BBPS platform, you will not be able to pay using this platform. But if your biller is already enabled and you do not find the biller listed, please write to the Bank with biller details.

## **Bus Booking >>**

### **General**

Q: How can I rate or review a bus service?

A: Rating and review link will be valid for 15days from the date of travel and is shared after travel completion via WhatsApp, email and Push Notifications. Additionally, you can also rate by visiting the app.

Q: What is the luggage policy?

A: Each passenger will be allowed to carry one bag of up to 10kg and one personal item such as a handbag, laptop bag or briefcase up to 5kg. Passengers should not carry any goods like weapons, inflammable items, firearms, ammunition, drugs, liquor or any other articles that are prohibited under law. Bus operators reserve the right to deny boarding or charge an additional amount in case a passenger is travelling with extra luggage than what is mentioned above.

Q: What is Child fare policy?

A: Children who are above the age of 5 years need to have a bus ticket at regular fare unless a particular bus operator specifies otherwise in their terms and conditions. And children below 12 years of age will not be allowed to book tickets for themselves, nor will they be allowed to travel unless they are accompanied by an adult.

Q: I am unable to select a specific seat/operator/date/route. What do I do?

A: When you choose a seat once, but did not complete the payment, the seat will be blocked for next 15minutes. To choose the same seat again, please try booking again after 15 minutes.

Q: Where can I view my bus ticket booked on FedMobile?

A: 1) Go to 'Bus' category in 'travel' section.

2) In 'Bus Booking' page, under 'Upcoming Bookings' you can select the Bus you want to view/download the ticket.

3) Once you click on it, you will be led to E-ticket page. Click on the three dots (Ellipses) and there you'll get an option to Cancel or Download your ticket.

Q: Bus operator has cancelled the bus. Now, what do I do?

A: If the bus has been cancelled you will get complete refund. Kindly visit your bus category on the homepage of FedMobile and go to 'My Bookings'. Select the bus cancellation issue and register a complaint so that we can investigate the matter.

Q: Why do I get to see an empty screen when I apply filters for my bus?

A: Once you add filters while selecting a bus, the available buses for the particular date will be shown. In case when there are no buses available for your requirement, you will see a "No services found" message on your screen.

Q: How do I select my pickup point or Drop point?

A: This will be shown during the time of booking and users can opt for their pickup and drop point.

Q: How do I contact the Bus Driver?

A: The driver details will be shared prior to 1-2 days from your departure date.

Q: How to book a bus ticket on FedMobile?

A: 1) Go to 'Bus' category in 'travel' section.

2) Fill the 'Bus Booking' page as per your requirements. And click on 'search bus'

3) Select the suitable bus as per your convenience. And you will be led to a screen, where you can select your seat type. Once you're done selecting, click on 'Proceed to Book'. 4) You will be taken to the next screen, where you will have to select your boarding and dropping point. 5) In traveller details page, please enter your details as per the original document you will be carrying for the travel. Once you are done filling the information, click on 'Proceed'. 6) In Confirm Booking page, select your source of payment option and click on 'Pay Securely'. 7) Select any of the account from your connected accounts and click on 'Pay'. Enter your MPIN and your booking will be confirmed in no time.

Q: I lost my ticket! What should I do now?

A: Don't Worry! You can always download the e-ticket sent to you mail id anytime you want. You can also download the ticket from FedMobile app. To download the e-ticket, tap 'Bus' booking on the Home screen → tap on 'My Trips' on the top right corner of the screen → go to 'Upcoming' section → select the journey → download the ticket.

Q: I missed the bus. Will I get the refund?

A: If you missed the bus due to some reason not related to the bank or its booking partner, no refund will be provided to you. But in case you missed the bus due to some reason related to bank or its booking partner's fault, you will be eligible for the refund as per the T&Cs.

Q: Do I need to carry an ID Proof at the time of boarding?

A: Yes, you need to carry the ID proof at the time of boarding. The ID proof should have the same Name and other details as mentioned while booking the ticket.

Q: Is the printout of the ticket mandatory?

A: It depends on the bus operator you are choosing to book the ticket. Some bus operator accepts the e-ticket whereas others do not. For those operators who support the e-ticket, you can produce the e-ticket received during the time of boarding itself. For the other operators who do not accept e-tickets, it is mandatory to carry a printout of the e-ticket sent to your e-mail ID at the time of boarding. We recommend our users to carry a printout of the ticket.

Q: I did not receive my e-ticket, what should I do?

A: You can download your e-ticket by visiting the 'My Bookings' section of the Bus booking feature of the FedMobile app. To download the e-ticket- Tap 'Bus' booking on the Home screen → tap on 'My Trips' on the top right corner of the screen → go to 'Upcoming' section → select the journey → download the ticket.

Q: Can I make changes to my ticket once the booking is done?

A: Unfortunately, once the ticket has been booked, you are not allowed to alter any details.

Q: How do I cancel my bus ticket online?

A: You can cancel your bus ticket by following the steps described: 1. Tap on 'Bus' booking on the Home screen, then tap on 'My Trips' at the top right corner of the screen and go to 'Upcoming' Tab. 2. Select your journey from the 'Upcoming' trips and tap on "Cancel Ticket."

Q: Where can I see the details of my cancelled ticket?

A: Once you cancel your ticket, you can find your the same under 'My Trips' section of the Bus Booking feature on the app. To view the cancel ticket, tap on 'Bus' booking on the Home screen, then tap on 'My Trips' on the top right corner of the screen and go to 'Cancelled' tab. Select the cancelled ticket from the list to view the details.

Q: I want to cancel my ticket. How much refund will I receive after cancellation charges are deducted?

A: To know, you can read the "Cancellation policy" mentioned in the e-ticket sent to your email id.

For a confirmed booking, the refund amount can be derived on the basis of the cancellation policy.

Q: How will I get a refund if I cancel my ticket?

A: The refund will be credited to original payment source within 5 business days after cancellation of the ticket. The refund is made as per the cancellation policy of the ticket.

Q: Is partial cancellation allowed for bus ticket booking?

A: Partial cancellation is not allowed currently in the application.

Please get in touch with booking partner redbus. Customer Support No.: 09945600000

## **Credit Card >>**

### **Federal Bank Credit Card**

Q: What is a Virtual Card/ Digital Card?

A: In addition to your Physical Credit Card, there is a virtual rendition of the same card, available for you in the FedMobile App. This virtual card can be used for any online or app-based transactions or purchases. The security parameters are set as per industry standards.

Q: How do I activate my Digital Credit Card?

A: When you log into FedMobile after card issuance, provide your consent by accepting the T&C. T&C is available under Terms and Conditions on the vertical ellipsis (Menu option icon) at the top right-hand side of Credit Card page. Your digital Credit Card will then be activated for online/ecom transactions.

Q: How do I activate my Physical Credit Card?

A: You can activate the physical Credit Card by generating the card green PIN in FedMobile once you receive the physical credit card. After activation of physical card, you can perform transactions on all channels including POS and ATM.

Q: Is Physical Credit Card enabled for contactless transactions?

A: Yes. Physical Credit Card is enabled for contactless transactions up to Rs. 5,000/- without a PIN (within India).

Q: Will I be able to change my registered email address or mobile Number?

A: You will be able to change your contact details through any of the Federal Bank branches.

Q: What should I do if I lost or misplaced my card?

A: You may call our customer care no 18004201199 or 0484-2630994/995 for Self Service (IVR) to block your card.

Q: Where do I refer the Most important terms and conditions (MITC) MITC and detailed terms and conditions for Credit Card?

A: You can visit the below-given webpages to refer to the MITC and detailed terms and conditions for Credit Card

<https://www.federalbank.co.in/credit-cards-terms-and-conditions>

<https://www.federalbank.co.in/credit-cards-mitc>

Q: Where do I find the features and fees related to Credit Card?

A: You can visit the below-given webpages to know detailed features and about service fees/charges associated with your credit card.

<https://www.federalbank.co.in/celesta-credit-card>

<https://www.federalbank.co.in/imperio-credit-card>

<https://www.federalbank.co.in/signet-credit-card>

Q: How do I pay my credit card bill or an outstanding amount?

A: You can make a payment through the below link

<https://epayments.in.worldline.com/FederalBankCreditCardPayment>

### **Credit Card Bill Payment**

Q: How can I pay my credit card bill?

A: Your credit card bill is processed via NEFT by transferring the amount to your Card issuer's bank with your card number as account number. NEFT bill payments are widely accepted with often faster settlement times than cheque payments and a few other online payment methods.

Q: Which all card networks are allowed for payment of credit card bill in FedMobile?

A: Your credit card bill payments are processed via NEFT and as such, all card issuers supporting payments via NEFT are allowed in FedMobile.

Q: Can I check my credit card bill amount in FedMobile?

A: Currently, you cannot check your credit card bill amount as we do not share or fetch your details from any third party. You are free to make any payment you wish to.

Q: Are my card details safe with you?

A: Yes. Your data is secure with us. Only your card number and bill due date, if entered, are saved. We do not collect other details like CVV or Expiry date.

Q: Will my credit card details be saved after paying my bill?

A: Yes. For convenience in subsequent bill payments, your card number and bank details are saved.

### **General >>**

Q: What is a Credit Card?

A: A Credit Card is a physical or virtual payment instrument issued by banks with a pre-approved revolving credit limit. It allows cardholders to make payments for purchases at POS / Online and withdraw cash at ATMs.

Q: What is the difference between a Credit Card and a Debit Card?

A: A debit card uses funds from the linked bank account while a credit card uses a credit line that can be paid back later, which gives more time to pay.

Q: What are the different types of credit cards offered by Federal Bank?

A: Federal Bank credit cards come in three variants namely Celesta, Imperio and Signet. • Signet: Curated for young, energetic persons like you, get exciting benefits on gadgets, apparels and entertainment. • Imperio: Curated for you and your family, get exciting offers on healthcare, lifestyle and daily needs. • Celesta: Upgrade your lifestyle with benefits on travel, luxury hotel bookings and premium golfing experience. To view the respective card features, visit the Credit Card page at: <https://www.federalbank.co.in/credit-cards>.

Q: What are the major benefits of Federal Bank Credit cards?

A: • Your card is a Lifetime Free Credit Card with Zero Annual Membership Fee and Zero Joining Fee.

- Lowest Dynamic Annual Percentage Rate (APR) starting from 5.88% p.a.
- Accelerated Rewards point structure of 3x-2x-1x based on spends. Refer <https://www.federalrewards.in/>
- Attractive onboarding benefits including Amazon Pay e-Voucher, complementary airport lounge access, membership, BOGO Movie Ticket offer on INOX • Fuel surcharge waiver Benefits @1%\*

Q: What is the total credit limit & available credit limit?

A: The total credit limit is the maximum amount that you can spend using your credit card, based on your eligibility. Available credit limit refers to the current balance available on your credit card after your monthly spends.

Q: What is Cash Withdrawal limit?

A: Cash Withdrawal Limit is the maximum amount that can be withdrawn as cash from an ATM, using your Credit Card. Cash withdrawal from your credit card is subject to applicability of interest charges and cash withdrawal fee. Variant-wise cash advance limit is given below:

- Signet— 10% • Imperio—20% • Celesta—25%

Q: What is PIN number?

A: A credit card PIN, or personal identification number, is typically a four-digit code you use to verify that you're the owner of a credit card. Like a signature, it's used to verify your identity and helps protect you against fraud.

Q: How do I generate the PIN for my credit card?

A: You can generate your credit card PIN by using either of the following options. • Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin • Using FedNet: Login FedNet → Credit Cards → Manage Card → Set Credit Card Pin • Using Interactive Voice Response (IVR) System by dialling 0484-2630994

Q: What is a CVV number?

A: A Card Verification Value or a CVV number is a 3-digit code printed at the back of your credit card. It acts as an additional security layer protecting your data during online transactions. Cardholders must protect their CVV and not share it with anyone to avoid falling prey to cyber frauds.

Q: My credit card is going to expire. When will I receive the renewal card?

A: You will receive the new card (renewal card) at least a month before expiry of your present card.

Q: How can I change or update my communication address in my credit card account?

A: To change your communication address in your Credit Card account you can place a request at your nearest Federal Bank branch with the required documents. Alternately, if you hold a Federal Bank savings account, you can change the address by logging into Fed e point section <https://www.federalbank.co.in/fed-e-point>

Q: How can I change my registered mobile number of my credit card account?

A: To change your registered mobile number in your Credit Card account you can place a request at your nearest Federal Bank branch.

Q: How can I change my registered e-mail ID of my credit card account?

A: To change your registered email id in your Credit Card account you can place a request at your nearest Federal Bank branch. Alternatively, the email id can also be updated through FedMobile by visiting FedMobile → View profile → Personal Details → Email address

### **Eligibility**

Q: What is the basic eligibility for applying Federal Bank Credit Card?

A: • Age –Minimum 18 years of age to apply for a Secured Federal Credit Card. & minimum 21 years of age to apply for a Unsecured Federal Credit Card.

- Credit history – A good credit history will help you in getting you a Credit Card easily.
- Nationality – While applying for a Credit Card in India, you need to be an Indian resident or a Non-resident Indian (NRI).

## **Credit Card Application**

Q: How can I apply for Credit card?

A: If you are interested in Federal Credit Cards apply it via below link.

<https://www.federalbank.co.in/credit-cards>

Q: What are the documents required for applying a Credit Card?

A: Some of the documents that you may require while applying are listed below:

- PAN
- Aadhar Card
- Last 3 Months bank statement (PDF), (For salaried, salary crediting bank account statement required)
- Income Tax Login Credentials (for non-salaried/self-employed clients)

## **Credit Card Delivery & Tracking**

Q: How can I track the status of my credit card application?

A: Your physical card will be delivered to your communication address within a few days, and you can track the status using tracking ID shared by delivery partner via SMS. (An instant virtual credit card will be issued right away upon successful completion of Credit card application. This can be accessed via FedMobile App.)

Q: My credit card is undelivered and returned to the Bank. How can I get it re-dispatched?

A: You may contact us for any query via our toll-free number 1800-420-1199/1800-425-1199/0484-2630994. In usual cases, Bank team will contact the customer and arrange for redispach of the card.

## **Credit Card Activation & Card Controls**

Q: How can I activate my Credit Card?

A: To Activate your Physical Credit Card for POS/ATM/Contactless you need to first Set the PIN. You can set your credit card PIN via either of the following options.

- Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin
- Using Interactive Voice Response (IVR) System by dialling 0484-2630994

To activate your credit card for E-com transactions:

- Login to FedMobile App → Credit Card → Accept the Terms & Conditions

Q: How to set Card controls or manage transaction preference?

A: You can conveniently enable/disable Online, Contactless and/or international transactions on your Credit Card through your FedNet/FedMobile app.

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Credit Card

To manage transaction limits (Domestic/International):

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Transaction Limits

Q: I attempted a Contactless transaction, but the same got declined.

A: This transaction might have declined as contactless transaction might have been disabled in your Card controls. Activate the same via below steps and try the transaction again. Login to FedNet/FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless

Q: How can I increase the credit limit on my credit card?

A: The Bank, at its sole discretion, will assess your eligibility for revision of credit limit. Eligible Customers will be communicated via suitable channels.

## **Rates & Charges**

Q: What are the Fees and Charges associated with Credit Card?

A: Federal Bank Credit Cards are Life-time Free with no Joining Fee or Annual Membership Fee (Limited period offer). To know more refer Schedule of Charges <https://www.federalbank.co.in/rates-and-charges>

Q: When is the late payment fee charged on credit card?

A: The late payment charges on the card is levied when the cardholder fails to pay at least the 'minimum amount' due by the due date.

Q: What are the charges for replacing lost / stolen credit card?

A: A replacement fee of Rs 200 + applicable taxes will be charged in case of reissue/replacement.

Q: Are there any charges for redemption of reward points?

A: A nominal convenience fee (Min of Rs.99) will be charged per redemption request. Actual redemption fee will be displayed at the time of redemption itself based on the category of redemption.

## **Offers & Rewards**

Q: Where to check for the offers available on credit card?

A: To check the latest offers on credit cards, please visit:  
<https://www.federalbank.co.in/credit-card-offers>

## **Contactless Payment**

Q: What is Contactless Payment?

A: Make payments quickly, confidently, and securely with our contactless Credit Cards. Just tap your card to pay at retail outlets in seconds. To activate contactless payments, please use FedMobile:

- Login to FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless Alternatively, you can also activate it through Interactive Voice Response (IVR) System by dialling 0484-2630994.

Q: Where can the Contactless Credit Card be used?

A: You can make payments through the contactless mode at merchants having Near Field Communication (NFC) enabled POS machines. This facility enables payments without dip/swiping the card into the POS machine.

Q: Is there a limit for a contactless transaction amount?

A: Max limit for contactless payment is Rs.5000 without PIN, and Rs.50000 with PIN.

## **Add-on Card**

Q: What is Add-on Credit Card and the benefits?

A: Add-on Credit Card is a supplementary Credit Card which can be issued to Primary card holder's family members, within the credit limits and liability of the primary card holder. The Add-on Card allows you to share existing Credit card limit and features with up to 4 family members.

Q: How can I apply for an Add-on credit card?

A: Existing Cardholders can apply for add-on cards through FedMobile app by following the below steps:

- FedMobile → Credit Cards Tab → More → Request Add on Card

Q: Will the limit of Add-on card be over and above the limit of the primary Card?

A: Credit Limit of the Primary Cardholder will be shared with the Add-On card customer. (Up to Maximum available limit)

Q: Additional details about Add-on Card.

A: • Add-On Card has the same features as that of the Primary Credit Card.

- Up to 4 Add-On cards can be availed. Applicable Charges: ₹100 + GST per card.
- Only Primary holder can activate & enable/disable card controls of the Add-On Card (either via FedMobile or IVR).
- Add-On Card will be delivered to the Registered Address of the Primary Cardholder.
- OTP for Ecom transactions initiated with the Add-On card will be sent to the registered Mobile Number of Primary card holder.
- The Primary Credit Card holder is liable for all spends and transactions done by Add-On Credit Card holder, and such spends will be part of the Primary Credit Card holder's monthly statement/Bill. For more details visit Add-On Cards ([federalbank.co.in](http://federalbank.co.in))

### **Balance Transfer**

Q: What is Balance Transfer (BT)?

A: Balance transfer is a facility that allows you to transfer your existing other Bank Credit Card's outstanding balance to your Federal Bank Credit Card.

Q: Is there a balance transfer option available for Federal Bank?

A: Yes. It is available for Federal Bank Credit Card Customers based on eligibility.

Q: What are the benefits of Federal's Balance Transfer Facility?

- A: • Pay in easy EMIs.
- Zero Processing Fees
  - Zero Documentation
  - Lowest Interest rates at 0.83% p.m. (9.99% p.a.)
  - Easy repayments with tenures of 3 & 6 Months

Q: How can I do Balance Transfer to my credit card?

A: Eligible customers will be intimated via SMS/Email/Push Notification, etc by the bank subject to bank's policy.

Q: What is the amount of Balance Transfer I can avail with BT?

A: Minimum amount that can be requested is Rs 2500/- and a maximum amount of Rs 7,50,000/- based on available credit limit.

### **Secured Credit Cards**

Q: What is a Secured Credit Card?

A: Secured Credit Cards are issued against eligible Fixed Deposits (FD) held by Customers with Federal Bank. Customers can avail up to 80% (capped at ₹10Lakh) of the FD amount as Credit limit.

Q: What is the basic eligibility for applying a Secured Credit Card?

A: The basic eligibility criteria for availing Secured Credit Card are as below: • Should maintain a Fixed Deposit with Federal Bank. (Minimum FD amount INR 25000 & Minimum FD tenure 6 months.) • Age: Minimum 18 years & Maximum 80 years • Both Residents and Non-Residents can apply. • Should have an existing Savings Bank account with Federal Bank.

### **Transactions & Limits**

Q: How can I check available credit and cash limit of my card?

A: You can check your limit details via FedMobile/FedNet: • FedMobile/FedNet → Credit Cards Tab → Account Summary: Available Credit Limit • FedMobile/FedNet- Credit Cards Tab → Account Summary → View More: Total Credit Limit/Total Cash Limit

### **Credit Card Billing & Payments**

Q: What is a billing date/cycle and due date?

A: Billing date is the date on which Bill generates and Billing cycle is the interval between two billing dates. Due date is the last date before which you are supposed to clear dues. The billing date for your Federal Credit Card is 21st of every month by default and the due date will be billing date plus 18 days.

Q: Can I change my billing date/cycle?

A: Yes. As a one-time option you can choose a different billing date/cycle. To opt for a different billing date/cycle, you may dial our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)

Q: What is Total Amount Due (TAD) and Minimum Amount Due (MAD)?

A: Total Amount Due is the amount due for payment as on the Billing date. It includes your opening balance, new spends, fees & finance charges, if any, minus your last payment or any other due credits. Minimum Amount Due is the amount that the cardholder is required to pay on or before the payment due date. When you pay the minimum amount the rest of the

balance gets carried forward and interest is charged on that amount. Minimum Amount Due (MAD) is calculated as 5% of Total Amount Due (subject to minimum of Rs. 200/-).

Q: What is Late Payment Charge (LPC)?

A: Late payment charges will be applicable if the Minimum Amount Due is not paid by the payment due date. This is not inclusive of the interest applicable on the unpaid balance.

Q: How can I pay my Credit Card bills?

A: To know more about the available modes of bill payment please refer Know Your Federal Credit Card.

### **Card Disputes & Grievance**

Q: Within how many days can I dispute a transaction?

A: You can initiate a dispute within 30 days of making the transaction.

Q: What are the channels through which I can report a disputed transaction?

A: For any queries/disputes you may reach out to our Customer Service team via the below channels:

- Visit nearest Federal Bank branch.
- FedMobile: Login FedMobile- Help and Support- Category: Credit Card- Raise Ticket
- Through IVR:
  - o First level (Grievance Redressal Officer) You may register your grievance by dialling our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)
  - o Second Level (Principal Nodal Officer) If you are not satisfied with the resolution provided, please forward your concern to [support@federalbank.co.in](mailto:support@federalbank.co.in) with complaint details.

Q: How long will it take to resolve a billing dispute?

A: Billing disputes will be normally addressed within 14 working days depending on the nature of dispute.

Q: How will I come to know that the dispute is resolved?

A: You will be intimated through SMS/e-mail or call regarding the resolution of the dispute.

## **Debit Card Management >>**

### **General**

Q: Will I be able to Turn cards ON/OFF during non-banking hours?

A: Yes. Card ON/OFF is a service request that can be placed 24\*7 irrespective of bank holidays.

Q: Where can I find the option to manage the debit cards linked to my account?

A: Card Management in the sidebar menu on the Home screen will display all the debit cards linked to your operative accounts in the app.

Q: How will I get an update on my request for card turn on/off?

A: The request for the card ON/OFF service is placed with central ATM Switch. So, when the request is processed, you will receive an SMS intimating about the status of the card.

Q: Can I unblock a card which has been blocked permanently?

A: No, a card that is permanently blocked cannot be unblocked.

Q: Can Set New PIN/Change PIN option be used for a newly issued card?

A: YES. A PIN can be set for a fresh card that is listed in the application.

Q: Is Card Management option accessible for users with View Only facility?

A: No, this feature is enabled only for a Transaction User of the app.

Q: Can Set New PIN/Change PIN option be used for a newly issued card?

A: YES. A PIN can be set for a fresh card that is listed in the application.

Q: Is Card Management option accessible for users with View Only facility?

A: No, this feature is enabled only for a Transaction User of the app.

Q: What shall I do if I lost my debit card?

A: You can permanently block the debit card using the 'Block Card' option in FedMobile. Then place a request for issuance of a new card through FEDNET or through the branch.

Q: Can I track the request for a new card inside the FedMobile app?

A: No. This option is not available in the FedMobile app at the moment. An SMS with the tracking number will be sent to your registered mobile number once the card is dispatched from the Bank.

Q: Can I view the limits of my debit card inside FedMobile?

A: No, This feature is not available in FedMobile app at present.

## **E-Fee >>**

### **General**

Q: How to pay E-fee?

A: Go to FedMobile Home Page → Other Services → Efee. Please enter the details and click PROCEED for the payment.

Q: How can I know whether my school is available for fee payment through FedMobile?

A: The search option to find the schools enabled for online payment is provided in the Efee. You can either search using the city name or school name.

Q: How can I view the break-up amount of fees to be paid?

A: Most of the schools provide a break-up of total fees amount to the bank whereas some schools only share the total amount. Break-up of the fee amount is shown to users before the payment (if the details are available with the bank). In all remaining cases, the user needs to collect a break-up of the fee details from school itself.

Q: How can I download the receipt of paid fees?

A: Fee paid receipt can be generated immediately after making the payment by using the Generate Invoice option available on the transaction confirmation page. A receipt can also be generated any time after making the payment from Fee payment history.

Q: How can I view the fee payment history?

A: History of fee payments done using FedMobile can be accessed using History icon on the top right corner of the screen.

Q: Are there any extra charges for paying fees through FedMobile?

A: No bank charges are applicable for school fee payments using FedMobile app.

Q: How can I add a student ID for fee payment?

A: Please navigate to the Efee option on the Home screen, enter student ID, and save to add the student profile.

Q: How can I delete a student ID from my profile?

A: Please navigate to the school fees option on the Home screen, select the student ID you wish to delete, tap on the 'More' option (3 dots), select delete and confirm to delete the student ID.

Q: Where can I find student ID?

A: The student ID can be searched in the “Find Student ID” option using Student Name, Class/Division, and parents’ name.

Q: How can I fetch the fees that are due to be paid?

A: Fees due amount is automatically displayed based on the school name & student Id selected by you.

Q: How can I pay fees after due date through FedMobile?

A: After the due date, the system will calculate late fee as per the logic shared by the school and add it to the fee due amount for the month/term. You can pay the same using the Efee feature in the FedMobile app.

Q: How Can I pay advance fees through FedMobile?

A: All the fees due for the current academic year will be automatically listed. Fees falling due first need to be paid first, i.e., fees for the second term can be paid only after paying a fee for Term 1.

Q: Is student ID compulsory for paying fees through FedMobile?

A: Student ID is mandatory for paying fees through FedMobile. If student ID is not known, you can search for the same using Student Name, Class/Division and/or Parents name.

Q: How can I pay school fees using FedMobile ?

A: School/College fees can be paid through Efee option available under Services in Home Page.

### **Transaction**

Q: How long will it take the refund to be processed if the transaction fails?

A: If the fee is paid by direct transfer from your Federal Bank account, then refund will be processed in real time. For UPI payments, refund will be initiated on next working day.

Q: How long will it take to reflect the payment in school account?

A: School Fee payment made using FedMobile will get reflected in the school account on the same day itself. However, the details about the fee paid (such as student ID, the amount paid, term, etc) are sent to school only on the next working day.

### **Institution Listing**

Q: How can I filter the schools city wise for fee payment?

A: Schools can be filtered using City name. All the cities where we have fee collection arrangement will be listed in the app. Once user just selects the city of choice, all the

schools/colleges in that city having fee collection arrangement with Federal bank will be listed. Fee Payment

Q: What is Student ID?

A: Student ID is the unique ID of the student allotted by the school authorities which uniquely distinguish that student from others.

## **FASTag >>**

### **General**

Q: What is NETC?

A: National Electronic Toll Collection (NETC) system enables the customer to make the electronic payment at NETC enabled toll plaza on highways without stopping at the toll using RFID technology.

Q: If the vehicle is new doesn't have RC how they will apply for FASTag?

A: In case RC is not issued to customer, still they can get FASTag basis vehicle VIN (Vehicle Identification Number) and Engine Number.

Q: Whether my existing RFID or any other RFID tag is accepted at all toll plazas or only FASTag is accepted where RFID system is enabled?

A: RFID Tags/ any other tags are not accepted at the National Highway toll plazas. Only FASTag is accepted at National Highway toll plazas.

Q: How will I get to know the amount of Toll Charges Debited from my FASTag?

A: Details of your FASTag debits are available under FASTag → History → Toll Payments. You will also be notified via an SMS with the transaction details for any transaction on the FASTag wallet.

Q: I have paid for toll in cash. And amount is debited from FedMobile FASTag as well.

A: Please share the details of your Fastag Debit & a scanned image of cash payment receipt to [netcfbl@federalbank.co.in](mailto:netcfbl@federalbank.co.in) to check the details & to assist you better.

Q: I have two cars; Can I use the same phone number for applying FASTag?

A: Yes, If the mobile number registered with the RC of both the vehicles are same, you can use the same FASTag account for both the vehicles. Apply for FASTag for one of the vehicles & on approval, request for an add-on tag for the second vehicle by writing to [netcfbl@federalbank.co.in](mailto:netcfbl@federalbank.co.in).

In case, both the vehicles are registered with different mobile numbers, you will have to purchase two separate FASTags for both the vehicles.

Q: What should I do if an Incorrect amount has been charged at the Toll Plaza?

A: Kindly raise your concern by tapping on the 'Need Help' button from the transaction detail page in your fastag page and select a suitable issue from the given categories. We will revert at the earliest.

Q: How will I get to know the amount of Toll Charges Debited from My Fastag?

A: The account holder will get an SMS with all the transaction details on his/her registered mobile number as soon as the transaction is made.

Q: I am selling my vehicle OR I am not using the vehicle anymore can I Replace/Sell My FASTag?

A: Please understand that FASTag cannot be transferred to the other party. If you are not going to use the registered vehicle anymore, please ensure the FASTag that you used for the vehicle is closed.

Q: Tag status shown as Blacklisted, Low Balance, Suspended

A: Kindly ensure the following: • You have an active tag – you can check it under the "Manage Tags" section in your FASTag section. • You have a sufficient amount (at least 250 for Car/Jeep/Van) in your FASTag wallet. If the problem persists, Call us on FASTag Toll-free number 1800 266 9520

Q: Do I need to go in a specific lane at toll plaza?

A: Yes, you will have to use lanes demarcated for FASTag.

Q: Can I use my wallet money to recharge or to get a new FASTag?

A: Yes, you can use your wallet amount to recharge or to get a new FASTag.

Q: How can I get a FASTag?

A: To get a new FASTag, tap on "FASTag" icon on the Home screen, choose "New FASTag". Enter all details and upload necessary documents and submit. Bank will process your application offline and dispatch your tag to the delivery address mentioned during submission of application. Please note that your tag will be issued in inactive status, which on receipt can be activated by tapping the "Activate" button under "My FASTag" tab.

Q: What is FASTag?

A: FASTag is a simple to use, reloadable tag which enables automatic deduction of toll charges and lets you pass through the toll plaza without stopping for the cash transaction.

FASTag is linked to a prepaid account from which the applicable toll amount is deducted. The tag employs Radio-frequency Identification (RFID) technology and is affixed on the vehicle's windscreen after the tag account is active.

### **Application**

Q: How can I track my FASTag status?

A: Once approved and tag is dispatched, you should receive the tag in 5-7 days. To check status, please call 1800 425 1199.

Q: How to report my issue with one of my tags?

A: Tap on "Help" icon on the top right corner on the Home screen, select "FASTag" category. The FAQs might help address your issue, if not, click on "Raise a Ticket" and submit your issue to the Bank.

Q: FASTag is valid for how many years?

A: 5 years

Q: How much time does it take to get the FASTag after submission of the application?

A: On successful verification of tag, you may expect the tag kit to reach you within 5-7 days.

Q: What cost will be incurred to issue a FASTag?

A: For vehicle class of VC4 (Car or SUV or MINI LCV): Tag issuance cost is Rs.100. Security deposit of Rs.200, refunded on surrender of tag Minimum balance to be maintained is Rs.200

Q: FASTag can be issued for which type of vehicles?

A: Currently, you will be able to apply for new FASTag on the app for Car or SUV or MINI LCV. If you wish to purchase a FASTag for any other vehicle, please visit <https://netcFASTag.federalbank.co.in/>

Q: What are the documents required to get a FASTag?

A: Personal KYC document – Passport or PAN Card or Aadhaar Card Vehicle document – Registration Certificate of the vehicle Photos of the vehicle Exemption Certificate (if selected)

Q: I own a used vehicle, is it possible to get a FASTag for it?

A: Yes, you can purchase a tag for used vehicles.

## **Tag Management**

Q: I have lost/ damaged my FASTag, how to reissue?

A: Tap on “FASTag” icon on the home screen and under “My FASTag” tab, use the “Re-issue” button to reissue a tag.

Q: How to surrender the FASTag?

A: You may visit any branch of Federal Bank to surrender your tag.

Q: How to reissue the FASTag?

A: Tap on “FASTag” icon on the home screen and under “My FASTag” tab, use the “Re-issue” button to reissue a tag.

Q: Where to see check the FASTag balance?

A: Tap on “FASTag” icon on the home screen and you will find details about your tag under “My FASTag” tab.

Q: Where can I find all the details related to my FASTag?

A: Tap on “FASTag” icon on the home screen and you will find details about your tag under “My FASTag” tab.

Q: Where can I view my toll payments?

A: Select “Bill Payment” icon on the home screen, tap on the “History” (clock icon ) placed on the top right section on the screen. You can view your toll payments under the “Toll Payments” tab.

## **Reload**

Q: Is it possible to setup an Auto-reload option for my FASTag?

A: No, currently auto-reload feature is unavailable with us.

Q: What are the maximum and minimum transaction limits?

A: There is no minimum recharge amount. Maximum recharge amount will be Rs.1,00,000/- if you are a Federal Bank operative account holder, subject to app transactions limits. If you have logged in as a wallet, PG or UPI user without a Federal Bank account, maximum value at any point in your FASTag account shall not exceed Rs.10,000/-.

Q: How to share the invoice of my recent order?

A: To share the invoice, Tap on “FASTag” icon on the Home screen, tap on “History” (clock icon) placed on the top right section on the screen. Choose the transaction for which you wish to generate the invoice and tap on “Get Invoice”. Once the invoice is generated tap on

“Share” text at the bottom of the screen and pick the channel you wish to share the invoice over.

Q: Can I recharge a FASTag which does not belong to me?

A: Yes, you can recharge a tag issued to another person. However, the tag you wish to recharge should also be issued by Federal Bank.

Q: Where to find my FASTag recharge history?

A: Select “FASTag” option on the Home screen and tap on “History”(clock icon) on the top right corner of the screen to access the history.

Q: How can I reload my FASTag?

A: To reload your FASTag, select “FASTag” option on the Home screen and tap on “Recharge” tab. Enter the mobile number to which the tag is issued to and enter the amount. Tap on ‘Proceed’ and provide MPIN to recharge the tag.

## **FedBook >>**

### **General**

Q: What is FedBook?

A: FedBook is your Account passbook on your smartphone. The Mini as well as full Statement of your Operative Account is also displayed in the FedBook section. For Deposit & Loan Accounts there will be no Mini Statement & only Account Statement is displayed.

Q: Will the transactions be updated on bank holidays and public holidays?

A: All your recent transactions will reflect instantly in the mini statement section. Account Statement will display the history of older transactions upto 365 days.

Q: Can I access more than one Federal Bank account using the app?

A: If the mobile number updated in your account is the same as the mobile number used in the FedMobile app, you will be able to access and view the details of all SB, OD/CC, Current, and Loan accounts.

Q: What type of accounts will be listed inside FedBook?

A: FedBook acts as your digital passbook which can be used to keep a track of your Savings, Current, Overdraft, Loans, and Deposit accounts.

Q: Where can I view the general details of my account inside FedBook?

A: Tap on ‘View All Accounts’ to view the summary of all your accounts. Now select the desired account shown on the account summary page to view general details related to that account.

Q: How can I view the summary of all my accounts inside the app?

A: To view Account Summary, Tap on 'View All Accounts' button offered under FedBook feature of the FedMobile app.

Q: What is a mini-statement?

A: Mini Statement is a history of the recent last 10 transactions in your operative accounts. Details of all your transactions can be viewed by tapping on 'View Full Statement' in the app.

Q: How to set other account as default account?

A: 1) Tap the 'FedBook' icon on the homescreen page of FedMobile. 2) Tap on 'View all accounts' on top right corner of the screen. 3) To make other account as default account, select that account, tap on 'Set Default,' enter MPIN and confirm.

Q: How to request a chequebook on FedBook?

A: 1) Go to FedBook.

2) Click on Request Cheque book from the bottom of the fedbook page.

3) Request for your cheque book will have a few questions and thereby you can place a request.

4) Followed with that the bank will receive the request and once the request is approved, you will receive your cheque book in 5-7 days.

Q: How to download or email the account statement on FedBook?

A: 1) Tap the 'FedBook' icon at the bottom of the Home screen.

2) Swipe the top banner to the left to select your account.

3) Tap on 'view details' and then 'Download Statement' to download or email the statement.

Q: Can I pay loan amount using FedBook?

A: 1) Tap the 'FedBook' icon at the bottom of the Home screen.

2) Tap on 'view all accounts,' select the loan account, and tap on 'pay amount'.

3) Enter the amount and select your account.

4) Enter your MPIN to confirm payment.

Q: Can I view my account balance in real-time on FedBook?

A: Yes, you can view your account balance in real-time on FedBook.

Q: What does 'Liabilities' on my account summary state?

A: It is the sum of clear balance from all the loan accounts.

Q: What does 'Asset' on my screen of account summary mean?

A: Sum of all available balance from all the savings accounts and clear balance from all deposit accounts.

Q: What are the features that are available in FedBook?

A: Below features are available under FedBook

- 1) Mini statement
- 2) Account statement
- 3) Account summary
- 4) Account details
- 5) Download/email statement
- 6) Pay loan amount
- 7) Close deposit
- 8) Search & Filter for a transaction

Q: Can I perform transactions through FedBook?

A: FedBook is a View Only Facility. To do transactions, visit the respective sections of the app where transactions can be initiated (For eg:- Send Money, BHIM UPI, Recharge & Bill Payments, Investments etc Section of the app.

Note: Transaction mode is permitted based on the scheme of accounts linked in the app. Please contact Federal Bank's Contact centre at 18004201199/ +91 484 2630995 or your nearest branch for more details.

### **Account Statement**

Q: Is there any option to search for transactions?

A: Yes, you can search for a particular transaction in the 'Account Statement' Section. Input the desired text & click on the search icon to search for any specific transaction.

Q: What is the period up to which history of transactions can be viewed inside the App?

A: Transaction history for operative accounts will be available for the past 180 days and for Deposit/Loan accounts will be available for the past 365 days.

Q: Is there any option to search transactions based on filters?

A: Yes, Navigate to Account Statement Section, tap on the filter icon to apply filter on the transactions. Then input the keyword & tap on search icon. This will give the search results based on both the keyword & the filter.

## **Flights >>**

### **General**

Q: Is it possible to book a ticket for someone else from my account?

A: Yes, just enter the details of the passengers you want to book for when you're asked to 'enter traveller details' at the time of booking.

Q: How do I find my baggage limit?

A: 1) Click on the flight page on FedMobile home screen.

2) After answering the required set of questions. You'll have to click on 'Find Cheapest Flights'.

3) Once you're led to this page, you'll get to see different airlines. Click on the flight you're interested in.

4) Once you're in the flight details page, in the bottom you'll find 'view baggage & cancellation policy' index. Please click on it and you'll find your Baggage Policy in it.

Q: I entered my payment details and hit submit & all I got was a blank screen! I got charged but don't have an e-ticket. What to do now?

A: We regret the inconvenience caused due to which the transaction could not be completed. If the amount has been debited & the booking has failed, the amount will be refunded. In case the transaction is in intermediate state, we'll call you within 4hrs and complete this booking offline. We suggest not to try booking again as you may end up getting charged twice.

Q: I have selected 5 passengers (adult + children). Why are some airlines missing from the search results?

A: Some airlines don't allow us to book more than 4 passengers (adult + children) in one go, so try to search for fewer passengers.

Q: I have been getting zero flights results on the search page. Why is that?

A: Clear your browser cache and try again. If you still don't get any flight results, it may either be because we can't find flights for that route or there's no availability of flights for your dates.

Q: Why am I unable to cancel/change my booking?

A: Cleartrip will stop accepting cancellation/change requests 3 hours before flight departure. If the flight is cancelled within 2 hours of departure, you will lose 100% of the fare, only the taxes will be returned.

Q: Do I have to show ID proof at the time of check-in?

A: Yes, for domestic flights within India, below are the applicable government issued photo-ids accepted by the airlines.

1) Voter ID

2) Aadhar Card

3) Driving License

4) Pan Card

5) Passport

Q: Can I book a multi-city trip?

A: Currently not available.

Q: How do I get a boarding pass for a e-ticket?

A: You need to show your e-ticket confirmation email and your e-ticket number at the check-in counter. The airline representative will issue your boarding pass at that time.

Q: How to claim tax benefits on flight booking?

A: There is a provision to add GST details to claim tax benefits for customers. Goods and Services Tax (GST) is a value-added tax that is levied on goods and services in India. As a customer, you may be eligible to claim a tax credit for the GST paid on your flight ticket. To claim this credit, you need to provide your GST details at the time of booking the flight. When you book a flight and add your GST details, the airline or travel provider will include the GST amount in your invoice and provide you with a GST – compliant invoice. You can use this invoice to claim a credit for the GST paid on your flight ticket as an input tax credit (ITC) under GST Regime.

Q: How can I change the name on my flight ticket?

A: The process of changing your name on a flight ticket can vary depending on the airline and the specific circumstances of your booking. Here are some general steps you can take: 1) Contact the airline as soon as possible to inform them of the need to change the name on the ticket. 2) Be prepared to provide the booking confirmation number, the name of the passenger whose name needs to be changed, and the correct name. 3) Some airlines may require you to provide legal documentation, such as a passport or driver's license, to verify

the name change request. 4) Depending on the airline's policy, you may be required to provide legal documentation to support the name change request.

Q: How can I view my flight itinerary?

A: Customers will be receiving an e-ticket, and they can use it for travel accordingly. The E-Ticket will be available in the app and as well as in your mail inbox.

Q: What is the difference between a non-stop and connecting flight?

A: A non-stop flight is a flight that travels directly from the departure airport to the destination airport without stopping at any other airports along the way. Passengers remain on the same plane for the entire journey. A Connecting Flight, on the other hand, is a flight that requires passengers to change planes at an intermediate airport or airports, commonly known as layovers. In this case, the passenger must disembark from the first plane and then board a second plane to complete the journey. Connecting flights usually have a longer overall travel time than non-stop flights, as they involve a layover and potentially additional airport security and boarding procedures.

Q: How can I add extra baggage to my booking?

A: To add extra baggage, you will have to check with the airline, and they will assist you.

Q: Where can I check my bookings?

A: You can check your upcoming, cancelled, and completed bookings under 'My Bookings' of the Flights feature in the app. Steps to check: Visit the 'Flight booking' section. Tap on the ellipsis (three dots) icon on the top right of the screen and select My Bookings.

Q: I was charged more than expected for my flight booking! Why?

A: We apologise for the inconvenience caused to you. Please write to us with the details of how you were overcharged. We will inform our flight partner about the issue and will try to resolve it at the earliest.

Q: How can I download my E-Ticket?

A: Got to 'My Bookings' section and open the particular booking you wish to download the e-ticket for. You will find the option to download the e-ticket at the bottom.

Q: How can I reschedule my booking?

A: Please directly get in touch with the airlines for re-scheduling your booking. Alternatively, you may call our booking partner (Cleartrip) to make a re-schedule request. Email: [support@cleartrip.com](mailto:support@cleartrip.com) Phone: 9595333333

Q: Where can I find the contact details for Airlines?

A: Indigo – Contact no. – 01246173838

URL – [https://www.goindigo.in/contact-us.html?linkNav=contact-us\\_header](https://www.goindigo.in/contact-us.html?linkNav=contact-us_header)

Jet Airways Contact no: 080 3924 3333

SpiceJet Contact no: +91 (0)124 4983410 +91 (0)124 7101600 Email Id: [custrelations@spicejet.com](mailto:custrelations@spicejet.com) URL – <https://corporate.spicejet.com/ContactUs.aspx>

Air Asia Contact no: 08046662222 08067662222 URL – [https://support.airasia.com/s/?language=en\\_GB](https://support.airasia.com/s/?language=en_GB)

Air India Contact no: 011-24667473 Email Id: [call.del@airindia.in](mailto:call.del@airindia.in) URL: <http://www.airindia.in/customer-support.htm>

Go Air Contact no: 1800 2100 999 URL: <https://www.goair.in/about-us/contact-us/>

Vistara – Contact no: 9289228888 URL: <https://www.airvistara.com/trip/contact-us>

Q: Why is the convenience fee charged?

A: We charge a non-refundable convenience fee of Rs. 299 per traveller for one-way domestic bookings and Rs. 470 per traveller for roundtrip domestic bookings. This fee is charged for processing payments and facilitating seamless booking experience for you.

Q: How can I cancel my booking?

A: Please select the booking you wish to cancel from the upcoming Bookings. Select 'Cancel Booking' by tapping on the three-dot menu placed at the top right corner.

A popup containing the customer care contact number of our travel partner i.e. ClearTrip will appear. You can raise the request to cancel the desired booking over the call. Your refund will be processed to your respective payment source within 4 working days of successful cancellation.

Alternatively, you can also call our booking partner (ClearTrip) at 095953 33333 to make a cancellation request.

Q: What are the flight cancellation charges?

A: The flight cancellation charges will include airline cancellation charges and an additional booking partner cancellation fee of Rs. 250 per passenger per flight and a tax of 18% on it.

For airline cancellation charges please refer to the cancellation policy available on the flight booking details page. You can also find out the cancellation charges by speaking to our booking partner on 9595333333.

## **Fund Transfer >>**

### **General**

Q: How is IMPS, RTGS, NEFT and UPI different from each other?

A: The main difference between these systems are the transaction limits, settlement times, and the channels used for transferring funds. RTGS is used for high-value transactions, while NEFT is used for smaller transactions. IMPS is used for instant transfers of smaller amounts, while UPI is used for real-time transfers using a mobile app.

Q: What is the process to update my PAN details through FedMobile for investment purposes?

A: 1) Visit the official website of Federal Bank. 2) Login into your internet banking account using your User ID and password. 3) Select PAN Updation option. 4) Now enter your PAN Card Number in the space provided.

Q: I made a fund transfer through FedMobile, but the money has not been credited to the beneficiary account, what should I do?

A: For FAILED transactions, the money debited will be credited back within 48 hours.

Q: I have transferred money to the wrong beneficiary, what should I do?

A: The first thing you need to do is to inform the bank. You can do this by quickly calling up the customer care number and providing them with all the details of the transaction. They will provide you with a complaint number for future tracking.

Q: what should I do if I accidentally transfer money to the wrong account through my FedMobile?

A: Visit your bank branch, submit a written application of wrong transfer along with details. Attach the screenshot if necessary. The bank will act as a facilitator and provide you with details of the bank and branch of the account where the money has been transferred.

Q: How long does it take for money to be credited to the beneficiary's account through IMPS transfer?

A: Funds are credited instantly when done via IMPS transfer.

Q: How can I check my account balance through FedMobile?

A: Balance in the Default Account can be checked using the check balance option provided in the home screen. For checking the balance in other accounts linked to the same registration, FedBook can be accessed from the home screen to check the details.

Q: How long does it take for a NEFT transfer to be processed through FedMobile?

A: NEFT payments take around 30 Minutes to reflect in the beneficiary's account since the payments are processed through RBI.

Q: Is there any limit on the number of transactions I can perform in a day through FedMobile?

A: There is no limit on the number of transactions that can be made in a day using FedMobile. But there are different cumulative limits for processing each transfer. The details of the limits can be viewed under Side Bar → App Settings → Manage Limits section.

Q: How can I report unauthorized transactions made through my FedMobile?

A: To report a transaction as fraudulent, login to FedMobile → FedBook → View Full Statement. On clicking the transaction, a button named "Mark Transaction as Fraudulent" will be visible.

Q: Can I link multiple bank accounts to my FedMobile app?

A: Yes. You can link your savings bank account to your UPI ID in UPI Settings → Manage Accounts and start making payments. Also, please note that you can create a maximum of 3 UPI IDs as well.

Q: What are the different types of fund transfers available through FedMobile app?

A: The FedMobile app offers IMPS, NEFT, RTGS, and UPI as types of fund transfers.

### **Send Money**

Q: The person whom I want to send money lives abroad. Can I still send him/her money using the FedMobile app?

A: If you are an NRI account holder & eligible for UPI Registration, then you will be able to send money to other NRI accounts, NRO accounts & resident accounts which are registered for UPI. If you are a resident account holder, then you will be able to send money to other resident accounts and NRO accounts which are registered for UPI.

Q: Can I mark a quick payee account as favourite?

A: No, you can only mark a beneficiary as favourite.

Q: The person whom I want to send money lives abroad. Can I still send him/her money using the UPI Feature in FedMobile app?

A: If you are an NRI account holder & eligible for UPI Registration, then you will be able to send money to other NRI accounts, NRO accounts & resident accounts via UPI. If you are a resident account holder, then you will be able to send money to other resident accounts and NRO accounts provided the beneficiary is also having a UPI Registration.

Q: Is there a limit on the amount that can be transferred through NEFT or RTGS?

A: For RTGS, the minimum transaction amount is Rs.2 Lakh and the maximum transaction amount is Rs.10 Lakh, whereas for NEFT, there is no minimum amount required for a transaction, but the maximum amount that can be transferred using FedMobile is up to the Mobile Banking Limit of the user.

Q: How to edit quick pay limits?

A: To manage your quick pay limit, please tap on the side bar option on the home screen, tap on App Setting and go to Manage limits. Adjust the limit on the slider as per your choice, tap on 'Reset Limit' and enter your PIN to confirm.

Q: How to reset Quick Pay limit?

A: To manage your quick pay limit, please tap on the side bar option on the home screen, tap on App Setting and go to Manage limits. Adjust the limit on the slider as per your choice, tap on 'Reset Limit' and enter your PIN to confirm.

Q: What are the Fund transfer timings?

A: All the fund transfer options except RTGS can be used 24/7. RTGS transactions are subject to RBI RTGS timings.

Q: Can I send money to any of the mobile number in my contacts?

A: 'Send to Mobile Number' feature will work only if the recipient is also a FedMobile user.

Q: I am not able to see some options related to fund transfer in my FedMobile, but my friend is, why?

A: Your friend must have account with Federal Bank as some of the features in the app are only available for Federal Bank customers. So, to be able to access all the features in the app, please open an account with Federal Bank.

Q: Is it possible to share the details of a particular transaction?

A: Absolutely! Navigate to the transactions tab in the bottom of the home screen, select the desired transaction, and tap on the share icon. You can share the transactions on various platforms available in the share option.

Q: How to check the Fund Transfer transaction history?

A: Transactions Tab at the bottom of the home screen of the app contains the history for all the transactions done using FedMobile.

Q: What is a UPI PIN and how is it different from MPIN?

A: UPI PIN or UPIN is a 4 digit/6-digit PIN set against a bank account from PSP apps after validation of the user. This can be used for debiting such UPI linked accounts throughout platforms & apps supporting UPI. MPIN used to login in FedMobile app.

Q: Is it possible to send funds to a particular mobile number?

A: Yes, select mobile number under send money option, enter valid mobile number (i.e., number registered with FedMobile app), enter the amount and complete the transaction.

Q: What is MMID and how can I send money using MMID?

A: Mobile Money Identifier also known as MMID is a 7-digit unique number that allows the user for Immediate Payment Service (IMPS) or UPI. Choose to send to MMID option by selecting Send money option on the home screen. Enter a valid MMID and complete the payment.

Q: Will I incur any charges for using Fund transfer option?

A: All channels of payment except IMPS is free of charges when used for fund transfer. The charge structure for IMPS transactions is detailed in the following link:  
<https://www.federalbank.co.in/rates-and-charges>

Q: How to transfer funds to a person who is having a Federal Bank account?

A: It's easy! Tap on 'Send Money' on the home screen and select the desired channel to transfer funds to the beneficiary. Fund Transfers can be done as Transactions to Beneficiaries or as Quick Pay to recipients who are not added as beneficiaries. You can transfer funds to the beneficiary having Federal Bank account using any of the following options: Send to Account Number, send to UPI ID, Send to Mobile Number, Send to MMID or Schedule a payment.

Q: Is there any amount restriction for transactions, after fresh registration/ reinstallation of FedMobile in a new device?

A: Yes. If you are doing a fresh installation/ reinstallation in a new device, a reduced limit of Rs.5000/- will be applicable for the next 24 hours. Cumulative amount of Mobile Banking transactions done by you in the last 24 hours from the present time will be considered as already utilized transaction limit.

### **Request Money**

Q: I have received a collect request which I feel is not genuine, what should I do?

A: If you feel that the collect request is not genuine, then you can reject the request & block the requester to avoid getting requests from the same UPI ID in future. To block a requester, select the received request, tap on 'Block' and confirm.

Q: How to pay via a collect request?

A: Accept the collect request → Choose the desired mode of payment and complete the transaction.

Q: What is a UPI Collect Request (Request Money)?

A: UPI Collect request is a request for Payment of Money raised by any user/Merchant in the UPI Platform. The user who is receiving the request on the UPI Application has to verify the details of the incoming request & authorise the same with MPIN/UPIN for payment by debiting the bank account.

Q: How to request money via FedMobile?

A: Money can be requested using the Mobile number or UPI ID of the remitter.

Q: Is it possible to request money via FedMobile? If yes, through which mode?

A: Yes. Request Money option is available under BHIM UPI option. You can place collect money request using the mobile number or UPI ID of the remitter.

### **Beneficiary Management**

Q: What are the options provided for each beneficiary in ellipses (3 Dots)?

A: 1) Add/Remove from favourites.

2) View Transactions.

3) Edit Details: - User is only allowed to edit 'Nick Name' and not details like Account number/IFSC/MMID etc.

4) Delete

Q: What are the beneficiary details that can be saved?

A: 1) Account Number (Federal Bank) or Account Number + IFSC (Other Bank)

2) UPI ID

3) Mobile Number + MMID

4) Mobile Number (Both Payer & Payee needs to be active on FedMobile for this)

Q: How long does it take for the beneficiary to be activated?

A: It will take 24 hours for the beneficiary to be activated. And transactions can be made after activation. Beneficiary approval can be done instantly using Debit Card & net banking credentials. In this scenario, the user need not wait for 24 hours for beneficiary activation.

Q: How to edit/delete the added beneficiaries?

A: Navigate to Beneficiary Management option on the home screen, locate the beneficiary you want to edit/delete, tap on the 3 dots beside the beneficiary, and select edit/delete beneficiary option.

Q: What are the advantages of adding a beneficiary in FedMobile?

A: Higher fund transfer limits are applicable to the payees who have been added as beneficiaries.

Q: How to add a new beneficiary in FedMobile?

A: To add a beneficiary, navigate to the beneficiary management option available on the home screen, enter the details of the beneficiary, and tap on save. You can also add a beneficiary via a recent transactions tab by selecting a recent quick pay transaction with that beneficiary.

Q: How to add a Beneficiary as favourite?

A: Tap the Beneficiary Management option under “More” on the home screen, go to particular payee you want to add as beneficiary and tap on the ellipsis (the three dots). Now tap on ‘add to favourites.’ Please note you can also mark a beneficiary as favourite after completing a transaction.

### **Limit Management**

Q: What is the quick pay limit?

A: Default Quick Pay Limit is Rs.1 Lakh per day. Default Limit is the Maximum Limit Value, it can be modified & reduced to a lower value.

Q: What is NEFT? what is its limit?

A: National Electronic Funds Transfer (NEFT) is a payment system used for transferring funds from one bank account to another within India. The limit is 10,00,000 per day.

Q: What is RTGS? And what is the limit?

A: RTGS (Real-Time Gross Settlement) is a system for transferring large amounts of money between banks. The transactions are settled in real-time, meaning the funds are immediately transferred to the recipient’s account. The limit is the Mobile Banking Limit of the user.

Q: What is IMPS? And what is the limit?

A: IMPS is a method that allows users to transfer funds from one bank to another. IMPS stands for Immediate Payment Service, implying that using this method, you can transfer

funds immediately. For IMPS mode, the transfer limit for non-beneficiary is quick pay limit and for verified beneficiary the limit is the Mobile Banking Limit of the User.

Q: What is Mobile Banking Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 10,00,000 & Maximum Limit (for Premium schemes): ₹ 20,00,000. Option to manage the limit increase/reduce limit value is available in the navigation Sidebar → App Settings → Manage Limits → Merchant Limit

Increase of Limit up to the default Mobile Banking Limit of Rs.10 Lakh is subject to a cooling period of 24hrs. Increase of Limit is above the default Mobile Banking Limit of Rs.10 Lakh is subject to 2FA using Debit Card details & has a cooling period of 48 hrs.

Q: What is Merchant Transaction Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 2,00,000 & the Maximum Limit is ₹ 5,00,000 . Option to manage the limit (increase/reduce limit value) is available in the navigation Sidebar → App Settings → Manage Limits → Merchant Limit

Increase of Limit is subject to a cooling period of 24hrs.

Q: What is Quick Pay Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 1,00,000 (maximum limit) Option to manage the limit & reduce it to a lower value is available in the navigation Sidebar → App Settings → Manage Limits → Quick Pay

Increase of Limit is subject to a cooling period of 24hrs.

Q: How to change the transaction limit on FedMobile?

A: To view/manage the transaction limits of FedMobile, go to Sidebar → App Settings → Manage Limits. Limits can be modified & authorised with MPIN.

### **Scheduled Payments**

Q: How many payments can be scheduled in a day and in what frequency?

A: Frequency for recurring payments can be Daily, Weekly, Monthly, Quarterly, Half Yearly or Yearly and total number of payments has been capped at 50.

Q: Can a schedule payment to be made on the same day?

A: Start date for any 'schedule payment' can only be on the next day or later.

Q: Can I schedule recurring fund transfers through FedMobile?

A: YES, select mobile number under send money option, enter valid mobile number (i.e., number registered with FedMobile app), enter the amount and complete the transaction.

Q: Can I stop scheduled payments?

A: Yes. Navigate to schedule payment option on the home screen, select the payment you want to cancel/stop and tap on the cancel payment option.

Q: Is it possible to edit payments which are already scheduled?

A: Yes. Schedule Payments can be One-Time or Recurring. You can cancel or pause the payment before the execution date (in case of recurring payments).

Q: Can I schedule payments for a future date?

A: Yes, you can. To schedule a payment, follow these steps- Navigate to schedule payment option on the Home screen and add a new payment. You can also schedule payments by tapping on the send money option available on the Home screen and selecting the schedule payment option.

## **Hotel Booking >>**

### **General**

Q: Can I make international hotel bookings?

A: Yes, you can book hotels all around the world.

Q: How will I get the money back after I cancel my booking?

A: We will credit the money back to the same account that was used for booking. For example, if you had used your credit card, we will make an appropriate charge reversal to your credit card. If you had used your debit card, we will credit the money back to the bank account.

Q: How do I modify my hotel booking?

A: FedMobile doesn't support modifications to hotel bookings. You'll have to cancel your existing booking and make a new one.

Q: Where can I check my bookings?

A: You can check your bookings by visiting the 'My Bookings' section of the Hotels module.

Steps to check: Visit the Hotels section on the Home page. tap on the ellipsis (three dots) icon on the top right of the screen and select My Bookings.

Q: How can I reschedule my hotel booking?

A: Please get in touch with our hotel booking partner Cleartrip. Email: support@cleartrip.com Phone: 9595333333

Please note that re-scheduling is dependent on the availability at the hotel and hence we cannot guarantee the same.

Q: How do I contact the Hotel partner?

A: Please reach out to our booking partner Cleartrip for details – Contact Number – +91 9595333333

Q: I have booked my hotel but did not receive any confirmation, what should I do?

A: Please reach out to our hotel booking partner Cleartrip to receive confirmation email or SMS. Email: support@cleartrip.com Contact:9595333333

Q: When will I receive the cashback?

A: Cashback is credited within 48 hours of your check-out from the hotel.

Please note that every coupon has different application and reward terms. Kindly refer to the terms of your coupon for more details.

Q: How can I cancel my booking?

A: Please select the booking you wish to cancel from the Upcoming Bookings section of the Hotels module. Select 'Cancel Booking' from the ellipsis (three dots) icon on the top right of the page and confirm the cancellation.

Tap the 'Confirm Cancellation' button at the bottom to cancel your booking. We request you to read the cancellation policy mentioned on the page before you cancel the booking.

Q: What will be the cancellation charges for my booking?

A: Cancellation policy is different for every hotel.

For a confirmed booking, the cancellation policy is mentioned on the cancellation screen on the app and charges will be applied based on the policies mentioned there.

Q: When will I receive the refund for cancelled booking?

A: The refund will be processed to your payment account within 5 business days.

Please note that the refund will be net of any cancellation charges charged by the hotel / booking partner.

## **Loans >>**

### **General**

Q: Why do I see “Amount Due” under my loan account?

A: If there is any due amount in the loan, other than EMI, a message “Amount Due” will be shown under the loan account. You can pay the due amount using the “Pay amount” option by tapping on that loan.

Q: Why do I get to see “Due in xx days” message?

A: For Loans where EMI is due in the next 7 days, a message “Due in xx days” will be shown.

Q: What does Tenure mean?

A: Tenure is the time period between the disbursement of your loan and the last EMI payment that you make.

Q: How can I close my loan account.

A: The facility to close a loan is currently only available for loans against deposits which are availed from FedMobile app. You can see the “Close Loan” option for eligible loans inside the loan details page. For all other types of loans, please contact your branch for closure.

Q: Is it possible to pay my loan instalment via FedMobile Loans section?

A: Normally, Loan instalments are auto recovered from your savings account. You can also manually make a payment using the “pay loan” option inside the loan details page of a loan.

Q: Where can I see the amounts, I have repaid till date for a particular loan?

A: Please use the “view statement” option inside the loan details page to view transactions pertaining to your loan.

Q: Can I generate a loan account statement from FedMobile?

A: Yes. Please use the “view statement” option inside the loan details page to view your loan account statement. You can also receive the statement as an attachment via email using the “get statement” option in the menu.

Q: Will I be able to see closed loan accounts?

A: No. Closed loan accounts are not displayed in the app.

Q: What are the different types of loans included in the ‘Outstanding Loans’ section?

A: The total outstanding amounts of all the loan accounts in your name will be displayed in the “Outstanding Loans” section. This includes Home Loans, Vehicle Loans, Personal Loans, Educational Loans and Loans against deposits.

Q: Where can I view all my loans?

A: You can view all your active loans under “My Loans” tab in the Loans module.

### **Request a Loan**

Q: I have submitted a loan request, but I have a query or modification to be made to the request? what should I do.

A: Our Team will contact you within 48 hours of submission of the request. You can inform them of any modifications to your request. If you have a query in the meantime, you can always contact us.

Q: Can I save my loan request as a draft?

A: Yes. Once you enter the required details, you can use the “Save for Later” option to save the request as a draft.

Q: Can I make a loan request for purchasing used vehicles?

A: Yes. You can request loan assistance for purchasing a used car. However, currently we do not finance used two wheelers.

Q: How do I delete a loan request?

A: A loan request once submitted, cannot be deleted. However, you can intimate our team when they contact you, of your desire to halt the process.

Q: Which all types of loans can I request for?

A: You can currently request for a Housing Loan, Vehicle Loan, Personal Loan and an Educational Loan.

Q: I am not sure about some of the details, can I still submit a loan request?

A: Yes. After receiving the request, our team will assist you in acquiring all required details during loan processing.

Q: Is a loan request an online application for loan?

A: No. A loan request should not be construed as an online application for the loan or submission of any such application. Our Team will get in touch with you within 48 hours to complete the application and documentation formalities.

Q: I have submitted a loan request, when can I expect a response?

A: You can expect a response from our Team within 48 working hours from the time of submission of the request. If your request is not responded within that time, or if you have other related queries, you may please contact us.

Q: I am not a Federal Bank customer; can I still request for a Loan?

A: Yes. You can use the “request a loan” feature to request a Home, Personal, Educational or Vehicle Loan. Our Team will get in touch with you as soon as possible to take it forward.

### **BYOM Flexi EMI**

Q: Will my credit score be considered while approving the loan?

A: Yes, a credit score check as per the Bank’s internal eligibility criteria is a pre-requisite for successful disbursement of the loan. Any offer is subject to certain terms and conditions.

Q: Some of the loan tenures are not available, why?

A: Loan tenures will be available based on your maximum and minimum EMI and loan amount eligibilities. If you select a higher loan amount, it may happen that one or more of the lower tenures is disabled.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Yes, a processing fee of 2% + GST (18% of the PF currently) will be charged while availing the loan. Any changes in the fee / charges will be intimated at the time of availing the loan.

Q: Is it possible to close the BYOM Flexi via FedMobile?

A: If the outstanding amount in your loan account is zero, it will be closed automatically. If it is not closed, please contact your branch.

Q: What will be the mode of loan repayment?

A: The loan repayment is via EMIs, which will be auto recovered from your operative account. You can also make a lumpsum payment and preclose your BYOM Flexi EMI Loan.

Q: How can I know the interest rate applicable on BYOM Flexi EMI?

A: The interest rate is displayed to you while availing the offer, in the review page. The details of the loan, along with the interest rate, are emailed to you once the loan is availed.

Q: Why am I not able to see the BYOM Flexi EMI option while my friend is?

A: BYOM (Be Your Own Master) Flexi EMI offers are available to select customers of Federal Bank based on certain eligibility criteria. An offer may become available to you at any time.

Q: Is the BYOM Flexi EMI option available for everyone?

A: BYOM (Be Your Own Master) Flexi EMI offers are available to select customers of Federal Bank. The offer is a function of different criteria assessed by the Bank and a successful CIBIL check.

Q: What is BYOM Flexi EMI?

A: BYOM (Be Your Own Master) Flexi EMI is an innovative EMI facility offered on your debit card purchases. You can convert one or more of the eligible purchases made on your debit card into EMIs at attractive interest rates. The loan amount will be credited instantly to your operative account.

### **BYOM Personal Loan**

Q: How much processing fee & GST will be charged for BYOM loans?

A: A processing fee of 2% + GST (18% of the PF currently) will be charged while availing the loan. Any changes in the fee / charges will be intimated at the time of availing the loan.

Q: Is it possible to increase the preapproved BYOM loan amount?

A: It is not possible to increase the maximum amount of a BYOM loan offer.

Q: Is there any prepayment penalty for a BYOM Loan?

A: BYOM loans generally do not have any prepayment penalty. You can close the loan account at your convenience any time before completion of the tenure. However, interest rates and charges are periodically revised by the Bank and you will be informed in advance if there is any such change relevant to you.

Q: Can I make the loan repayment via branch?

A: Yes, you can repay your BYOM loan or close it through the branch. You can also repay your loan through FedMobile.

Q: I have paid the whole loan amount but still my loan account hasn't been closed?

A: If the outstanding amount in your loan account is zero, it will be closed automatically. If it is not closed, please contact your branch.

Q: I want to close the loan, what should I do?

A: Please contact your branch to close the loan account.

Q: When will the loan amount be credited to my account?

A: The Loan amount less the processing fee and broken period interest, if any, will be credited instantly to your operative account once you successfully apply for the loan.

Q: What is the interest rate & duration of BYOM personal loans?

A: The interest rates and duration applicable for the loans are displayed separately to the customer when they avail the offer. The same are also shared via email once the customer accepts the offer and applies for the loan.

Q: Why I am eligible for a different BYOM loan amount than my friend?

A: BYOM (Be Your Own Master) personal loan eligibility is a function of various factors assessed by the Bank for each of their customers. It is therefore not possible for every customer to have the same offer.

Q: Why I am eligible for a personal loan and not my friend?

A: BYOM (Be Your Own Master) personal loans are only available to select customers based on certain eligibility criteria determined by the Bank. If you are eligible for a BYOM loan, you will get an option to avail the same in FedMobile.

Q: What is a BYOM personal loan?

A: BYOM (Be Your Own Master) personal loan is a pre-approved, instant personal loan offer exclusively available to select customers of Federal Bank. The eligibility is a function of different criteria assessed by the Bank. The loan funds are instantly credited to your operative account, without the need for physical documentation.

### **Advance Against Deposit**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lumpsum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of loan I can avail against any deposit?

A: The maximum loan amount that can be availed is 90% of the balance in Deposit account.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Currently, there is no processing fee or GST charged for the service.

Q: Is it possible to close the AAD via FedMobile?

A: AADs opened through Fedmobile can be closed via Fedmobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 30 months. It cannot be changed.

Q: Why should I take an AAD when I can close the deposit?

A: Deposits are valuable, secured and liquid assets. The current contracted rate of interest may not be available at future dates. We suggest, it is better to avail an AAD instead of closing an asset, for funding temporary or immediate requirements and close the same when the funds are available.

Q: What will be the interest rate that I have to pay for AAD?

A: The interest rate is currently Deposit Rate + 2%.

Q: What is an Advance Against Deposit (AAD)?

A: An advance against deposit is a term loan against fixed deposits which can be availed through FedMobile without any physical documentation. A lien will be marked on the selected deposit and up to 90% of the deposit value can be availed as a loan. Repayment can be done as a lumpsum payment.

### **Overdraft Against Deposit (Easy Cash)**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lump-sum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of OD I can avail against any deposit?

A: The maximum loan amount that can be availed is 90% of the balance in Deposit account.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Currently, there is no processing fee or GST charged for the service.

Q: Is it possible to close the Overdraft against deposit (Easycash) via FedMobile?

A: Easy Cash opened through FedMobile can be closed via FedMobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 72 months. It cannot be changed.

Q: What will be the interest rate applicable for availing Easy Cash?

A: The interest rate is currently Deposit Rate + 2%.

Q: What is Overdraft against deposit (Easy Cash)?

A: Federal Easy Cash is an easy, instant overdraft facility on eligible deposit accounts. An overdraft account will be opened and available for operation on the next day in FedMobile. There is no need for any physical documentation.

### **Rising Overdraft Against Deposit (Fed Rise)**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lumpsum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of OD I can avail against any deposit?

A: The maximum limit is 90% of the Maturity Value of the Deposit. the maximum available loan fund is 90% of the balance available in the RD account at any point in time.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: The processing fee is 0.15% of the maximum limit (loan amount).

Q: Is it possible to close the Overdraft against deposit (FedRise) via FedMobile?

A: Fed Rise opened through FedMobile can be closed via FedMobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 120 months. It cannot be changed.

Q: What will be the interest rate for Fed Rise?

A: The interest rate is currently 10.75% or Deposit Rate + 2%, whichever is higher.

Q: What is Rising overdraft against deposit (Fed Rise)?

A: Fed Rise is an exclusive overdraft facility available against eligible recurring deposits (FSF). An overdraft account will be opened and available for operation on the next day in FedMobile. There is no need for any physical documentation. The available balance in the overdraft account will keep increasing after subsequent credits to the FSF account.

### **EMI Calculator**

Q: How to use EMI calculator service?

A: Just enter the loan amount required, the interest rate per annum and the loan tenure in months. The EMI amount will be automatically calculated and shown at the top.

Q: How can EMI calculator help me?

A: EMI Calculator is a simple module to calculate the EMI amount for any given loan amount, interest rate and tenure. EMI stands for Equated Monthly Installment, which is a repayment method for a majority of loans that contains principal + interest components and remains fixed through the entire tenure of the loan.

### **Recharge >>**

#### **DTH**

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your online DTH recharge.

Q: What if I have an issue with my DTH recharge payment?

A: If you're facing any issue related to your recharge payment, please raise a ticket for the relevant recharge payment. This will help us to assist you better.

Q: Why is my DTH service not activated even after a successful recharge?

A: If you see that your DTH service is not activated or the recharge benefits are not applied even after your recharge is marked as successful on FedMobile, please note the below:

1) Activation may take up to 20 minutes after the recharge is completed. We request you to wait for 20 minutes and check again.

2) The DTH card must be inserted properly in the set-top box.

3) The TV and set-top box must be switched on at the time of recharge. Please remove the DTH card and insert it again and switch off the TV and set-top box & switch them on again. In case you still don't receive the recharge benefits, you can contact your DTH provider for support.

Q: Why is my DTH recharge pending?

A: Usually, DTH recharges on FedMobile are completed instantly. In rare cases, your DTH recharge may take time due to technical issues. In such cases, it means that we are waiting for a payment confirmation from your DTH provider. We recommend that you wait for a few hours and check the final status of this recharge in the 'Transaction' section of your FedMobile app.

Q: How do I recharge my DTH on FedMobile?

A: 1) Click on 'DTH' in 'Recharge & Purchase' section of FedMobile homepage.

2) Fill the required data as shown in the blanks. And click on 'Proceed To Recharge'.

3) Select the account for payment. And click on 'Recharge'.

4) Your recharge will be successful. And thereby you can also generate a receipt on the same page by clicking on 'Generate Receipt' next to recharge details.

Q: How do I contact my DTH provider?

A: If your service is not activated or if the recharge benefits are not applied, or if you're facing any other issues with your DTH recharge, please contact your provider for support.

1) Airtel: - Give a missed call on 8448284708 from your registered mobile number to refresh your account. Send an SMS HR to 54325 from your registered mobile number.

2) Reliance Big TV: - Contact customer support at 1800 200 9001 from your registered number.

3) Sun Direct TV: - Give a missed call on 7094012345 from your registered mobile number.

4) Videocon D2H: - Contact customer support at 9115691156 from your registered mobile number.

Q: How do I get an invoice for my DTH recharge?

A: To get an invoice for your DTH recharge, please log in to the service provider's website, or you can contact their customer support team and share the Transaction ID of the recharge.

Q: I have recharged DTH services for an incorrect number.

A: In case you have recharged DTH services for an account that does not belong to you, we request you to contact your service provider for support. Also, you cannot cancel a DTH recharge on FedMobile once you have made the payment.

Q: Can I cancel a DTH recharge?

A: You cannot cancel a DTH Recharge on FedMobile once you have made the payment successfully.

Q: Amount has been debited from my account, but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day (T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a DTH recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit 'Browse Plans' option to get a list of all the valid plans.

Q: How does the DTH recharge option works?

A: To do a DTH recharge, tap on 'DTH' on the home screen and go to DTH recharge. Enter your Subscriber ID & select the DTH operator. The DTH Operator & subscriber ID entered by you is cross-checked with the operator before initiation of the transaction. Enter the amount and make the payment to complete the transaction.

## **Mobile**

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your online mobile recharge.

Q: How do I recharge my Mobile using FedMobile?

A: 1) Click on Mobile Prepaid/Mobile Postpaid in 'Recharge & Purchase' section.

2) Fill the required data as shown in the blanks. And click on 'Proceed To Recharge'.

3) Select the account for payment. And click on 'Recharge'.

4) Your recharge will be successful. And you can also generate a receipt on the same page by clicking on 'Generate Receipt' next to Recharge Details.

Q: Why is recharge failing repeatedly?

A: If your recharge is failing repeatedly, check if you have selected a valid recharge amount for your operator. Make sure to also check the circle and operator before you proceed to recharge. Sometimes, recharges fail due to technical issues at the operator's end. If your recharge fails even if your amount and other details are correct, we suggest that you try again later.

Q: What if I made an incorrect recharge?

A: If you have selected an incorrect plan/amount while making a recharge or recharged an incorrect number, the recharge cannot be cancelled by the operator. In case the plan received by you is different from the plan you recharged for; we request you to contact the operator.

Q: How do I know if my plan is applied?

A: Most recharges are instant and the operator sends the confirmation message to the recharged number within few minutes. To check if your plan has been applied, dial the balance enquiry number of your service provider. 1) Airtel – \*121\*51# 2) BSNL – \*123# 3) Jio – Dial 1299 to get an SMS with details of your active plan 4) MTNL – 9869012345 5) Vi – \*199#

Q: Can I cancel a recharge?

A: No, you cannot cancel a recharge once a request has been initiated on FedMobile. This applies to the pending recharges also.

Q: Amount has been debited from my account, but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day(T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a mobile recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit 'Browse Plans' option to get a list of all the valid plans.

Q: How to do a prepaid mobile recharge?

A: Just tap on 'Recharge' on the Home screen and go to mobile recharge option, enter your mobile number, select your operator, and add a valid plan. Tap proceed to complete the transaction.

### **Data Card**

Q: I have recharged Data Card services for an incorrect number.

A: In case you have recharged Data Card services for an account that does not belong to you, we request you to contact your service provider for support. You cannot cancel a Data Card recharge on FedMobile once you have made the payment.

Q: How do I get an invoice for my Data Card recharge?

A: To get an invoice for your Data Card recharge, please log in to the service provider's website, or you can contact their customer support team and share the Transaction ID of the recharge.

Q: Why is my Data Card recharge pending?

A: Usually, Data Card recharges on FedMobile are completed instantly. In rare cases, your Data Card recharge may take time due to technical issues. In these cases, it means that we are waiting for a payment confirmation from your Data Card provider. We recommend that you wait for a few hours and check the final status of this recharge in the 'Transaction' section of your FedMobile app.

Q: What if I have an issue with my Data Card recharge payment?

A: If you're facing any issue related to your recharge payment, please raise a ticket for the relevant recharge payment. This will help us to assist you better.

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your Data Card recharge.

Q: How do I recharge my Data Card?

A: 1) Click on 'Data Card' Under 'Recharge & Purchase' section in FedMobile homepage.

2) Fill up the blank spaces and click on 'Proceed To Recharge'.

3) Select the suitable account you want to pay from and click on Recharge.

4) After recharging, you can generate a receipt in the same page by clicking on 'Generate Receipt'.

Q: Amount has been debited form my account, but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day (T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a Data card recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit the 'Browse Plans' option to get a list of all the valid plans.

Q: How does the Data card recharge option works?

A: To do a Data card recharge, tap on 'Recharge' on the home screen, go to the Data Card tab, enter your data card number, select your operator, and enter the recharge amount. Tap Proceed to complete the transaction.

## **Scan and Pay >>**

### **General**

Q: What is the maximum amount I can transfer using scan n pay in a day?

A: You can make payments via UPI (UPI – Scan N Pay) instantly up to the set quick pay limit or maximum Rs.1 Lakh and the limit resets every 24 hours. The 24-hour limit will be calculated from the time of last transaction.

### **UPI QR**

Q: What is the maximum amount I can pay through Scan N Pay?

A: The maximum transaction limit for a transaction done using Scan N Pay feature is Rs.1Lakh/day.

Q: My payment has failed, and amount has been debited, when will I get a refund?

A: Don't worry. All failed UPI transactions are settled on the next working day.

Q: How to check if my payment is successful?

A: Transaction Status is displayed on screen immediately after the completion of the transaction. You can also check the status of transactions under the Transactions tab in the application.

Q: How to change my default account?

A: Simple, login to the app, select 'View Profile' from the sidebar & then select the option to change to the 'Default Account.'

Q: Can I scan a QR code saved in my phone?

A: Yes, definitely! To scan the QR saved in your Gallery, tap on “Gallery” option shown on the top right corner of the QR scanning page. Select the QR code saved in your device and the same will be scanned by the app.

Q: My phone’s camera is having trouble scanning the QR, what should I do?

A: Your phone’s camera may have trouble scanning the code if the device is not properly aligned to the QR sticker. Make sure it is level with the surface that the code is printed on to ensure proper scanning of the QR Code. Please try turning on the phone flash by tapping on the flash icon under scan and pay feature if there isn’t enough light in the surrounding.

Q: FedMobile is showing invalid QR code, what should I do?

A: This error occurs when the QR you are trying to scan is not supported by FedMobile. You will have to scan a UPI QR or an integrated QR supporting UPI for making payments using FedMobile.

Q: FedMobile is asking permission to access my phone camera, should I grant the permission?

A: Yes. FedMobile needs to access your phone camera to scan the QR code.

Q: How to register for UPI QR facility?

A: All users registered for UPI are eligible for UPI QR payments. A separate registration is not required for UPI QR payments through FedMobile.

Q: What is UPI QR?

A: It is a QR code containing the details of a VPA/UPI ID. The user can make payments by scanning the QR code through the Scan N Pay feature of the mobile app.

Q: What is UPI?

A: Unified Payments Interface (UPI) is an instant payment system developed by NPCI, an RBI regulated entity, that helps in transferring the funds immediately between two bank accounts through a mobile application. One can link multiple bank accounts into a single mobile application (of any participating bank), merge several banking features, and enjoy seamless fund routing & merchant payments into one hood.

## **Transactions >>**

### **General**

Q: How does the receiver come to know of the account in which the money got deposited?

A: If you’ve sent money using FedMobile, the money will be credited to the bank account that the receiver has set as his/ her primary bank account. The receiver can view the

transaction details within the 'Transactions' section of their FedMobile app and this way they will come to know the account to which the money got deposited.

Q: What if I have paid twice for an order or booking?

A: If you have paid twice for an order or booking. We request you to contact the merchant directly and inform them about the double payment. The merchant should refund the excess amount you've paid after checking their payment records. In the unlikely event of merchant refusing to refund the amount, please contact us and share the transaction status.

Q: When will I receive refund for my failed card payment?

A: If a payment you have made using a debit or credit card fails for any reason, there is no need to worry. Your money is absolutely safe with the bank and will be refunded to you within 7 to 9 days from the date you made the payment. Please check the relevant account statement after 9 days for a confirmation.

Q: Why did my transaction fail?

A: Your payment on FedMobile may have failed due to any one of the below reasons:

- 1) Network Issues
- 2) Technical issues
- 3) Not enough balance in your bank account
- 4) Bank or UPI limits reached
- 5) Security reasons
- 6) Other bank account related issues.

You can try making the payment again after checking the reason for failure within the Transaction section of your FedMobile app.

Q: Why is my money not refunded yet?

A: For failed payments, we usually refund the money anywhere between 3 to 5 days from the date of payment. Please check your bank account statement after 5 days. In case you haven't received the refund after 5 days, we request you to raise a ticket and our team will reach out to you shortly.

Q: How do I report a fraudulent transaction?

A: To report a fraudulent transaction. Please go to, Fedbook & the option to raise complaint is available. Alternately, the same can be done via the URL [https://portal.federalbank.co.in/unauth\\_txns/](https://portal.federalbank.co.in/unauth_txns/)

Q: What does different transaction statuses mean?

A: 1) Success – Status indicates that account is debited, payment has gone through & fulfilment is also completed.

2) Queued – Status indicates that amount is not debited, payment has been queued & has a chance of execution. (Click refresh button to obtain the latest status before re-initiation of the transaction).

3) Pending Transactions – Account gets debited, payment has gone through but pending for confirmation from other bank or intermediary systems like NPCI/RBI (There are chances for refund based on final status). These transactions are also displayed as queued in the transaction history.

4) Failed – Status indicates that the payment has been failed, if the account is debited & not credited back instantly, it will be refunded after reconciliation.

Q: How to find out particular transactions based on categories?

A: 1) Go to Transactions.

2) Select Apply Filter on the top (Funnel Icon)

3) Select the desired filter you want. User can select from different range(days), type of transaction, transaction status & categories.

4) Once the desired filters are added, click on the 'Apply Filters' in the bottom of the screen.

Q: How to copy Transaction ID?

A: 1) Go to Transactions.

2) Select the transaction.

3) In Transaction Details, you will see Transaction ID. To the very next to your ID number, you have a clipboard attached. Click on it and the ID number will be copied.

Q: I didn't receive the merchant service for my transaction, how can I get the refund?

A: If a service provider listed in FedMobile has not provided the requested service, please contact our customer support for a refund.

Q: My transaction got failed but amount got debited from my account, when will I get the refund?

A: Any amount that is debited for FAILED transactions will be credited back within T+2 working days, where T is the date of the transaction.

Q: The status of my transaction is shown as 'Queued,' What should I do?

A: Don't Worry! The 'Queued' transactions will be executed after sometime. Make sure to check the status of the transaction as SUCCESS or FAILED before re-initiating the transaction.

## **UPI >>**

### **General**

Q: How long does it take for UPI transaction to process?

A: UPI payment is instant. In case of any transaction going to a pending state, the same will be settled to the beneficiary/reversed back to the debit account post reconciliation within T+2 working days, where T is the date of transaction.

Q: Is UPI safe for transactions? And how to use UPI safely?

A: Unified Payment Interface (UPI) enables all bank account holders to send and receive money from their smartphones without the need to enter bank account information or net banking userID/Password. UPI can be used to send and receive money from individuals or to pay directly to merchants. UPI is secure and is designed to adhere to the two factor guidelines of RBI. For using UPI, users need to create a Virtual Payment Address (VPA/UPI ID) of their choice and link it to any bank account. The VPA/UPI ID acts as their financial address and users need not remember beneficiary account number, IFSC codes or net banking user ID/Password for sending or receiving money. The following site guides you professionally on what to and what not to do while making transactions. <https://www.federalbank.co.in/how-to-use-upi-safely>

Q: What is UPI? And how it works?

A: Unified Payments Interface (UPI) is a payment system that allows users to link more than one bank account in a single smartphone app and make fund transfers without having to provide IFSC code or account number. This is a real-time payment system where funds are credited instantly on a real-time basis.

Q: What is my UPI transaction limit per day/24 hours?

A: Cumulative transaction limits for a UPI Peer to peer and merchant payments is Rs.1L per 24 hours. Collect Requests are restricted to Rs.5000/- per request.

### **UPI for NRI**

Q: I am an NRI. I am unable to send money to other bank account.

A: User will be able to send/request only to those contacts who have a valid FedMobile Registration.

Q: I am an NRI. Can I use UPI feature?

A: NPCI has extended UPI Services for NRI's from few countries. If the user belong to those countries, user will be able to use the UPI services by linking the NRE accounts to the VPA ID listed in the Manage account section.

### **UPI ID Creation**

Q: What are the limits for fund transfer via UPI?

A: NPCI Mandated UPI Limits are applicable for UPI Transactions via FedMobile. Normal Limit.Rs.1 Lakh per 24 hours in case of person-to-person & normal merchant transfers. Rs. 2 Lakh/day in case of Verified merchants. In case of UPI Mandates that are used for IPOs, cumulative limit upto Rs.5 Lakh/day is available.

Q: How to change UPI PIN?

A: UPIN can be changed from Manage Accounts section. Go to ' Manage accounts' & click on the account number. The option to change UPIN will be displayed in the pop-up.

Q: Why am I unable to receive an OTP while setting UPI PIN?

A: OTP generated for the selected bank account is triggered by the other bank. If you are facing issues in SMS delivery, please try again after sometime.

Q: How to reset UPI PIN?

A: You can reset UPIN easily from Manage Accounts section of the app. Go to ' Manage accounts' & tap on the account number. You will see an option to change UPIN on the pop-up. UPIN Can be Reset by using the Debit Card Details of the selected bank account.

Q: What is UPI PIN?

A: UPI PIN or UPIN is a 4digit/6digit PIN set against a bank account from UPI enabled apps after UPI registration of the user. This can be used for debiting UPI linked accounts on various platforms & apps supporting UPI.

Q: How can I change the mobile number linked with the Federal Bank account?

A: You can change/update your mobile number either directly through Federal Bank ATMs, or by following online procedure on FedNet or by visiting our branch.

Q: What should I do if the SMS verification fails?

A: At the time of UPI registration, SMS verification over cellular network is mandatory as per the guidelines by NPCI. If the request fails, please try once again.

Q: Why am I getting the 'No account found' error?

A: The error is shown when your mobile number registered with FedMobile app is not linked with the bank selected by you for linking with UPI.

Q: My bank's name is not listed while doing UPI registration! What should I do?

A: It seems that your Bank is not enabled for UPI services. Please register UPI with other bank accounts associated with your mobile number.

Q: How can I create UPI ID?

A: Creating a UPI ID is easy! Just tap on "BHIM UPI" on the Home screen, go to "Manage UPI ID" section & click on the "Create VPA" button. Here you can select from some of the suggested UPI IDs and click "Submit". Accounts can then be linked to the UPI ID from the 'Manage Accounts' section of BHIM UPI.

Q: Why can't I create a UPI ID?

A: Kindly note that as per the stipulation by NPCI, a maximum of 3 UPI IDs or VPAs (Virtual Payment Addresses) can be created using a UPI App. In FedMobile once the maximum limit is reached, the button to "Create VPA" will be disabled.

Q: How can I link a bank account?

A: To link a bank account, tap on 'BHIM UPI' on the Home screen, go to Manage Accounts, & select the desired UPI ID. From the list displayed, select the bank account (Federal Bank/Other Bank) that has to be linked to the UPI ID & complete the process of linking bank account.

Q: Where can I find my UPI ID?

A: To view your UPI ID, tap on "BHIM UPI" on the home page. You will find the default UPI ID at the top and the QR code for the UPI ID below it.

### **Collect Request**

Q: How to block/unblock a UPI collect request?

A: If you feel that a collect request sent to you is not genuine then you can block the requester in the app. To block a request, go to 'Payment Requests' under UPI, tap on the collect request you want to block, and then tap on the "Block" button to avoid responding to that request in the future. In order to unblock the user, go to the collect request received from that user & tap on the 'Unblock' button.

Q: I am unable to receive notifications for collect request, what should I do?

A: UPI Collect Notifications are shown to the user as soon as the request is received from NPCI for the VPA linked to the app. If you are unable to view the request, please logout & login to the app once again, and check the UPI Payment Requests section.

Q: How to request money using UPI?

A: To request money, tap on 'BHIM UPI' on the home screen & go to Request Money. Request can be raised to a UPI ID or a mobile number linked to a VPA.

Q: How many collect requests can be made in a day?

A: Only 5 UPI collect Requests can be made per day for UPI transactions.

Q: Is there a time frame within which the money request has to be accepted?

A: UPI Collect has a default expiry time of 30 minutes unless it is set to expire on a specific date by the user.

Q: Is there any limit on receiving money via UPI?

A: There are no limits currently on receiving money via UPI. However, collect requests are limited to Rs. 5000 per request.

Q: What is the transaction limit for sending money through UPI mode?

A: NPCI Mandated UPI Limits are applicable for UPI Transactions via FedMobile. Normal Limit.Rs.1 Lakh per 24 hours in case of person-to-person & normal merchant transfers. Rs. 2 Lakh/day in case of Verified merchants. In case of UPI Mandates that are used for IPOs, cumulative limit up to Rs.5 Lakh/day is available.

Q: Where can I view the collect requests made to me?

A: To view the received collect request, tap on UPI Payment Requests, and go to the Received section in the app.

Q: What is a UPI Collect Request (Request Money)?

A: UPI Collect request is a request raised by a user onboarded on the UPI Platform asking for funds from the person to whom the request is sent.

### **Send Money**

Q: Can I cancel the payment request initiated for fund transferred using UPI?

A: No, once the payment request is initiated, it cannot be stopped.

Q: What should I do if the transaction status shows as 'Pending?'

A: It may happen that your transaction was successful but due to some issues at the beneficiary bank there might be a delay in updating the status. Such transactions are shown as 'Pending'. The amount will reach the beneficiary in 48 hours, once the bank completes the daily settlement. If the same doesn't happen, you can 'raise a complaint' against the specific transaction using the reference number in the 'UPI Complaint Management' section of the app.

Q: Can I save the beneficiary details for later transactions?

A: Yes, you can. You will see the option to 'Add the beneficiary' after every time you send money to the payee.

Q: How many UPI IDs can I create?

A: A maximum of 3 VPAs can be created.

Q: How to add a beneficiary in UPI?

A: To add beneficiary, tap on "BHIM UPI" on the Home screen, go to 'Beneficiary Management' & select the appropriate option. Tap on "Add Beneficiary", fill the necessary fields and submit.

Q: How to send money using UPI?

A: To send money via UPI, tap on "Send Money" on the Home screen, select the appropriate channel to send money and continue.

### **Complaint Management**

Q: How can I raise complaints related to UPI?

A: Complaints against UPI transactions can be raised under 'UPI Complaints' section in the app. The complaints will be forwarded to the respective bank & the response will be updated in the same section.

### **Mandate**

Q: How to modify a Mandate?

A: Go to 'My Mandates → Created' section in the app & select the mandate that has to be modified. Note that only the amount and end date can be modified.

Q: How to revoke a Mandate?

A: Go to 'My Mandates → Created' section in the app & select the mandate that has to be revoked. Only mandates that have not been executed or passed the expiry date can be revoked.

Q: What is the maximum validity of a UPI Mandate?

A: End Date for the mandate should be within 90 days from the start date.

Q: How to create a UPI Mandate?

A: A One-Time payment mandate to a VPA can be created by visiting the UPI Mandate Section under BHIM UPI feature of the app.

Q: What is UPI Mandate?

A: With UPI mandate feature in the app, users can pre-authorize a UPI transaction and schedule to pay on a later date. These mandates are created with one-time block functionality, i.e., the amount to be processed for transaction will be blocked for the same. The authorization/mandate to debit the account is confirmed with the UPI PIN.

## **FedMobile Junior >>**

### **General**

Q: What are the features available to Minors in FedMobile?

A: Send Money, UPI, Scan N Pay, Mobile recharge, Mobile postpaid, DTH, Data Card, Pay Bills and other relevant modules are available for minors.

Q: What is the max transaction limit in a day?

A: • All transactions are capped at Rs. 2500 per transaction.

• The daily total limit is capped at Rs.10000.

Q: Are there any restrictions for Minor account holders while transferring amount?

A: • All transactions are capped at Rs.2500 per transaction.

• The daily total limit is capped at Rs.10000.

Q: Will my minor account be converted to major account after 18?

A: Once a minor becomes major (ie 18 years of age), the app will notify the user that he/she is eligible for more features and to enjoy those features, he/she will be prompted to upgrade the account to normal Savings Bank account.

Q: What are the required documents for Minor Onboarding in FedMobile?

A: No further documents are required at the time of onboarding in FedMobile. However, please ensure the following points for seamless onboarding process.

1.The mobile number should be unique for this minor account and should not be available in any other customer ID

2. The Minor should be the sole operator of the account

### 3.Active Debit Card

Q: Will I be issued a debit card?

A: Yes, VISA contactless debit card will be issued.

Q: What is the minimum age for minor onboarding?

A: Minors of age 10 years and above who are holding savings account with the Bank in their sole name will be permitted to use mobile banking.

### **Help & Support >>**

#### **General**

Q: How long does it take to receive a response to a support ticket?

A: The agents will revert to the queries at the earliest as and when they are assigned with a Ticket.

Q: Can I track the status of my support ticket?

A: The issue cannot be tracked. But you will be notified once it is resolved.

Q: Is customer support available in multiple languages?

A: No, currently it is only available in English.

Q: What is the customer support time?

A: The customer assistance is available 24\*7.

Q: I am unable to find relevant questions and answers for my issues here. What should I do now?

A: When there are no suitable FAQ's available for your query, please type the issue in the search bar of 'Help & Support'.

Q: How do i contact the support team for quick enquiries?

A: You can make a call to troubleshoot your issues to our live agents. Open 'Help & Support' and click on the category you have issue with. In the bottom of the screen you will find an option to 'Make a call'.

Q: What should i do, if i forgot to add a few things in my tickets raised previously?

A: There is no option to add details to a submitted ticket. Please create a new ticket with additional details & you may mention the previous ticket ID in the new ticket so that the support agent can refer to the details in both the tickets & assist you better.

Q: How can i check if the issue is resolved for the ticket that I have raised?

A: Your resolved issue will be notified and will be displayed on the main screen of 'Help and Support'.

1) In help and support module, click on 'View all' in 'Your recent tickets'.

2) The tickets are segregated as 'All', 'Open', 'Resolved'. 3) The resolved tickets are compiled under 'Resolved'.

Q: How is help and support useful to me?

A: It helps and acts self-service assistance offering robust help and support features which enables users to find answers to their questions independently, reducing the reliance on customer support.

Q: Where can i check the tickets, I've raised?

A: The tickets you've raised are visible in your 'Help & Support' screen.

Q: How to raise a ticket?

A: A) Click on the hamburger icon on the top left side of screen. And click on 'Help & Support'

B) Click/Search the category in which you want to escalate your issue. Open the category and you will have an option to 'Raise a ticket' in bottom of the screen.

C) Give an overall context of your issue and click on 'Submit'.

D) You will be allotted to a live agent to solve your queries.

Q: What is a ticket?

A: A ticket is a service request in which you can submit your issue on any transaction failure or any other queries. You will be directed to a live agent and thereby you can address your issue here.

## **Social security schemes >>**

### **General**

Q: What will be the payment mode for PMJJBY and PMSBY?

A: The premium will be auto debited by the Bank from the Customer's Savings Bank Account held with the Bank unless the customer submits a request for cancellation from these schemes one month prior to renewal of the premium.

Q: What is the Annual premium for Pradhan Mantri Suraksha Bima Yojana? (PMSBY)

A: Annual premium for customers enrolled through electronic mode is Rs. 19/- per annum. The Premium is subject to change from time to time.

Q: What is the Annual premium for Pradhan Mantri Jeevan Jyoti Bima Yojana? (PMJJBY)

A: Annual premium of Rs. 406/- is payable for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

Q: What is Pradhan Mantri Suraksha Bima Yojana? (PMSBY)

A: The risk coverage under the scheme is Rs.2 lakh for accidental death and total disability and Rs. 1 lakh for partial disability. The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account.

Q: What is Pradhan Mantri Jeevan Jyoti Bima Yojana? (PMJJBY)

A: PMJJBY scheme covers risk of Rs. 2 Lakh in case of death of the insured, due to any reason. PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one-year period stretching from 1st June to 31st May and will be renewable.

Q: How do I change my bank account?

A: You can send a request to [support@equiruswealth.com](mailto:support@equiruswealth.com) to get your bank account changed. It will take 7 working days to complete the procedure. During this period, your current transactions will be done through your primary bank account.

## **SIP**

Q: Will I get my money back if I cancel my SIP?

A: Cancelling a SIP will stop future investments. Don't worry, your money will still be invested in the scheme. To get back the money, you need to redeem the amount.

Q: How can I pay for a SIP instalment I missed?

A: Don't worry. If you have missed an instalment, your SIP will still be active. Your next instalment will be in the next month. In the meantime, you can go to the Portfolio in Dashboard and select the fund, tap on it, and then tap 'Pay One-Time' to make an investment which you might have missed.

Q: My SIP instalment has not been deducted. Why?

A: This could be due to multiple reasons:

- It is a holiday on your SIP deduction day. In this case, your SIP will be deducted on the next working day.
- The gap between the date you created the SIP, and the next SIP date is not 30 days. Your next SIP date will be the one after 30 days from the creation of the SIP.
- Insufficient balance in your bank account. This could be due to multiple reasons:
  - It is a holiday on your SIP deduction day. In this case, your SIP will be deducted on the next working day.
  - The gap between the date you created the SIP, and the next SIP date is not 30 days. Your next SIP date will be the one after 30 days from the creation of the SIP.
  - Insufficient balance in your bank account. This could be due to multiple reasons:
    - It is a holiday on your SIP deduction day. In this case, your SIP will be deducted on the next working day.
    - The gap between the date you created the SIP, and the next SIP date is not 30 days. Your next SIP date will be the one after 30 days from the creation of the SIP.
    - Insufficient balance in your bank account.

**Investments >>**

**General**

Q: Can I download my Mutual Fund account statement?

A: Yes, you can. Go to Mutual Funds and select "Profile" icons. Go to 'Transaction Statements' and select the time period for which the details are required. You'll be provided with download option.

Q: What are the three options for customers to make investments?

A: 1) Bank Deposit

2) Sovereign Gold Bond (SGB)

### 3) Mutual Funds.

Q: What type of investment is most suited for me?

A: If you click on 'investments', there will be an option, "Help me decide". This feature allows you to identify the type of investment based on your needs.

Q: Where can I see all my investments in FedMobile?

A: If you click on 'investments', and go to 'Total Investments', it will show the amount that is the total of clear balances of all deposits, the current value of gold, and the current value of mutual funds that you have invested in total. The 'My investment' tab shows the breakdown of your investment under bank deposits, and Mutual Funds. Users can click on each item and explore further.

### **Transactions / Orders**

Q: My investments are registered under which ARN?

A: All new investments are registered under the ARN 148616, of our partner M/s Equirus Wealth Private Limited.

Q: How many days does it usually take for the units to be allocated?

A: It usually takes 3-4 working days for units to be allocated. In the case of liquid funds, it takes 1-2 working days.

Q: How long does it usually take for an order to be completed?

A: It usually takes 3-4 working days for an order to be completed. In the case of liquid funds, it takes 1-2 working days.

Q: Which day's NAV will I be allocated?

A: As long as the amount is less than Rs 2 lakh the cutoff time is 3 pm. If you invest before 3 pm the NAV will be of that day. After 3 pm, the NAV will be of the next day. For liquid funds the cutoff time is 2 pm – if you invest before 2 pm the NAV is taken from the previous day and after 2 pm the NAV is taken of the current day. For amounts larger than 2 lakh the investment is considered complete at the time the money is received by the mutual fund. This could be instant or could take some time depending on the NEFT settlement.

Q: Where can I track my order status?

A: You can track your orders in the 'Transaction reports' section after clicking on Profile.

## **Transaction Report**

Q: What is meant by Account Name?

A: It is the name of the account under which it is managed. This is used to identify the investor's account details E.g. (Rajeshwari ASP)

Q: What is meant by Instrument?

A: It is the name of the instrument for which the transaction is being managed. Instrument name is unique. It is a tradable asset or negotiable item such as a security, commodities, shares, bonds, derivatives (Forwards, Futures, Options and Swaps) or forex.

Q: What is meant by Asset Name?

A: It is the name of the asset the product belongs to. The allocation of portfolio among Asset Class comes under three broad categories – Debt, Equities and Commodity

Q: What is meant by Product Name?

A: Product name is the name of the product to which the instrument belongs. It refers to all the bonds, direct equity, MF, alternate equity, private equity and other financial instruments.

Q: What is meant by Units?

A: Units reflects your holding in a mutual fund scheme. These units are issued by fund companies according to the amount of money invested by investors.

Q: What is meant by Amount?

A: It denotes the Total Value of the instruments held.

Q: What is meant by Type?

A: Type specifies the type of transaction you have chosen, such as purchase, systematic investment (SIP), as well as the number of instalments or transfers (STP), withdrawals (SWP), or switches.

## **Holding Report**

Q: What is meant by Interest Accrued?

A: The amount of interest accumulated as on a particular date on a loan or other financial obligation but has not yet been paid out is referred to as accrued interest. It's determined by multiplying the principal amount by the interest rate and the number of days for which the debt is given or taken, then dividing by the total number of days in the year. It is the interest on a bond or loan that has been accumulated since the principal investment, or since the previous coupon payment if there has been one already. For a financial instrument such as a bond, interest is calculated and paid in set intervals (for instance annually or semi-annually).

Q: What is meant by Coupon Paid?

A: It is the yearly interest rate paid on a bond that is stated as a percentage of the face value and is paid from the date of issuance till maturity. The coupon rate is calculated by adding all annual coupons and dividing the amount by the face value of the bond.

For example, a Rs.1000 bond with a coupon rate of 7% pays Rs.70 an year.

Q: What is meant by Dividend Reinvested?

A: Dividend Reinvested means the amount of dividends earned in equity holdings are reinvested automatically. It allows investors to reinvest their cash dividends into additional shares or fractional shares of the underlying stock on the dividend payment date.

Q: What is meant by Dividend Pay-out?

A: Dividend pay-out is the amount of dividends earned in equity holdings which are paid to the investor. It is the fraction of net income a firm pays to its stockholders in dividends: The part of earnings not paid to investors is left for investment to provide for future earnings growth.

Q: What is meant by Annual Return Percentage?

A: Annual Return Percentage is the annual return earned from various securities. The various cash-flows are taken into consideration with respect to their dates. The yearly rate of return is calculated by taking the amount of money gained or lost at the end of the year and dividing it by the initial investment at the beginning of the year. This method is also referred to as the annual rate of return or the nominal annual rate

Q: What is meant by Absolute Return Percentage?

A: Absolute return is the rate of return on an asset over a certain time period. This metric considers an asset's appreciation or depreciation, such as a stock or a mutual fund expressed as a percentage, over a particular time period. This return works based on the current value of investment and initial investment amount. Below is the formula to estimate the absolute return percentage:

$$((\text{Current value of the investment} - \text{Initial investment}) / \text{Initial investment}) * 100$$

### **Fund Picker**

Q: What is Alpha?

A: Actual Rate of Return – Expected Rate of Return. The expected rate of return of the portfolio can be calculated using the risk-free rate of return, market risk premium and beta of the portfolio helps to understand whether the fund is undervalued or overvalued and to what extent.

Q: What is Beta?

A: The sensitivity of a mutual fund to the Index is denoted by Beta. If positive, then they are same directional or otherwise. The value shows the change in the fund to the index. The formula for calculating beta is the covariance of the return of an asset with the return of the benchmark divided by the variance of the return of the benchmark over a certain period.

Q: What is Sharpe Ratio? How is it calculated?

A: Sharpe Ratio is the difference between Return of the fund and the risk-free return divided by the risk related to that particular fund. It helps to ascertain the performance of the fund compared to a risk-free asset.

Q: What is Volatility?

A: Volatility or Standard deviation is the risk associated with the Fund/Instrument. Volatility is the range of price change a security experiences over a given period. If the price stays relatively stable, the security has low volatility. A highly volatile security is one that hits new highs and lows, moves erratically, and experiences rapid increases and dramatic falls.

Q: What is Returns?

A: The yield generated by an investment over time is referred to as return. It represents the percentage increase or decrease in the value of investment during a particular time period. The basic way to calculate is new value minus the old value divided by the new value.

For example: An investor purchases property A, which is valued at Rs.500,000. Two years later, the investor sells the property for Rs.1,000,000.

Returns =  $(1,000,000 - 500,000) / (500,000) = 1$  or 100%

## **Sovereign Gold Bond**

### **General**

Q: What is Sovereign Gold Bond (SGB)? Who is the issuer?

A: SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors must pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on behalf of Government of India.

Q: Is there a minimum lock-in period for Sovereign Gold Bond purchases?

A: The Minimum lock-in period is 5 years & Maximum is 8 years.

Q: What is the maximum amount of gold that I can buy through Sovereign gold bond?

A: 4 Kg by an individual, 4 Kg by HUF and 20 Kg by trusts and similar entities per fiscal.

### **UPI International**

Q: What is UPI International?

A: UPI International is a service which can be used by UPI enabled users. User can scan any International QR code which is supported by NPCI and make the payments to the merchants based out of India.

Q: How many countries are accessible for UPI International transactions?

A: Merchants are onboarded at select countries by NPCI. User can make payments to all the International Merchants supported by NPCI based out of India irrespective of the Country they reside in.

Q: What is the transaction limit for UPI International?

A: Per transaction limit = 10K INR

Daily limit = 25K INR

Q: Will there be any Interest charged on my UPI International payment?

A: No. However, applicable mark-up rate & TCS will be levied.

Q: What is the process to activate my UPI International?

A: Click on UPI International Feature available on BHIM UPI Page. List of accounts linked to your UPI ID with enable button will be displayed. Click on Enable toggle button for any particular account. Then define a period by selecting Start Date and End date during which you want to use this feature. Then click on submit by providing your MPIN/UPIN.

Q: The money has been debited. But is not received by the beneficiary. What should I do now?

A: User can raise a complaint by selecting the debit transaction in the UPI transaction History.

Q: How do I deactivate UPI International?

A: User can toggle the Enable/Disable button and provide MPIN/UPIN for disabling the feature.

Q: How do I make a UPI International payment?

A: You may scan any UPI supported International QR code. Upon Scanning, its corresponding Country name and Currency code will be displayed. Click on proceed & enter the amount for debit. Currency Converted Rates and Markup rates will be displayed. You may select a Debit account. Click on proceed to give your MPIN/UPIN for submitting the payment request.

Q: What is the time period can I keep UPI international activated?

A: User may use the feature for a maximum of 90 days. Once the set period is expired, user may activate the feature again.

Q: Can I use same UPI ID which is used for domestic transactions?

A: Yes. UPI ID used for domestic transactions can be used for making UPI International payments also.

Q: Can I activate UPI international now for future dates?

A: Yes. You may select the future date in the start date field.

## **App Settings >>**

### **User Profile**

Q: How to share your QR code with others?

A: To share your QR code, tap on 'BHIM UPI' on the Home screen to see the UPI QR. you will find the option to share the QR from this page. Alternatively, you can also share the QR by navigating to your profile. You can access the profile section from the sidebar. Tap the "View Profile" button and you will see the QR icon in the right top corner of the screen. When you tap on that QR icon you will see the download and share option.

Q: Why am I seeing a Verify Button against the new email ID?

A: After submission of the request to modify the email ID, a verification link will be triggered to the new email address. The user has to click the verification link to complete the email id modification request. The Verify button is shown when this step is pending.

Q: How to edit your email ID?

A: On the app sidebar, tap "View Profile" & then go to the "Personal Details" tab. Option to edit email ID is available there. When the mail ID is modified, an email will be triggered to the new email address. The user has to click the verification link to complete the email id modification request.

Q: Where to find my customer ID?

A: Customer ID can be viewed by visiting the profile. To view customer ID tap on the sidebar and go to view profile. you will find your customer ID below your name and mobile number.

Q: How can I view all nominees linked to your account?

A: To view all the nominees link to your account- tap on the sidebar icon on the app, go to view a profile, tap on the 'Nominees' button. You can then see the list of all the nominees.

Q: How can I change the default account in user settings?

A: To change the default account, tap the sidebar, and go to "View Profile" section. You will find the Default Account under this section. Tap on 'Default Account' to see the list of Operative accounts that can be set as default.

Q: How to change my default app language?

A: In the sidebar, an option for "App Language" is displayed. Tap on it to see the list of languages available for the application. You can change the app's default language from there.

Q: How to view which cheques are in clearing?

A: To view cheques in a clearing, tap the sidebar on the Home screen, go to "Cheque Clearings". Tap on it to view the details of cheques which you have issued to others & are presented for clearing.

Q: How to update your KYC?

A: A notification is displayed on Login to update KYC when your KYC expires. A label will be shown in the Profile section of the app until the details are updated. Tapping on the label will take you to a webpage where the necessary documents can be uploaded to update KYC.

## **App Mode**

Q: Why am I asked to provide a security question?

A: While following the activation process, you are asked to provide a security question & its answer. This security question can be used to RESET the MPIN in case you forget the MPIN or the MPIN gets locked due to multiple failed login attempts.

Q: How can I change the app mode from view to transaction?

A: To make a switch from view mode to transaction mode, tap on the sidebar on the Home screen and go to "App Settings" and tap on "Transaction Mode." Complete the verification process using your Debit Card/FedNetor Branch Token and enjoy using the app in transaction mode.

## **Enable Transaction mode**

Q: Which types of accounts are eligible for mobile banking?

A: All operative accounts with constitution as individual & mode of operation as Single or Either-or Survivor (EorS), Anyone or Survivor (AorS) or Former or Survivor (ForS) are eligible for retail mobile banking.

Q: When will my branch token expire?

A: Your branch token is valid for a period of 4 hours from the time of generation.

Q: Can I regenerate my branch token?

A: If the branch token generated is not used for setting MPIN, it can be regenerated again. Once used, it cannot be generated again.

Q: Can I use the branch token to reset my MPIN in case I forget the MPIN?

A: No. Branch token can only be used for first time registration of the app, to set MPIN. To reset MPIN, you will have to use Debit Card/FedNet credentials.

Q: For which types of accounts can I generate a branch token?

A: Branch token can be generated for accounts of individuals with the mode of operation 'E or S', 'A or S', and or 'For S'. This can be used only once and during the first time registration of the app.

Q: Why am I seeing the message, "To enable transaction facility, please visit your branch?"

A: This message will be displayed on tapping on "Change App Mode." If your account type is EorS, ForS, or AorS, you will require a branch token to switch to transaction mode.

Please note that only 'mobile-banking-eligible accounts' linked to your mobile number registered with Federal Bank will be permitted to move to transaction mode via generation of a branch token.

Q: I am not able to switch to the transaction mode, why?

A: Transaction Mode in the new FedMobile app will be available only for users having mobile number registered with Federal Bank linked to a single customer ID only.

Note that this customer ID should be an Individual constitution. Customer accounts with mode of operation as "Joint", and accounts of minors, are not eligible to register for transaction mode on FedMobile. Accounts with non-individual constitution types also are not eligible.

## **Manage Limits**

Q: How to manage payment limits in FedMobile?

A: Tap on “App Settings” offered under the sidebar, go to “Manage Limits”. Quick Pay Limits for transactions inside the application are displayed here. You can set the limits between Rs.5000/- & Rs.1,00,000/-

## **Security**

Q: How to add/remove fingerprint/Face ID login?

A: The option to add/modify or remove the fingerprint/Face ID will be available inside the Settings of your Phone. For enhanced security, please ensure that the details added belong to you only & not of any other person who may gain access to your app.

Q: Will I be able to use the Fingerprint/Face ID Approving Transactions?

A: No. This feature is available only for login to the application. Transactions will be authenticated only using the PIN.

Q: How to Enable fingerprint/Face ID login?

A: Select “App Settings” from the sidebar. Click on “Manage Login” to access the option to ON/OFF Biometric Login.

Q: How to change MPIN?

A: Tap on “App Settings” offered under the sidebar, go to “Manage Login”. The option to change MPIN is available in this section. Tap on change MPIN, enter the existing MPIN, enter new MPIN & then re-enter the new PIN to confirm the changed MPIN

Q: How can I change my UPI PIN?

A: Tap on ‘BHIM UPI’ on the Home screen and go to Manage Accounts section & tap on any Other Bank Account which is linked to the VPA. Choose the Change UPI PIN option & Enter the Old PIN & the New PIN to update.

Q: How can I change my UPI ID?

A: The default UPI ID linked to the application is your mobilenumbers@federal & this default VPA cannot be changed.

Q: How to view all the UPI IDs linked to your account?

A: To view all the UPI IDs linked to your account, tap on the sidebar option, go to ‘UPI Settings’, and tap on Manage UPI ID. You can also tap on ‘BHIM UPI’ on the Home screen and go to “Manage UPI ID” to view all the VPA’s linked to your mobile number in the app.

Q: Why am I asked to provide a security question?

A: While following the activation process, you are asked to provide a security question & its answer. This security question can be used to RESET the MPIN in case you forget the MPIN or the MPIN gets locked due to multiple failed login attempts.

Q: I forgot my security question, how can I know it back?

A: Security Question & its answer is given by you during the first time of activation of the app can be modified/updated from the Manage Login section of the app.

Q: Is fingerprint based login and face ID login facility available across all devices?

A: Fingerprint Login is available across all supported Android & iOS devices. Face ID Login is available only for iOS devices iPhone X and above (Devices for which fingerprint sensor is not available)

## **General**

### **FAQ**

Q: What is FedMobile?

A: FedMobile – is a Mobile Banking application offered by Federal Bank to both its customers and non-customers to utilize the banking services and make payments online.

Q: How to download FedMobile?

A: The new FedMobile app is available to download from Google Play Store and Apple App Store. You can also invite your friends to download the app by using the Send Money feature in the application and enjoy availing banking and payment services from home.

Q: Which accounts of mine with Federal Bank can I access using FedMobile?

A: All savings accounts in a single name (Individual), joint accounts (with operation as either or survivor), and HUF.

Q: I have a loan account with Federal Bank and no savings account. Can I use FedMobile?

A: Yes, you can. However, you will only be able to view your account and not operate, and neither can you use other features. If you wish to access all features in the app, open a savings account instantly from within the app, without having to visit the branch.

Q: While downloading the app I get a message saying “Untrusted application,” what should I do?

A: Please make sure that you are downloading the app from the trusted original stores like Google Playstore and Apple Appstore.

Q: How to register on FedMobile?

A: The new user needs to select the “Register” option on the login page when he runs the app for the first time after installation.

Q: Which all apps are being replaced by the updated FedMobile?

A: Updated FedMobile is not replacing any app but a combination of old FedMobile, FedBook, and the UPI app, i.e., Lotza.

Q: I am an old FedMobile user, do I need to register again?

A: Not required, just update the app from Google Play Store or Apple App Store and continue login using the old MPIN.

Q: Will I lose my data saved in older version of FedMobile like beneficiary names, etc. while upgrading to the new version?

A: Don't Worry! You will not lose any data. All the details will reflect as it is.

Q: I am not a Federal Bank customer, still is it possible for me to use FedMobile?

A: Yes, but certain features would be restricted for you, those which are only available for a Federal Bank customer. We recommend all customers to open an account with the Federal Bank to access all the features.

Q: What services can be availed via FedMobile?

A: FedMobile is a complete banking and payment solution, so one can use the app to transfer funds, pay bills, do recharges, apply FASTag, perform banking services online, and much more while sitting home without wasting time.

Q: What if my mobile number got changed?

A: First, you need to update the new mobile number using your ATM Card/FEDNET or by visiting your branch. Then you can use the application using the new mobile number.

Q: What is the process to block the app in case of loss of mobile phone?

A: You should immediately call the Federal Bank's Contact Center at 18004201199/ +91 484 2630995 to block the App usage in your mobile number.

Q: Can an NRI customer avail this facility?

A: Yes, NRI customers can also use this app.

Q: How can I get my account statement?

A: You can view your account statement in 'FedBook' for each of your accounts. You can also download/email the statement by tapping on 'view full statement' and selecting the 'get statement' option in the menu.

Q: I have a loan account with Federal Bank and no savings account. Can I use FedMobile?

A: Yes, you can. However, you will only be able to view your account and not operate, and neither can you use other features. If you wish to access all features in the app, open a savings account instantly from within the app, without having to visit the branch.

## **Insurance**

### **Pay Premium**

Q: Where can I find my premium amount to be paid against any policy?

A: Premium amount will be pre-populated against each policy.

Q: How to pay premium of my policy via FedMobile?

A: Navigate to Insurance offered under all services on the Home screen, find the policy of which premium you have to pay, accept the pre-populated premium amount, and complete the payment to pay the premium.

Q: Which mode of payment is available to pay the premium of my Insurance Policy?

A: Premiums can be paid only through transfer from the Federal Bank account.

Q: I am unable to see my IDBI Federal Policy details in the app, why?

A: This happens when either your contact number (mobile number) or Date of Birth is different in the IDBI Federal and Federal Bank records. Due to security reasons, we are unable to let users manually edit the details in the app. We encourage you to update your current mobile number and correct Date of Birth in IDBI Federal records and try again. You can do so through IDBI Federal's customer portal or by mailing to [support@idbifederal.com](mailto:support@idbifederal.com).

### **View Existing Policies**

Q: How can I view my existing policies?

A: To view existing policies, navigate to Insurance offered under services on the Home screen of the app to find a list of all your policies.

Q: Can I close my policy via FedMobile?

A: No, request you to please contact IDBI Federal agent or your branch for the same.

## **Religious Offerings**

### **General**

Q: How can I search for a religious institution in FedMobile?

A: You will be able to find this list in 'Religious Donation' tab on Homescreen->All services.

Q: How can I use wallet amount for making religious offering through FedMobile?

A: No, wallet amount cannot be used for making donations.

Q: How can I download the receipt of offering made?

A: You can download the receipt in the religious offering tab-> history section.

Q: How can I confirm if the payment is delivered/received by the religious institution?

A: If the transaction status shows success, it means that the donation has been made.

Q: How can I cancel a payment which is completed?

A: No, once the payment is complete, it cannot be canceled.

Q: How can I do religious offering using FedMobile?

A: Navigate to the 'Religious Donation' tab on Home screen->All services, select the institution where you want to donate, enter the amount, and complete the payment to donate.

### **Transaction**

Q: Where can I view the payment request status?

A: Payment status can be viewed in the transactions tab on the Home screen of the FedMobile app.

Q: How long will it take to refund the amount if the transaction is failed?

A: Refunds take place T+1 basis.

Q: How can I view the religious offering made history?

A: You can find it in the religious offerings menu by selecting the history icon on the top right corner of the screen.

Q: Is there any maximum amount of transaction that can be made through religious offering in FedMobile?

A: Religious Offering transaction get counted under Merchant transaction Limit. Merchant transaction limit is a cumulative limit that has been set at 1 Lac and resets every day.

## Security

### General

Q: How to safeguard against Mobile Malware Attack?

A: In order to safeguard your mobile against malware attacks, always keep a note of the below things-

1. Your Mobile device is like a computer and it should be protected the same way as you protect your computer. Always check the source of an app or a game before installing it.
2. If you are installing a banking app, the developer of the app, should be your Bank. Always use your personal WIFI or mobile data to prevent unauthorized access.
3. Please protect your WIFI with a password. Avoid use of unsecured public WIFI network.
4. Always implement policies to protect your sensitive data in case of theft of the mobile devices, like lock screen passwords, anti-theft applications, mobile tracker, etc.
5. Always use phones purchased from authorized dealers. Do not use rooted devices which are more vulnerable to a malware attack. Rooted (jail broken) devices will permit applications to access/modify the operating system.
6. When you are selling a phone, format your phone to erase sensitive information, personal images and apps.
7. Always keep your device operating system up to date. Android and iOS operating systems always come up with upgrades to prevent vulnerabilities in existing versions. We recommend upgrading the operating system of your mobile phone regularly.
8. Always use a mobile anti-virus/malware application to protect you from malware attack. Remember to update the latest virus definition files.
9. Always keep your apps up to date. Every application like your social media apps or banking apps frequently makes upgrades to ensure that the apps are secure and ready to meet most of the existing challenges in terms of protecting sensitive information.
10. Always install apps from trusted sources. Please ensure that your mobile settings corresponding to this are checked, to prevent inadvertent installations from unknown sources. Always keep your passwords safe.
11. Never store your passwords in your mobile. It is advised to use the inbuilt keyboards coming along with the OS. Some of the other keyboards may capture your keystrokes.
12. Always check the source of communications you receive in your mobile. Do not respond to unsolicited emails, SMSs or calls. Your Bank will never ask you PINs, CVV, Card Number etc. Never disclose your sensitive information even if the caller threatens about cancellation of your card or closure of your account in the event you fail to disclose the PIN/OTP.

13. Never download attachments from an unknown source. Some of the mails will have offers of winning lotteries, cash backs, and vouchers. We advise you not to fall for such offers as these may be traps to get your sensitive information.

## **Service Requests**

### **15 G/H**

Q: How can I register for 15G/H?

A: To register, tap on 'Sidebar' on the Home screen, go to 'Service Requests', and tap on 15G/H. Enter the details asked and proceed.

Q: Why did I receive the message, "Validations of your PAN/Demographic details have failed"?

A: The details entered by you for the PAN Number & Date of Birth were cross-checked with the data available in bank records. There seems to be a mismatch & hence the same needs to be corrected in the bank records before filing 15G/H. Hence the message.

Q: Why do I need to mention Estimated Income for Submitting 15G/H?

A: This declaration can be submitted only if the estimated income from all sources is less than or equal to the basic exemption limit shown as per the guidelines from the Income Tax Department. A Permanent Account Number (PAN) is mandatory for the customer to submit the 15G/H Form.

Q: What would happen if I submit incorrect details for the 15G/H declaration?

A: Any false or wrong declaration attracts prosecution under section 277, which includes rigorous imprisonment from 3 months to 7 years. A taxpayer can be penalized with rigorous imprisonment irrespective of fact that such wrong details were furnished intentionally or unintentionally as "Ignorance of Law is no excuse". In case you have submitted the same by mistake, you may de-register the same form 15G/H section.

Q: Who can Apply 15G?

A: Any Resident Individual & below 60 years of age with Annual Income below Rs.5 Lac.

Q: Who Can Apply 15H?

A: Any Resident Individual above 60 years and any time during the year but below the age of 80 years with annual income below 5L 1) Any Resident Individual 80 years or above at any time during the year annual income below Rs.5 Lac

Q: When should I de-register 15G/H?

A: If the Estimated Income is exceeding the permitted slab, you may go to the 15G/H section & deregister the registration. During the time of deposit Opening, if you are prompted to de-

register 15G/H, then also the de-registration is required before going ahead & opening the deposit.

## **Certificates**

Q: How to generate Loan Certificates?

A: To generate a loan certificate, tap on 'Sidebar' on the Home screen, go to 'Service Requests', select certificates, tap on loan certificates. Choose the loan type and tap on proceed.

Q: How to generate Deposit Certificates?

A: To generate a deposit certificate, tap on 'Sidebar' on the Home screen, go to 'Service Requests', select certificates, tap on deposit certificates. Choose a time period and tap on Download.

Q: How to generate TDS certificate?

A: To generate TDS certificate, tap on 'Sidebar' on the Home screen, goto 'Service Requests', select certificates, tap on TDS certificates. Choose the assessment year and quarter loan type and tap on Download.

Q: Is it possible to generate certificates for a custom period?

A: Deposit & Loan Interest Certificates can be generated for custom Periods. Balance Confirmation is generated as on a selected date & a TDS certificate is generated for a Financial Year.

Q: How to generate Balance confirmation Certificates?

A: To generate a Balance Confirmation certificate, tap on 'Sidebar' on the Home screen, go to 'Service Requests', select certificates, tap on Balance Confirmation certificates. Choose the linked account and the date and tap on Download.

## **Account Statement**

Q: Why am I redirected to Account summary page when I click "download statement"?

A: Account Summary page has the details of all your accounts. Tap on the desired account & download the statement.

## **Request Cheque Book**

Q: How to request for cheque book in FedMobile?

A: To place a cheque book request, tap on 'Sidebar' on the Home screen, go to 'Service Requests' and select the 'Cheque Book Request' option. Choose the account, delivery option, enter the number of leaves, and tap on submit.

Q: How to track my CHQ request?

A: Details of the requested cheque book will be available in the Cheque Book request section & the tracking number will be shown after the item is dispatched.

## **Bill Payment**

### **General**

Q: How long does it take a bill payment to be confirmed?

A: When a bill is registered, the same will be listed under "Registered Billers" Section within each biller category. Payments are typically acknowledged either immediately or within 4 hours.

Q: What is the transaction limit?

A: You can transact upto Rs.2L/day for the category of Bill Payments. This is the default limit. In case, you wish to avail higher limits for making Bill Payments, there is an option under Hamburger Menu → App Settings → Manage Limits → Merchant, where the Merchant Limit can be increased upto Rs.5L/day.

Q: Who can make bill payments in FedMobile?

A: A) Operative user: Customers having operative SB account with Federal Bank

B) UPI users can link their non-Federal Bank account on FedMobile

C) Wallet users can use balance in their wallet on FedMobile

D) PG users can use Debit Card/Credit Card/Net Banking

Q: Where can I find the list of Billers in BBPS?

A: Click on the given link to find the list of biller. <http://www.npci.org.in/Live-Billers.aspx>

Q: What are the different bill payment options available to pay the bill?

A: Landline, Mobile Postpaid, Broadband Postpaid, Electricity, Gas, Water and DTH. More categories would be added gradually.

Q: What is BBPS?

A: Bharat Bill Payment System (BBPS) is an integrated bill payment system that offers interoperable and accessible bill payment services to customers online as well as through an offline network of agents. The system aims at providing a one-stop platform for all utility bill payments such as Electricity, Telecom (Landline Post-paid, Mobile post-paid and Broad-band Post-paid), Gas, Water and DTH. Gradually, more categories would be included under BBPS in the FedMobile app. BBPS also offers features of multiple payment modes and instant payment confirmations.

Q: How to use the bill payment option?

A: Tap on “Bill Payment” under “Services” section on the home screen of the app. Select a category of the bill you wish to pay and enter the bill details to pay.

## **Bill Payment**

Q: Can I schedule automatic bill payments?

A: Currently, the automatic bill payment feature is not available.

Q: How do I register a biller?

A: Bill registration is automatically done by the app when you choose the biller name and provide the bill details. No separate registration is required. Once registered successfully, the app will fetch the bill and display it under the “Registered Biller” section as soon as the biller generates the bill.

Q: Can I make a partial bill payment?

A: Yes, you can make a partial bill payment if allowed by your biller.

Q: Are there any charges for bill payment?

A: Currently, the Bank does not charge for paying a bill via the app. For charges related to the bill, please read the terms and conditions stated by the biller.

Q: How can I check the upcoming bills?

A: Tap on “Bill Payment” on the Home screen and choose the category of the biller. Upcoming bills under the selected category will be listed if the biller has generated a bill. The list will be empty if no bills are outstanding with this biller.

Q: How can I share the invoice?

A: Tap on the “Bill Payment” icon on the Home screen, now tap on the small clock icon (Bill History) placed on the top right of the app screen. Choose the transaction for which you wish to generate the invoice and tap on “Get Invoice”. Once invoice is generated, tap on the

“Share” button at the bottom of the screen and select the channel you wish to share the invoice over.

Q: I forgot to save the invoice, where can I find it?

A: Tap on “Bill Payment” icon on the Home screen, tap on the small clock icon (Bill History) placed on the top right of the app screen. Choose the transaction for which you wish to generate the invoice for and tap on “Get Invoice.”

Q: How will I know that my bill is paid?

A: Upon completing the payment successfully, a receipt would be generated. You can also share the receipt after a successful payment.

Q: Can I cancel a bill that I have paid?

A: You cannot cancel a bill payment which is already successful. However, you may delete a bill which is registered on FedMobile.

Q: I am not able to find my biller, what should I do?

A: In case your biller is not yet enabled for collection on the BBPS platform, you will not be able to pay using this platform. But if your biller is already enabled and you do not find the biller listed, please write to the Bank with biller details.

## **Bus Booking**

### **General**

Q: How can I rate or review a bus service?

A: Rating and review link will be valid for 15days from the date of travel and is shared after travel completion via whatsapp, email and Push Notifications. Additionally you can also rate by visiting the app.

Q: What is the luggage policy?

A: Each passenger will be allowed to carry one bag of upto 10kg and one personal item such as a handbag, laptop bag or briefcase upto 5kg. Passengers should not carry any goods like weapons, inflammable items, firearms, ammunition, drugs, liquor or any other articles that are prohibited under law. Bus operators reserve the right to deny boarding or charge an additional amount in case a passenger is travelling with extra luggage than what is mentioned above.

Q: What is Child fare policy?

A: Children who are above the age of 5 years need to have a bus ticket at regular fare unless a particular bus operator specifies otherwise in their terms and conditions. And children

below 12 years of age will not be allowed to book tickets for themselves nor will they be allowed to travel unless they are accompanied by an adult.

Q: I am unable to select a specific seat/operator/date/route. What do I do?

A: When you choose a seat once, but did not complete the payment, the seat will be blocked for next 15minutes. To choose the same seat again, please try booking again after 15 minutes.

Q: Where can I view my bus ticket booked on FedMobile?

A: 1) Go to 'Bus' category in 'travel' section.

2) In 'Bus Booking' page, under 'Upcoming Bookings' you can select the Bus you want to view/download the ticket.

3) Once you click on it, you will be led to E-ticket page. Click on the three dots (Ellipses) and there you'll get an option to Cancel or Download your ticket.

Q: Bus operator has cancelled the bus. Now, what do I do?

A: If the bus has been cancelled you will get complete refund. Kindly visit your bus category on the homepage of FedMobile and go to 'My Bookings'. Select the bus cancellation issue and register a complaint so that we can look in to the matter.

Q: Why do I get to see an empty screen when I apply filters for my bus?

A: Once you add filters while selecting a bus, the available buses for the particular date will be shown. In case when there are no buses available for your requirement, you will see a "No services found" message on your screen.

Q: How do I select my pickup point or Drop point?

A: This will be shown during the time of booking and users can opt for their pickup and drop point.

Q: How do I contact the Bus Driver?

A: The driver details will be shared prior to 1-2 days from your departure date.

Q: How to book a bus ticket on FedMobile?

A: 1) Go to 'Bus' category in 'travel' section.

2) Fill the 'Bus Booking' page as per your requirements. And click on 'search bus'

3) Select the suitable bus as per your convenience. And you will be led to a screen, where you can select your seat type. Once you're done selecting, click on 'Proceed to Book'.

4) You will be taken to the next screen, where you will have to select your boarding and dropping point.

5) In traveller details page, please enter your details as per the original document you will be carrying for the travel. Once you are done filling the information, click on 'Proceed'.

6) In Confirm Booking page, select your source of payment option and click on 'Pay Securely'.

7) Select any of the account from your connected accounts and Click on 'Pay'. Enter your MPIN and your booking will be confirmed in no time.

Q: I lost my ticket! What should I do now?

A: Don't Worry! You can always download the e-ticket sent to you mail id anytime you want. You can also download the ticket from FedMobile app. To download the e-ticket, tap 'Bus' booking on the Home screen → tap on 'My Trips' on the top right corner of the screen → go to 'Upcoming' section → select the journey → download the ticket.

Q: I missed the bus. Will I get the refund ?

A: If you missed the bus due to some reason not related to the bank or its booking partner, no refund will be provided to you. But in case you missed the bus due to some reason related to bank or its booking partner's fault, you will be eligible for the refund as per the TnCs.

Q: Do I need to carry an ID Proof at the time of boarding?

A: Yes, you need to carry the ID proof at the time of boarding. The ID proof should have the same Name and other details as mentioned while booking the ticket.

Q: Is the printout of the ticket mandatory?

A: It depends on the bus operator you are choosing to book the ticket. Some bus operator accepts the e-ticket whereas others do not. For those operators who support the e-ticket, you can produce the e-ticket received during the time of boarding itself. For the other operators who do not accept e-tickets, it is mandatory to carry a printout of the e-ticket sent to your e-mail ID at the time of boarding. We recommend our users to carry a printout of the ticket.

Q: I did not receive my e-ticket, what should I do?

A: You can download your e-ticket by visiting the 'My Bookings' section of the Bus booking feature of the FedMobile app. To download the e-ticket- Tap 'Bus' booking on the Home screen → tap on 'My Trips' on the top right corner of the screen → go to 'Upcoming' section → select the journey → download the ticket.

Q: Can I make changes to my ticket once the booking is done?

A: Unfortunately, once the ticket has been booked, you are not allowed to alter any details.

Q: How do I cancel my bus ticket online?

A: You can cancel your bus ticket by following the steps described:

1. Tap on 'Bus' booking on the Home screen, then tap on 'My Trips' at the top right corner of the screen and go to 'Upcoming' Tab.
2. Select your journey from the 'Upcoming' trips and tap on ""Cancel Ticket.""

Q: Where can I see the details of my cancelled ticket?

A: Once you cancel your ticket, you can find your the same under 'My Trips' section of the Bus Booking feature on the app. To view the cancel ticket, tap on 'Bus' booking on the Home screen, then tap on 'My Trips' on the top right corner of the screen and go to 'Cancelled' tab. Select the cancelled ticket from the list to view the details.

Q: I want to cancel my ticket. How much refund will I receive after cancellation charges are deducted?

A: To know, you can read the ""Cancellation policy"" mentioned in the e-ticket sent to your email id.

For a confirmed booking, the refund amount can be derived on the basis of the cancellation policy.

Q: How will I get a refund if I cancel my ticket?

A: The refund will be credited to original payment source within 5 business days after cancellation of the ticket. The refund is made as per the cancellation policy of the ticket.

Q: Is partial cancellation allowed for bus ticket booking?

A: Partial cancellation is not allowed currently in the application.

Please get in touch with booking partner redbus.

Customer Support No.: 09945600000

## **Credit Card**

### **Federal Bank Credit Card**

Q: What is a Virtual Card/ Digital Card?

A: In addition to your Physical Credit Card, there is a virtual rendition of the same card, available for you in the FedMobile App. This virtual card can be used for any online

or app-based transactions or purchases. The security parameters are set as per industry standards.

Q: How do I activate my Digital Credit Card?

A: When you log into FedMobile after card issuance, provide your consent by accepting the T&C. T&C is available under Terms and Conditions on the vertical ellipsis (Menu option icon) at the top right-hand side of Credit Card page. Your digital Credit Card will then be activated for online/ecom transactions.

Q: How do I activate my Physical Credit Card?

A: You can activate the physical Credit Card by generating the card green PIN in FedMobile once you receive the physical credit card. After activation of physical card, you can perform transactions on all channels including POS and ATM.

Q: Is Physical Credit Card enabled for contactless transactions?

A: Yes. Physical Credit Card is enabled for contactless transactions up to Rs. 5,000/- without a PIN (within India).

Q: Will I be able to change my registered email address or mobile Number?

A: You will be able to change your contact details through any of the Federal Bank branches.

Q: What should I do if I lost or misplaced my card?

A: You may call our customer care no 18004201199 or 0484-2630994/995 for Self Service (IVR) to block your card.

Q: Where do I refer the Most important terms and conditions(MITC) MITC and detailed terms and conditions for Credit Card?

A: You can visit the below-given webpages to refer to the MITC and detailed terms and conditions for Credit Card

<https://www.federalbank.co.in/credit-cards-terms-and-conditions>

<https://www.federalbank.co.in/credit-cards-mitc>

Q: Where do I find the features and fees related to Credit Card?

A: You can visit the below-given webpages to know detailed features and about service fees/charges associated with your credit card.

<https://www.federalbank.co.in/celesta-credit-card>

<https://www.federalbank.co.in/imperio-credit-card>

<https://www.federalbank.co.in/signet-credit-card>

Q: How do I pay my credit card bill or an outstanding amount?

A: You can make a payment through the below link

<https://epayments.in.worldline.com/FederalBankCreditCardPayment>

### **Credit Card Bill Payment**

Q: How can I pay my credit card bill?

A: Your credit card bill is processed via NEFT by transferring the amount to your Card issuer's bank with your card number as account number. NEFT bill payments are widely accepted with often faster settlement times than cheque payments and a few other online payment methods.

Q: Which all card networks are allowed for payment of credit card bill in FedMobile?

A: Your credit card bill payments are processed via NEFT and as such, all card issuers supporting payments via NEFT are allowed in FedMobile.

Q: Can I check my credit card bill amount in FedMobile?

A: Currently, you cannot check your credit card bill amount as we do not share or fetch your details from any third party. You are free to make any payment you wish to.

Q: Are my card details safe with you?

A: Yes. Your data is secure with us. Only your card number and bill due date, if entered, are saved. We do not collect other details like CVV or Expiry date.

Q: Will my credit card details be saved after paying my bill?

A: Yes. For convenience in subsequent bill payments, your card number and bank details are saved.

### **General**

Q: What is a Credit Card?

A: A Credit Card is a physical or virtual payment instrument issued by banks with a pre-approved revolving credit limit. It allows cardholders to make payments for purchases at POS / Online and withdraw cash at ATMs.

Q: What is the difference between a Credit Card and a Debit Card?

A: A debit card uses funds from the linked bank account while a credit card uses a credit line that can be paid back later, which gives more time to pay.

Q: What are the different types of credit cards offered by Federal Bank?

A: Federal Bank credit cards comes in three variants namely Celesta, Imperio and Signet.

- Signet: Curated for young, energetic persons like you, get exciting benefits on gadgets, apparels and entertainment.
- Imperio: Curated for you and your family, get exciting offers on healthcare, lifestyle and daily needs.
- Celesta: Upgrade your lifestyle with benefits on travel, luxury hotel bookings and premium golfing experience. To view the respective card features, visit the Credit Card page at: <https://www.federalbank.co.in/credit-cards>.

Q: What are the major benefits of Federal Bank Credit cards?

A:

- Your card is a Lifetime Free Credit Card with Zero Annual Membership Fee and Zero Joining Fee.
- Lowest Dynamic Annual Percentage Rate (APR) starting from 5.88% p.a.
- Accelerated Rewards point structure of 3x-2x-1x based on spends. Refer <https://www.federalrewards.in/>
- Attractive onboarding benefits including Amazon Pay e-Voucher, complementary airport lounge access, membership, BOGO Movie Ticket offer on INOX
- Fuel surcharge waiver Benefits @1%\*

Q: What is the total credit limit & available credit limit?

A: The total credit limit is the maximum amount that you can spend using your credit card, based on your eligibility. Available credit limit refers to the current balance available on your credit card after your monthly spends.

Q: What is Cash Withdrawal limit?

A: Cash Withdrawal Limit is the maximum amount that can be withdrawn as cash from an ATM, using your Credit Card. Cash withdrawal from your credit card is subject to applicability of interest charges and cash withdrawal fee. Variant-wise cash advance limit is given below:

- Signet— 10%
- Imperio—20%
- Celesta—25%

Q: What is PIN number?

A: A credit card PIN, or personal identification number, is typically a four-digit code you use to verify that you're the owner of a credit card. Like a signature, it's used to verify your identity and helps protect you against fraud.

Q: How do I generate the PIN for my credit card?

A: You can generate your credit card PIN by using either of the following options.

- Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin
- Using FedNet: Login FedNet → Credit Cards → Manage Card → Set Credit Card Pin
- Using Interactive Voice Response (IVR) System by dialling 0484-2630994

Q: What is a CVV number?

A: A Card Verification Value or a CVV number is a 3-digit code printed at the back of your credit card. It acts as an additional security layer protecting your data during online transactions. Cardholders must protect their CVV and not share it with anyone to avoid falling prey to cyber frauds.

Q: My credit card is going to expire. When will I receive the renewal card?

A: You will receive the new card (renewal card) at least a month before expiry of your present card.

Q: How can I change or update my communication address in my credit card account?

A: To change your communication address in your Credit Card account you can place a request at your nearest Federal Bank branch with the required documents. Alternately, if you hold a Federal Bank savings account, you can change the address by logging into Fedepoint section <https://www.federalbank.co.in/fed-e-point>

Q: How can I change my registered mobile number of my credit card account?

A: To change your registered mobile number in your Credit Card account you can place a request at your nearest Federal Bank branch.

Q: How can I change my registered e-mail ID of my credit card account?

A: To change your registered email id in your Credit Card account you can place a request at your nearest Federal Bank branch. Alternatively, the email id can also be updated through Fedmobile by visiting FedMobile → View profile → Personal Details → Email address

## Eligibility

Q: What is the basic eligibility for applying Federal Bank Credit Card?

A:

- Age –Minimum 18 years of age to apply for a Secured Federal Credit Card. & minimum 21 years of age to apply for a Unsecured Federal Credit Card.
- Credit history – A good credit history will help you in getting you a Credit Card easily.
- Nationality – While applying for a Credit Card in India, you need to be an Indian resident or a Non-resident Indian (NRI).

## Credit Card Application

Q: How can I apply for Credit card?

A: If you are interested in Federal Credit Cards apply it via below link.

<https://www.federalbank.co.in/credit-cards>

Q: What are the documents required for applying a Credit Card?

A: Some of the documents that you may require while applying are listed below:

- PAN
- Aadhar Card
- Last 3 Months bank statement (PDF), (For salaried, salary crediting bank account statement required)
- Income Tax Login Credentials (for non-salaried/self-employed clients)

## Credit Card Delivery & Tracking

Q: How can I track the status of my credit card application?

A: Your physical card will be delivered to your communication address within a few days, and you can track the status using tracking ID shared by delivery partner via SMS. (An instant virtual credit card will be issued right away upon successful completion of Credit card application. This can be accessed via FedMobile App.)

Q: My credit card is undelivered and returned to the Bank. How can I get it re-dispatched?

A: You may contact us for any query via our toll-free number 1800-420-1199/1800-425-1199/0484-2630994. In usual cases, Bank team will contact the customer and arrange for redispatch of the card.

## **Credit Card Activation & Card Controls**

Q: How can I activate my Credit Card?

A: To Activate your Physical Credit Card for POS/ATM/Contactless you need to first Set the PIN.

You can set your credit card PIN via either of the following options.

- Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin
- Using Interactive Voice Response (IVR) System by dialling 0484-2630994

To activate your credit card for E-com transactions:

- Login to FedMobile App → Credit Card → Accept the Terms & Conditions

Q: How to set Card controls or manage transaction preference?

A: You can conveniently enable/disable Online, Contactless and/or international transactions on your Credit Card through your FedNet/FedMobile app.

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Credit Card

To manage transaction limits (Domestic/International):

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Transaction Limits

Q: I attempted a Contactless transaction, but the same got declined.

A: This transaction might have declined as contactless transaction might have been disabled in your Card controls. Activate the same via below steps and try the transaction again.

Login to FedNet/FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless

Q: How can I increase the credit limit on my credit card?

A: The Bank, at its sole discretion, will assess your eligibility for revision of credit limit. Eligible Customers will be communicated via suitable channels.

## **Rates & Charges**

Q: What are the Fees and Charges associated with Credit Card?

A: Federal Bank Credit Cards are Life-time Free with no Joining Fee or Annual Membership Fee (Limited period offer). To know more refer Schedule of Charges

<https://www.federalbank.co.in/rates-and-charges>

Q: When is the late payment fee charged on credit card?

A: The late payment charges on the card is levied when the cardholder fails to pay at least the 'minimum amount' due by the due date.

Q: What are the charges for replacing lost / stolen credit card?

A: A replacement fee of Rs 200 + applicable taxes will be charged in case of reissue/replacement.

Q: Are there any charges for redemption of reward points?

A: A nominal convenience fee (Min of Rs.99) will be charged per redemption request. Actual redemption fee will be displayed at the time of redemption itself based on the category of redemption.

### **Offers & Rewards**

Q: Where to check for the offers available on credit card?

A: To check the latest offers on credit cards, please visit:

<https://www.federalbank.co.in/credit-card-offers>

### **Contactless Payment**

Q: What is Contactless Payment?

A: Make payments quickly, confidently, and securely with our contactless Credit Cards. Just tap your card to pay at retail outlets in seconds.

To activate contactless payments, please use FedMobile:

- Login to FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless Alternatively, you can also activate it through Interactive Voice Response (IVR) System by dialling 0484-2630994.

Q: Where can the Contactless Credit Card be used?

A: You can make payments through the contactless mode at merchants having Near Field Communication (NFC) enabled POS machines. This facility enables payments without dip/swiping the card into the POS machine.

Q: Is there a limit for a contactless transaction amount?

A: Max limit for contactless payment is Rs.5000 without PIN, and Rs.50000 with PIN.

## **Add-on Card**

Q: What is Add-on Credit Card and the benefits?

A: Add-on Credit Card is a supplementary Credit Card which can be issued to Primary card holder's family members, within the credit limits and liability of the primary card holder. The Add-on Card allows you to share existing Credit card limit and features with up to 4 family members.

Q: How can I apply for an Add-on credit card?

A: Existing Cardholders can apply for add-on cards through FedMobile app by following the below steps: • FedMobile → Credit Cards Tab → More → Request Add on Card

Q: Will the limit of Add-on card be over and above the limit of the primary Card?

A: Credit Limit of the Primary Cardholder will be shared with the Add-On card customer. (Up to Maximum available limit)

Q: Additional details about Add-on Card.

A:

- Add-On Card has the same features as that of the Primary Credit Card.
- Up to 4 Add-On cards can be availed. Applicable Charges: ₹100 + GST per card.
- Only Primary holder can activate & enable/disable card controls of the Add-On Card (either via FedMobile or IVR). • Add-On Card will be delivered to the Registered Address of the Primary Cardholder.
- OTP for Ecom transactions initiated with the Add-On card will be sent to the registered Mobile Number of Primary card holder.
- The Primary Credit Card holder is liable for all spends and transactions done by Add-On Credit Card holder, and such spends will be part of the Primary Credit Card holder's monthly statement/Bill.

For more details visit Add-On Cards ([federalbank.co.in](http://federalbank.co.in))

## **Balance Transfer**

Q: What is Balance Transfer (BT)?

A: Balance transfer is a facility that allows you to transfer your existing other Bank Credit Card's outstanding balance to your Federal Bank Credit Card.

Q: Is there a balance transfer option available for Federal Bank?

A: Yes. It is available for Federal Bank Credit Card Customers based on eligibility.

Q: What are the benefits of Federal's Balance Transfer Facility?

A:

- Pay in easy EMIs.
- Zero Processing Fees
- Zero Documentation
- Lowest Interest rates at 0.83% p.m. (9.99% p.a.)
- Easy repayments with tenures of 3 & 6 Months

Q: How can I do Balance Transfer to my credit card?

A: Eligible customers will be intimated via SMS/Email/Push Notification, etc by the bank subject to bank's policy.

Q: What is the amount of Balance Transfer I can avail with BT?

A: Minimum amount that can be requested is Rs 2500/- and a maximum amount of Rs 7,50,000/- based on available credit limit.

### **Secured Credit Cards**

Q: What is a Secured Credit Card?

A: Secured Credit Cards are issued against eligible Fixed Deposits (FD) held by Customers with Federal Bank. Customers can avail up to 80% (capped at ₹10Lakh) of the FD amount as Credit limit.

Q: What is the basic eligibility for applying a Secured Credit Card?

A: The basic eligibility criteria for availing Secured Credit Card are as below:

- Should maintain a Fixed Deposit with Federal Bank.

(Minimum FD amount INR 25000 & Minimum FD tenure 6 months.)

- Age: Minimum 18 years & Maximum 80 years
- Both Residents and Non-Residents can apply.
- Should have an existing Savings Bank account with Federal Bank.

## **Transactions & Limits**

Q: How can I check available credit and cash limit of my card?

A: You can check your limit details via FedMobile/FedNet:

- FedMobile/FedNet → Credit Cards Tab → Account Summary: Available Credit Limit
- FedMobile/FedNet- Credit Cards Tab → Account Summary → View More: Total Credit Limit/Total Cash Limit

## **Credit Card Billing & Payments**

Q: What is a billing date/cycle and due date?

A: Billing date is the date on which Bill generates and Billing cycle is the interval between two billing dates. Due date is the last date before which you are supposed to clear dues. The billing date for your Federal Credit Card is 21st of every month by default and the due date will be billing date plus 18 days.

Q: Can I change my billing date/cycle?

A: Yes. As a one-time option you can choose a different billing date/cycle. To opt for a different billing date/cycle, you may dial our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)

Q: What is Total Amount Due (TAD) and Minimum Amount Due (MAD)?

A: Total Amount Due is the amount due for payment as on the Billing date. It includes your opening balance, new spends, fees & finance charges, if any, minus your last payment or any other due credits.

Minimum Amount Due is the amount that the cardholder is required to pay on or before the payment due date. When you pay the minimum amount the rest of the balance gets carried forward and interest is charged on that amount. Minimum Amount Due (MAD) is calculated as 5% of Total Amount Due (subject to minimum of Rs. 200/-).

Q: What is Late Payment Charge (LPC)?

A: Late payment charges will be applicable if the Minimum Amount Due is not paid by the payment due date. This is not inclusive of the interest applicable on the unpaid balance.

Q: How can I pay my Credit Card bills?

A: To know more about the available modes of bill payment please refer Know Your Federal Credit Card.

## **Card Disputes & Grievance**

Q: Within how many days can I dispute a transaction?

A: You can initiate a dispute within 30 days of making the transaction.

Q: What are the channels through which I can report a disputed transaction?

A: For any queries/disputes you may reach out to our Customer Service team via the below channels:

- Visit nearest Federal Bank branch.
- FedMobile: Login FedMobile- Help and Support- Category: Credit Card- Raise Ticket
- Through IVR:

o First level (Grievance Redressal Officer)

You may register your grievance by dialling our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)

o Second Level (Principal Nodal Officer)

If you are not satisfied with the resolution provided, please forward your concern to [support@federalbank.co.in](mailto:support@federalbank.co.in) with complaint details.

Q: How long will it take to resolve a billing dispute?

A: Billing disputes will be normally addressed within 14 working days depending on the nature of dispute.

Q: How will I come to know that the dispute is resolved?

A: You will be intimated through SMS/e-mail or call regarding the resolution of the dispute.

## **Debit Card Management**

### **General**

Q: Will I be able to Turn cards ON/OFF during nonbanking hours?

A: Yes. Card ON/OFF is a service request that can be placed 24\*7 irrespective of bank holidays.

Q: Where can I find the option to manage the debit cards linked to my account?

A: Card Management in the sidebar menu on the Home screen will display all the debit cards linked to your operative accounts in the app.

Q: How will I get an update on my request for card turn on/off?

A: The request for the card ON/OFF service is placed with central ATM Switch. So, when the request is processed, you will receive an SMS intimating about the status of the card.

Q: Can I unblock a card which has been blocked permanently?

A: No, a card that is permanently blocked cannot be unblocked.

Q: Can Set New PIN/Change PIN option be used for a newly issued card?

A: YES. A PIN can be set for a fresh card that is listed in the application.

Q: Is Card Management option accessible for users with View Only facility?

A: No, this feature is enabled only for a Transaction User of the app.

Q: Can Set New PIN/Change PIN option be used for a newly issued card?

A: YES. A PIN can be set for a fresh card that is listed in the application.

Q: Is Card Management option accessible for users with View Only facility?

A: No, this feature is enabled only for a Transaction User of the app.

Q: What shall I do if I lost my debit card?

A: You can permanently block the debit card using the 'Block Card' option in Fedmobile. Then place a request for issuance of a new card through FEDNET or through the branch.

Q: Can I track the request for a new card inside the FedMobile app?

A: No. This option is not available in the FedMobile app at the moment. An SMS with the tracking number will be sent to your registered mobile number once the card is dispatched from the Bank.

Q: Can I view the limits of my debit card inside FedMobile?

A: No, This feature is not available in FedMobile app at present.

## **E-Fee**

### **General**

Q: How to pay E-fee?

A: Go to FedMobile Home Page → Other Services → Efee. Please enter the details and click PROCEED for the payment.

Q: How can I know whether my school is available for fee payment through FedMobile?

A: The search option to find the schools enabled for online payment is provided in the Efee. You can either search using the city name or school name.

Q: How can I view the break up amount of fees to be paid ?

A: Most of the schools provide a break up of total fees amount to the bank whereas some schools only share the total amount. Break up of the fee amount is shown to users before the payment (if the details are available with the bank). In all remaining cases, the user needs to collect a break up of the fee details from school itself.

Q: How can I download the receipt of paid fees?

A: Fee paid receipt can be generated immediately after making the payment by using the Generate Invoice option available on the transaction confirmation page. A receipt can also be generated any time after making the payment from Fee payment history.

Q: How can I view the fee payment history ?

A: History of fee payments done using FedMobile can be accessed using History icon on the top right corner of the screen.

Q: Are there any extra charges for paying fees through FedMobile ?

A: No bank charges are applicable for school fee payments using FedMobile app.

Q: How can I add a student ID for fee payment ?

A: Please navigate to the Efee option on the Home screen, enter student ID, and save to add the student profile.

Q: How can I delete a student ID from my profile?

A: Please navigate to the School fees option on the Home screen, select the student ID you wish to delete, tap on the 'More' option (3 dots), select delete and confirm to delete the student ID.

Q: Where can I find student ID ?

A: The student ID can be searched in the "Find Student ID" option using Student Name, Class/Division, and parents' name.

Q: How can I fetch the fees that are due to be paid?

A: Fees due amount is automatically displayed based on the school name & student Id selected by you.

Q: How can I pay fees after due date through FedMobile ?

A: After the due date, the system will calculate late fee as per the logic shared by the school and add it to the fee due amount for the month/term. You can pay the same using the Efee feature in the FedMobile app.

Q: How Can I pay advance fees through FedMobile ?

A: All the fees due for the current academic year will be automatically listed. Fees falling due first need to be paid first, i.e., fees for the second term can be paid only after paying a fee for Term 1.

Q: Is student ID compulsory for paying fees through FedMobile ?

A: Student ID is mandatory for paying fees through FedMobile. If student ID is not known, you can search for the same using Student Name, Class/Division and/or Parents name.

Q: How can I pay school fees using FedMobile ?

A: School/College fees can be paid through Efee option available under Services in Home Page.

### **Transaction**

Q: How long will it take the refund to be processed if the transaction fails?

A: If the fee is paid by direct transfer from your Federal Bank account, then refund will be processed in realtime. For Upi payments, refund will be initiated on next working day.

Q: How long will it take to reflect the payment in school account?

A: School Fee payment made using FedMobile will get reflected in the school account on the same day itself. However, the details about the fee paid (such as student ID, the amount paid, term, etc) are sent to school only on the next working day.

### **Institution Listing**

Q: How can I filter the schools city wise for fee payment?

A: Schools can be filtered using City name. All the cities where we have fee collection arrangement will be listed in the app. Once user just selects the city of choice, all the

schools/colleges in that city having fee collection arrangement with Federal bank will be listed.

### **Fee Payment**

Q: What is Student ID?

A: Student ID is the unique ID of the student allotted by the school authorities which uniquely distinguish that student from others.

### **FASTag**

#### **General**

Q: What is NETC?

A: National Electronic Toll Collection (NETC) system enables the customer to make the electronic payment at NETC enabled toll plaza on highways without stopping at the toll using RFID technology.

Q: If the vehicle is new doesn't have RC how they will apply for FASTag?

A: In case RC is not issued to customer, still they can get FASTag basis vehicle VIN (Vehicle Identification Number) and Engine Number.

Q: Whether my existing RFID or any other RFID tag is accepted at all toll plazas or only FASTag is accepted where RFID system is enabled?

A: RFID Tags/ any other tags are not accepted at the National Highway toll plazas. Only FASTag is accepted at National Highway toll plazas.

Q: How will I get to know the amount of Toll Charges Debited from my Fastag?

A: Details of your FASTag debits are available under FASTag → History → Toll Payments. You will also be notified via an SMS with the transaction details for any transaction on the FASTag wallet.

Q: I have paid for toll in cash. And amount is debited from FedMobile Fastag as well.

A: Please share the details of your Fastag Debit & a scanned image of cash payment receipt to [netcfbl@federalbank.co.in](mailto:netcfbl@federalbank.co.in) to check the details & to assist you better.

Q: I have two cars, Can I use the same phone number for applying fastag?

A: Yes, If the mobile number registered with the RC of both the vehicles are same, you can use the same FASTag account for both the vehicles. Apply for FASTag for one of the vehicles & on approval, request for an add-on tag for the second vehicle by writing to

netcfbl@federalbank.co.in. In case, both the vehicles are registered with different mobile numbers, you will have to purchase two separate FASTags for both the vehicles.

Q: What should I do if an Incorrect amount has been charged at the Toll Plaza?

A: Kindly raise your concern by tapping on the 'Need Help' button from the transaction detail page in your fastag page and select a suitable issue from the given categories. We will revert at the earliest.

Q: How will I get to know the amount of Toll Charges Debited from My Fastag?

A: The account holder will get an SMS with all the transaction details on his/her registered mobile number as soon as the transaction is made.

Q: I am selling my vehicle OR I am not using the vehicle anymore can I Replace/Sell My FASTag?

A: Please understand that FASTag cannot be transferred to the other party. If you are not going to use the registered vehicle anymore, please ensure the FASTag that you used for the vehicle is closed.

Q: Tag status shown as Blacklisted, Low Balance, Suspended

A: Kindly ensure the following: • You have an active tag – you can check it under the "Manage Tags" section in your FASTag section. • You have a sufficient amount (at least 250 for Car/Jeep/Van) in your FASTag wallet. If the problem persists, Call us on FASTag Toll-free number 1800 266 9520

Q: Do I need to go in a specific lane at toll plaza?

A: Yes, you will have to use lanes demarcated for FasTag.

Q: Can I use my wallet money to recharge or to get a new fastag?

A: Yes, you can use your wallet amount to recharge or to get a new fastag.

Q: How can I get a FASTag?

A: To get a new Fastag, tap on "FASTag" icon on the Home screen, choose "New FASTag". Enter all details and upload necessary documents and submit. Bank will process your application offline and dispatch your tag to the delivery address mentioned during submission of application. Please note that your tag will be issued in inactive status, which on receipt can be activated by tapping the "Activate" button under "My FASTag" tab.

Q: What is FASTag?

A: FASTag is a simple to use, reloadable tag which enables automatic deduction of toll charges and lets you pass through the toll plaza without stopping for the cash transaction.

FASTag is linked to a prepaid account from which the applicable toll amount is deducted. The tag employs Radio-frequency Identification (RFID) technology and is affixed on the vehicle's windscreen after the tag account is active.

### **Application**

Q: How can I track my FASTag status?

A: Once approved and tag is dispatched, you should receive the tag in 5-7 days. To check status, please call 1800 425 1199.

Q: How to report my issue with one of my tags?

A: Tap on "Help" icon on the top right corner on the Home screen, select "FASTag" category. The FAQs might help address your issue, if not, click on "Raise a Ticket" and submit your issue to the Bank.

Q: FASTag is valid for how many years?

A: 5 years

Q: How much time does it take to get the FASTag after submission of the application?

A: On successful verification of tag, you may expect the tag kit to reach you within 5-7 days.

Q: What cost will be incurred to issue a FASTag?

A: For vehicle class of VC4 (Car or SUV or MINI LCV):

Tag issuance cost is Rs.100.

Security deposit of Rs.200, refunded on surrender of tag

Minimum balance to be maintained is Rs.200

Q: FASTag can be issued for which type of vehicles?

A: Currently, you will be able to apply for new FASTag on the app for Car or SUV or MINI LCV.

If you wish to purchase a FASTag for any other vehicle, please visit <https://netcFASTag.federalbank.co.in/>

Q: What are the documents required to get a FASTag?

A: Personal KYC document – Passport or PAN Card or Aadhaar Card

Vehicle document – Registration Certificate of the vehicle

Photos of the vehicle

Exemption Certificate (if selected)

Q: I own a used vehicle, is it possible to get a FASTag for it?

A: Yes, you can purchase a tag for used vehicles.

### **Tag Management**

Q: I have lost/ damaged my FASTag, how to reissue?

A: Tap on “FASTag” icon on the home screen and under “My FASTag” tab, use the “Re-issue” button to reissue a tag.

Q: How to surrender the FASTag?

A: You may visit any branch of Federal Bank to surrender your tag.

Q: How to reissue the FASTag?

A: Tap on “FASTag” icon on the Home screen and under “My FASTag” tab, use the “Re-issue” button to reissue a tag.

Q: Where to see check the FASTag balance?

A: Tap on “FASTag” icon on the home screen and you will find details about your tag under “My FASTag” tab.

Q: Where can I find all the details related to my FASTag?

A: Tap on “FASTag” icon on the home screen and you will find details about your tag under “My FASTag” tab.

Q: Where can I view my toll payments?

A: Select “Bill Payment” icon on the home screen, tap on the “History” (clock icon ) placed on the top right section on the screen. You can view your toll payments under the “Toll Payments” tab.

### **Reload**

Q: Is it possible to setup an Auto-reload option for my FASTag?

A: No, currently auto-reload feature is unavailable with us.

Q: What are the maximum and minimum transaction limits?

A: There is no minimum recharge amount.

Maximum recharge amount will be Rs.1,00,000/- if you are a Federal Bank operative account holder, subject to app transactions limits. If you have logged in as a wallet, PG or UPI user without a Federal Bank account, maximum value at any point in your FASTag account shall not exceed Rs.10,000/-.

Q: How to share the invoice of my recent order?

A: To share the invoice, Tap on “FASTag” icon on the Home screen, tap on “History” (clock icon) placed on the top right section on the screen. Choose the transaction for which you wish to generate the invoice and tap on “Get Invoice”. Once the invoice is generated tap on “Share” text at the bottom of the screen and pick the channel you wish to share the invoice over.

Q: Can I recharge a FASTag which does not belong to me?

A: Yes, you can recharge a tag issued to another person. However, the tag you wish to recharge should also be issued by Federal Bank.

Q: Where to find my FASTag recharge history?

A: Select “FASTag” option on the Home screen and tap on “History”(clock icon) on the top right corner of the screen to access the history.

Q: How can I reload my FASTag?

A: To reload your FASTag, select “FASTag” option on the Home screen and tap on “Recharge” tab. Enter the mobile number to which the tag is issued to and enter the amount. Tap on ‘Proceed’ and provide MPIN to recharge the tag.

## **FedBook**

### **General**

Q: What is FedBook?

A: FedBook is your Account passbook on your smartphone. The Mini as well as full Statement of your Operative Account is also displayed in the Fedbook section. For Deposit & Loan Accounts there will be no Mini Statement & only Account Statement is displayed.

Q: Will the transactions be updated on bank holidays and public holidays?

A: All your recent transactions will reflect instantly in the mini statement section. Account Statement will display the history of older transactions upto 365 days.

Q: Can I access more than one Federal Bank account using the app?

A: If the mobile number updated in your account is the same as the mobile number used in the FedMobile app, you will be able to access and view the details of all SB, OD/CC, Current, and Loan accounts.

Q: What type of accounts will be listed inside FedBook?

A: FedBook acts as your digital passbook which can be used to keep a track of your Savings, Current, Overdraft, Loans, and Deposit accounts.

Q: Where can I view the general details of my account inside FedBook?

A: Tap on 'View All Accounts' to view the summary of all your accounts. Now select the desired account shown on the account summary page to view general details related to that account.

Q: How can I view the summary of all my accounts inside the app?

A: To view Account Summary, Tap on 'View All Accounts' button offered under FedBook feature of the FedMobile app.

Q: What is a mini-statement?

A: Mini Statement is a history of the recent last 10 transactions in your operative accounts. Details of all your transactions can be viewed by tapping on 'View Full Statement' in the app.

Q: How to set other account as default account?

A: 1) Tap the 'FedBook' icon on the homescreen page of FedMobile.

2) Tap on 'View all accounts' on top right corner of the screen.

3) To make other account as default account, select that account, tap on 'Set Default,' enter MPIN and confirm.

Q: How to request a chequebook on FedBook?

A: 1) Go to FedBook.

2) Click on Request Cheque book from the bottom of the fedbook page.

3) Request for your cheque book will have a few questions and thereby you can place a request.

4) Followed with that the bank will receive the request and once the request is approved, you will receive your cheque book in 5-7 days.

Q: How to download or email the account statement on FedBook?

A: 1) Tap the 'FedBook' icon at the bottom of the Home screen.

2) Swipe the top banner to the left to select your account.

3) Tap on 'view details' and then 'Download Statement' to download or email the statement.

Q: Can I pay loan amount using FedBook?

A:

- 1) Tap the 'FedBook' icon at the bottom of the Home screen.
- 2) Tap on 'view all accounts,' select the loan account, and tap on 'pay amount'.
- 3) Enter the amount and select your account.
- 4) Enter your MPIN to confirm payment.

Q: Can I view my account balance in real-time on Fedbook?

A: Yes, you can view your account balance in real-time on FedBook.

Q: What does 'Liabilities' on my account summary state?

A: It is the sum of clear balance from all the loan accounts.

Q: What does 'Asset' on my screen of account summary mean?

A: Sum of all available balance from all the savings accounts and clear balance from all deposit accounts.

Q: What are the features that are available in FedBook?

A: Below features are available under FedBook

- 1) Mini statement
- 2) Account statement
- 3) Account summary
- 4) Account details
- 5) Download/email statement
- 6) Pay loan amount
- 7) Close deposit
- 8) Search & Filter for a transaction

Q: Can I perform transactions through FedBook?

A: Fedbook is a View Only Facility. To do transactions, visit the respective sections of the app where transactions can be initiated (For eg:- Send Money, BHIM UPI, Recharge & Bill Payments, Investments etc Section of the app).

Note: Transaction mode is permitted based on the scheme of accounts linked in the app. Please contact Federal Bank's Contact centre at 18004201199/ +91 484 2630995 or your nearest branch for more details.

### **Account Statement**

Q: Is there any option to search for transactions?

A: Yes, you can search for a particular transaction in the 'Account Statement' Section. Input the desired text & click on the search icon to search for any specific transaction.

Q: What is the period upto which history of transactions can be viewed inside the App?

A: Transaction history for operative accounts will be available for the past 180 days and for Deposit/Loan accounts will be available for the past 365 days.

Q: Is there any option to search transactions based on filters?

A: Yes, Navigate to Account Statement Section, tap on the filter icon to apply filter on the transactions. Then input the keyword & tap on search icon. This will give the search results based on both the keyword & the filter.

### **Flights**

#### **General**

Q: Is it possible to book a ticket for someone else from my account?

A: Yes, just enter the details of the passengers you want to book for when you're asked to 'enter traveller details' at the time of booking.

Q: How do I find my baggage limit?

A: 1) Click on the flight page on fedmobile homescreen.

2) After answering the required set of questions. You'll have to click on 'Find Cheapest Flights'.

3) Once you're led to this page, you'll get to see different airlines. Click on the flight you're interested in.

4) Once you're in the flight details page, in the bottom you'll find 'view baggage & cancellation policy' index. Please click on it and you'll find your Baggage Policy in it.

Q: I entered my payment details and hit submit & all I got was a blank screen! I got charged but don't have an e-ticket. What to do now?

A: We regret the inconvenience caused due to which the transaction could not be completed. If the amount has been debited & the booking has failed, the amount will be

refunded. In case the transaction is in intermediate state, we'll call you within 4hrs and complete this booking offline. We suggest not to try booking again as you may end up getting charged twice.

Q: I have selected 5 passengers (adult + children). Why are some airlines missing from the search results?

A: Some airlines don't allow us to book more than 4 passengers (adult + children) in one go, so try to search for fewer passengers.

Q: I have been getting zero flights results on the search page. Why is that?

A: Clear your browser cache and try again. If you still don't get any flight results, it may either be because we can't find flights for that route or there's no availability of flights for your dates.

Q: Why am I unable to cancel/change my booking?

A: Cleartrip will stop accepting cancellation/change requests 3 hours before flight departure. If the flight is cancelled within 2 hours of departure, you will lose 100% of the fare, only the taxes will be returned.

Q: Do I have to show ID proof at the time of check-in?

A: Yes, for domestic flights within India, below are the applicable government issued photo-ids accepted by the airlines.

- 1) Voter ID
- 2) Aadhar Card
- 3) Driving License
- 4) Pan Card
- 5) Passport

Q: Can I book a multi-city trip?

A: Currently not available.

Q: How do I get a boarding pass for a e-ticket?

A: You need to show your e-ticket confirmation email and your e-ticket number at the check-in counter. The airline representative will issue your boarding pass at that time.

Q: How to claim tax benefits on flight booking?

A: There is a provision to add GST details to claim tax benefits for customers. Goods and Services Tax (GST) is a value-added tax that is levied on goods and services in India. As a customer, you may be eligible to claim a tax credit for the GST paid on your flight ticket. To

claim this credit, you need to provide your GST details at the time of booking the flight. When you book a flight and add your GST details, the airline or travel provider will include the GST amount in your invoice and provide you with a GST – compliant invoice. You can use this invoice to claim a credit for the GST paid on your flight ticket as an input tax credit (ITC) under GST Regime.

Q: How can I change the name on my flight ticket?

A: The process of changing your name on a flight ticket can vary depending on the airline and the specific circumstances of your booking. Here are some general steps you can take:

- 1) Contact the airline as soon as possible to inform them of the need to change the name on the ticket.
- 2) Be prepared to provide the booking confirmation number, the name of the passenger whose name needs to be changed, and the correct name.
- 3) Some airlines may require you to provide legal documentation, such as a passport or driver's license, to verify the name change request.
- 4) Depending on the airline's policy, you may be required to provide legal documentation to support the name change request.

Q: How can I view my flight itinerary?

A: Customers will be receiving an e-ticket and they can use it for travel accordingly. The E-Ticket will be available in the app and as well as in your mail inbox.

Q: What is the difference between a non-stop and connecting flight?

A: A non-stop flight is a flight that travels directly from the departure airport to the destination airport without stopping at any other airports along the way. Passengers remain on the same plane for the entire journey. A Connecting Flight, on the other hand, is a flight that requires passengers to change planes at an intermediate airport or airports, commonly known as layovers. In this case, the passenger must disembark from the first plane and then board a second plane to complete the journey. Connecting flights usually have a longer overall travel time than non-stop flights, as they involve a layover and potentially additional airport security and boarding procedures.

Q: How can I add extra baggage to my booking?

A: To add extra baggage, you will have to check with the airline and they will assist you.

Q: Where can I check my bookings?

A: You can check your upcoming, canceled, and completed bookings under 'My Bookings' of the Flights feature in the app. Steps to check: Visit the 'Flight booking' section. Tap on the ellipsis (three dots) icon on the top right of the screen and select My Bookings.

Q: I was charged more than expected for my flight booking! Why?

A: We apologise for the inconvenience caused to you. Please write to us with the details of how you were overcharged. We will inform our flight partner about the issue and will try to resolve it at the earliest.

Q: How can I download my E-Ticket?

A: Got to 'My Bookings' section and open the particular booking you wish to download the e-ticket for.

You will find the option to download the e-ticket at the bottom.

Q: How can I reschedule my booking?

A: Please directly get in touch with the airlines for re-scheduling your booking. Alternatively, you may call our booking partner (Cleartrip) to make a re-schedule request. Email: support@cleartrip.com Phone: 9595333333

Q: Where can I find the contact details for Airlines?

A: Indigo –

Contact no. – 01246173838

URL – [https://www.goindigo.in/contact-us.html?linkNav=contact-us\\_header](https://www.goindigo.in/contact-us.html?linkNav=contact-us_header)

Jet Airways

Contact no: 080 3924 3333

SpiceJet

Contact no: +91 (0)124 4983410 +91 (0)124 7101600

Email Id: custrelations@spicejet.com

URL – <https://corporate.spicejet.com/ContactUs.aspx>

Air Asia

Contact no: 08046662222 08067662222

URL – [https://support.airasia.com/s/?language=en\\_GB](https://support.airasia.com/s/?language=en_GB)

Air India

Contact no: 011-24667473

Email Id: call.del@airindia.in

URL: <http://www.airindia.in/customer-support.htm>

Go Air

Contact no: 1800 2100 999

URL: <https://www.goair.in/about-us/contact-us/>

Vistara –

Contact no: 9289228888

URL: <https://www.airvistara.com/trip/contact-us>

Q: Why is the convenience fee charged?

A: We charge a non-refundable convenience fee of Rs. 299 per traveller for one-way domestic bookings and Rs. 470 per traveller for roundtrip domestic bookings. This fee is charged for processing payments and facilitating seamless booking experience for you.

Q: How can I cancel my booking?

A: Please select the booking you wish to cancel from the upcoming Bookings. Select 'Cancel Booking' by tapping on the three dot menu placed at the top right corner.

A popup containing the customer care contact number of our travel partner i.e. ClearTrip will appear. You can raise the request to cancel the desired booking over the call. Your refund will be processed to your respective payment source within 4 working days of successful cancellation.

Alternatively, you can also call our booking partner (ClearTrip) at 095953 33333 to make a cancellation request.

Q: What are the flight cancellation charges?

A: The flight cancellation charges will include airline cancellation charges and an additional booking partner cancellation fee of Rs. 250 per passenger per flight and a tax of 18% on it.

For airline cancellation charges please refer to the cancellation policy available on the flight booking details page. You can also find out the cancellation charges by speaking to our booking partner on 9595333333.

## **Fund Transfer**

### **General**

Q: How is IMPS, RTGS, NEFT and UPI different from each other?

A: The main difference between these systems are the transaction limits, settlement times, and the channels used for transferring funds. RTGS is used for high-value transactions, while NEFT is used for smaller transactions. IMPS is used for instant transfers of smaller amounts, while UPI is used for real-time transfers using a mobile app.

Q: What is the process to update my PAN details through FedMobile for investment purposes?

A: 1)Visit the official website of Federal Bank.

2)Login into your internet banking account using your User ID and password.

3)Select PAN Updation option.

4)Now enter your PAN Card Number in the space provided.

Q: I made a fund transfer through FedMobile but the money has not been credited to the beneficiary account, what should I do?

A: For FAILED transactions, the money debited will be credited back within 48 hours.

Q: I have transferred money to the wrong beneficiary, what should I do?

A: The first thing you need to do is to inform the bank. You can do this by quickly calling up the customer care number and providing them with all the details of the transaction. They will provide you with a complaint number for future tracking.

Q: what should I do if I accidentally transfer money to the wrong account through my FedMobile?

A: Visit your bank branch, submit a written application of wrong transfer along with details. Attach the screenshot if necessary. The bank will act as a facilitator and provide you with details of the bank and branch of the account where the money has been transferred.

Q: How long does it take for money to be credited to the beneficiary's account through IMPS transfer?

A: Funds are credited instantly when done via IMPS transfer.

Q: How can I check my account balance through FedMobile?

A: Balance in the Default Account can be checked using the check balance option provided in the Homescreen. For checking the balance in other accounts linked to the same registration, Fedbook can be accessed from the homescreen to check the details.

Q: How long does it take for a NEFT transfer to be processed through FedMobile?

A: NEFT payments take around 30 Minutes to reflect in the beneficiary's account since the payments are processed through RBI.

Q: Is there any limit on the number of transactions I can perform in a day through FedMobile?

A: There is no limit on the number of transactions that can be made in a day using FedMobile. But there are different cumulative limits for processing each transfer. The details of the limits can be viewed under Side Bar → App Settings → Manage Limits section.

Q: How can I report unauthorized transactions made through my FedMobile ?

A: To report a transaction as fraudulent, login to FedMobile → FedBook → View Full Statement. On clicking the transaction, a button named "Mark Transaction as Fraudulent" will be visible.

Q: Can I link multiple bank accounts to my FedMobile app?

A: Yes. You can link your savings bank account to your UPI ID in UPI Settings → Manage Accounts and start making payments. Also, please note that you can create a maximum of 3 UPI IDs as well.

Q: What are the different types of fund transfers available through FedMobile app?

A: The FedMobile app offers IMPS, NEFT, RTGS, and UPI as types of fund transfers.

#### Send Money

Q: The person whom I want to send money lives abroad. Can I still send him/her money using the FedMobile app?

A: If you are an NRI account holder & eligible for UPI Registration, then you will be able to send money to other NRI accounts, NRO accounts & resident accounts which are registered for UPI. If you are a resident account holder, then you will be able to send money to other resident accounts and NRO accounts which are registered for UPI.

Q: Can I mark a quick payee account as favorite?

A: No, you can only mark a beneficiary as favourite.

Q: The person whom I want to send money lives abroad. Can I still send him/her money using the UPI Feature in FedMobile app?

A: If you are an NRI account holder & eligible for UPI Registration, then you will be able to send money to other NRI accounts, NRO accounts & resident accounts via UPI.

If you are a resident account holder, then you will be able to send money to other resident accounts and NRO accounts provided the beneficiary is also having a UPI Registration.

Q: Is there a limit on the amount that can be transferred through NEFT or RTGS?

A: For RTGS, the minimum transaction amount is Rs.2 Lakh and the maximum transaction amount is Rs.10 Lakh, whereas for NEFT, there is no minimum amount required for a transaction, but the maximum amount that can be transferred using FedMobile is upto the Mobile Banking Limit of the user.

Q: How to edit quick pay limits?

A: To manage your quick pay limit, please tap on the side bar option on the Home screen, tap on App Setting and go to Manage limits. Adjust the limit on the slider as per your choice, tap on 'Reset Limit' and enter your PIN to confirm.

Q: How to reset Quick Pay limit?

A: To manage your quick pay limit, please tap on the side bar option on the Home screen, tap on App Setting and go to Manage limits. Adjust the limit on the slider as per your choice, tap on 'Reset Limit' and enter your PIN to confirm.

Q: What are the Fund transfer timings?

A: All the fund transfer options except RTGS can be used 24/7. RTGS transactions are subject to RBI RTGS timings.

Q: Can I send money to any of the mobile number in my contacts?

A: 'Send to Mobile Number' feature will work only if the recipient is also a FedMobile user.

Q: I am not able to see some options related to fund transfer in my FedMobile but my friend is, why?

A: Your friend must have account with Federal Bank as some of the features in the app are only available for Federal Bank customers. So, to be able to access all the features in the app, please open an account with Federal Bank.

Q: Is it possible to share the details of a particular transaction?

A: Absolutely! Navigate to the transactions tab in the bottom of the Home screen, select the desired transaction, and tap on the share icon. You can share the transactions on various platforms available in the share option.

Q: How to check the Fund Transfer transaction history?

A: Transactions Tab at the bottom of the Home screen of the app contains the history for all the transactions done using FedMobile.

Q: What is a UPI PIN and how is it different from MPIN?

A: UPI PIN or UPIN is a 4 digit/6 digit PIN set against a bank account from PSP apps after validation of the user. This can be used for debiting such UPI linked accounts throughout platforms & apps supporting UPI. MPIN used to login in FedMobile app.

Q: Is it possible to send funds to a particular mobile number?

A: Yes, select mobile number under send money option, enter valid mobile number (i.e., number registered with FedMobile app), enter the amount and complete the transaction.

Q: What is MMID and how can I send money using MMID?

A: Mobile Money Identifier also known as MMID is a 7-digit unique number that allows the user for Immediate Payment Service (IMPS) or UPI. Choose send to MMID option by selecting Send money option on the homescreen. Enter a valid MMID and complete the payment.

Q: Will I incur any charges for using Fund transfer option?

A: All channels of payment except IMPS is free of charges when used for fund transfer. The charge structure for IMPS transactions are detailed in the following link:  
<https://www.federalbank.co.in/rates-and-charges>

Q: How to transfer funds to a person who is having a Federal Bank account?

A: It's easy! Tap on 'Send Money' on the Home screen and select the desired channel to transfer funds to the beneficiary. Fund Transfers can be done as Transactions to Beneficiaries or as Quick Pay to recipients who are not added as beneficiaries.

You can transfer funds to the beneficiary having Federal Bank account using any of the following options: Send to Account Number, Send to UPI ID, Send to Mobile Number, Send to MMID or Schedule a payment.

Q: Is there any amount restriction for transactions, after fresh registration/ reinstallation of FedMobile in a new device?

A: Yes. If you are doing a fresh installation/ reinstallation in a new device, a reduced limit of Rs.5000/- will be applicable for the next 24 hours. Cumulative amount of Mobile Banking transactions done by you in the last 24 hours from the present time will be considered as already utilized transaction limit.

### **Request Money**

Q: I have received a collect request which I feel is not genuine, what should I do?

A: If you feel that the collect request is not genuine, then you can reject the request & block the requester to avoid getting requests from the same UPI ID in future. To block a requester, select the received request, tap on 'Block' and confirm.

Q: How to pay via a collect request?

A: Accept the collect request → Choose the desired mode of payment and complete the transaction.

Q: What is a UPI Collect Request (Request Money)?

A: UPI Collect request is a request for Payment of Money raised by any user/Merchant in the UPI Platform. The user who is receiving the request on the UPI Application has to verify the details of the incoming request & authorise the same with MPIN/UPIN for payment by debiting the bank account.

Q: How to request money via FedMobile?

A: Money can be requested using the Mobile number or UPI ID of the remitter.

Q: Is it possible to request money via FedMobile? If yes, through which mode?

A: Yes. Request Money option is available under BHIM UPI option. You can place collect money request using the mobile number or UPI ID of the remitter.

#### Beneficiary Management

Q: What are the options provided for each beneficiary in ellipses (3 Dots)?

A: 1) Add/Remove from favorites.

2) View Transactions.

3) Edit Details :- User is only allowed to edit 'Nick Name' and not details like Account number/IFSC/MMID etc.

4) Delete

Q: What are the beneficiary details that can be saved?

A: 1) Account Number (Federal Bank) or Account Number + IFSC (Other Bank)

2) UPI ID

3) Mobile Number + MMID

4) Mobile Number (Both Payer & Payee needs to be active on FedMobile for this)

Q: How long does it take for the beneficiary to be activated?

A: It will take 24 hours for the beneficiary to be activated. And transactions can be made after activation. Beneficiary approval can be done instantly using Debit Card & net

banking credentials. In this scenario, the user need not wait for 24 hours for beneficiary activation.

Q: How to edit/delete the added beneficiaries?

A: Navigate to Beneficiary Management option on the Home screen, locate the beneficiary you want to edit/delete, tap on the 3 dots beside the beneficiary, and select edit/delete beneficiary option.

Q: What are the advantages of adding a beneficiary in FedMobile?

A: Higher fund transfer limits are applicable to the payees who have been added as beneficiaries.

Q: How to add a new beneficiary in FedMobile?

A: To add a beneficiary, navigate to the beneficiary management option available on the Home screen, enter the details of the beneficiary, and tap on save. You can also add a beneficiary via a recent transactions tab by selecting a recent quick pay transaction with that beneficiary.

Q: How to add a Beneficiary as favourite?

A: Tap the Beneficiary Management option under “More” on the Home screen, go to particular payee you want to add as beneficiary and tap on the ellipsis (the three dots). Now tap on ‘add to favorites.’ Please note you can also mark a beneficiary as favourite after completing a transaction.

## Limit Management

Q: What is the quick pay limit?

A: Default Quick Pay Limit is Rs.1 Lakh per day. Default Limit is the Maximum Limit Value, it can be modified & reduced to a lower value.

Q: What is NEFT? what is its limit?

A: National Electronic Funds Transfer (NEFT) is a payment system used for transferring funds from one bank account to another within India. The limit is 10,00,000 per day.

Q: What is RTGS? And what is the limit?

A: RTGS (Real-Time Gross Settlement) is a system for transferring large amounts of money between banks. The transactions are settled in real-time, meaning the funds are immediately transferred to the recipient’s account. The limit is the Mobile Banking Limit of the user.

Q: What is IMPS? And what is the limit?

A: IMPS is a method that allows users to transfer funds from one bank to another. IMPS stands for Immediate Payment Service, implying that using this method, you can transfer funds immediately. For IMPS mode, the transfer limit for non-beneficiary is quick pay limit and for verified beneficiary the limit is the Mobile Banking Limit of the User.

Q: What is Mobile Banking Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 10,00,000 & Maximum Limit (for Premium schemes):

₹ 20,00,000. Option to manage the limit increase/reduce limit value is available in the navigation Sidebar → App Settings → Manage Limits → Merchant Limit

Increase of Limit upto the default Mobile Banking Limit of Rs.10 Lakh is subject to a cooling period of 24hrs.

Increase of Limit is above the default Mobile Banking Limit of Rs.10 Lakh is subject to 2FA using Debit Card details & has a cooling period of 48 hrs.

Q: What is Merchant Transaction Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 2,00,000 & the Maximum Limit is

₹ 5,00,000 . Option to manage the limit (increase/reduce limit value) is available in the navigation Sidebar → App Settings → Manage Limits → Merchant Limit

Increase of Limit is subject to a cooling period of 24hrs.

Q: What is Quick Pay Limit? What is the default value & how to modify the same?

A: Default Limit: ₹ 1,00,000 (maximum limit)

Option to manage the limit & reduce it to a lower value is available in the navigation Sidebar → App Settings → Manage Limits → Quick Pay

Increase of Limit is subject to a cooling period of 24hrs.

Q: How to change the transaction limit on FedMobile?

A: To view/manage the transaction limits of FedMobile, go to Sidebar → App Settings → Manage Limits.

Limits can be modified & authorised with MPIN.

## **Scheduled Payments**

Q: How many payments can be scheduled in a day and in what frequency?

A: Frequency for recurring payments can be Daily, Weekly, Monthly, Quarterly, Half Yearly or Yearly and total number of payments has been capped at 50.

Q: Can a schedule payment to be made on the same day?

A: Start date for any 'schedule payment' can only be on the next day or later.

Q: Can I schedule recurring fund transfers through FedMobile?

A: YES, select mobile number under send money option, enter valid mobile number (i.e., number registered with FedMobile app), enter the amount and complete the transaction.

Q: Can I stop scheduled payments?

A: Yes. Navigate to schedule payment option on the Home screen, select the payment you want to cancel/stop and tap on the cancel payment option.

Q: Is it possible to edit payments which are already scheduled?

A: Yes. Schedule Payments can be One-Time or Recurring.

You can cancel or pause the payment before the execution date (in case of recurring payments).

Q: Can I schedule payments for a future date?

A: Yes, you can. To schedule a payment follow these steps- Navigate to schedule payment option on the Home screen and add a new payment. You can also schedule payments by tapping on the send money option available on the Home screen and selecting the schedule payment option.

## **Hotel Booking**

### **General**

Q: Can I make international hotel bookings?

A: Yes, you can book hotels all around the world.

Q: How will I get the money back after I cancel my booking?

A: We will credit the money back to the same account that was used for booking. For example, if you had used your credit card, we will make an appropriate charge reversal to your credit card. If you had used your debit card, we will credit the money back to the bank account.

Q: How do I modify my hotel booking?

A: FedMobile doesn't support modifications to hotel bookings. You'll have to cancel your existing booking and make a new one.

Q: Where can I check my bookings?

A: You can check your bookings by visiting the 'My Bookings' section of the Hotels module.

Steps to check: Visit the Hotels section on the Home page. tap on the ellipsis (three dots) icon on the top right of the screen and select My Bookings.

Q: How can I reschedule my hotel booking?

A: Please get in touch with our hotel booking partner Cleartrip.

Email: [support@cleartrip.com](mailto:support@cleartrip.com)

Phone: 9595333333

Please note that re-scheduling is dependent on the availability at the hotel and hence we cannot guarantee the same.

Q: How do I contact the Hotel partner?

A: Please reach out to our booking partner Cleartrip for details –

Contact Number – +91 9595333333

Q: I have booked my hotel but did not receive any confirmation, what should I do?

A: Please reach out to our hotel booking partner Cleartrip to receive confirmation email or SMS.

Email: [support@cleartrip.com](mailto:support@cleartrip.com)

Contact:9595333333

Q: When will I receive the cashback?

A: Cashback is credited within 48 hours of your check-out from the hotel.

Please note that every coupon has different application and reward terms. Kindly refer to the terms of your coupon for more details.

Q: How can I cancel my booking?

A: Please select the booking you wish to cancel from the Upcoming Bookings section of the Hotels module. Select 'Cancel Booking' from the ellipsis (three dots) icon on the top right of the page and confirm the cancellation.

Tap the 'Confirm Cancellation' button at the bottom to cancel your booking. We request you to read the cancellation policy mentioned on the page before you cancel the booking.

Q: What will be the cancellation charges for my booking?

A: Cancellation policy is different for every hotel.

For a confirmed booking, the cancellation policy is mentioned on the cancellation screen on the app and charges will be applied based on the policies mentioned there.

Q: When will I receive the refund for cancelled booking?

A: The refund will be processed to your payment account within 5 business days.

Please note that the refund will be net of any cancellation charges charged by the hotel / booking partner.

## **Loans**

### **General**

Q: Why do I see "Amount Due" under my loan account?

A: If there is any due amount in the loan, other than EMI, a message "Amount Due" will be shown under the loan account. You can pay the due amount using the "Pay amount" option by tapping on that loan.

Q: Why do I get to see "Due in xx days" message?

A: For Loans where EMI is due in the next 7 days, a message "Due in xx days" will be shown.

Q: What does Tenure mean?

A: Tenure is the time period between the disbursal of your loan and the last EMI payment that you make.

Q: How can I close my loan account.

A: The facility to close a loan is currently only available for loans against deposits which are availed from FedMobile app. You can see the "Close Loan" option for eligible loans inside the loan details page. For all other types of loans, please contact your branch for closure.

Q: Is it possible to pay my loan installment via FedMobile Loans section?

A: Normally, Loan installments are auto recovered from your savings account. You can also manually make a payment using the "pay loan" option inside the loan details page of a loan.

Q: Where can I see the amounts I have repaid till date for a particular loan?

A: Please use the “view statement” option inside the loan details page to view transactions pertaining to your loan.

Q: Can I generate a loan account statement from FedMobile?

A: Yes. Please use the “view statement” option inside the loan details page to view your loan account statement. You can also receive the statement as an attachment via email using the “get statement” option in the menu.

Q: Will I be able to see closed loan accounts?

A: No. Closed loan accounts are not displayed in the app.

Q: What are the different types of loans included in the ‘Outstanding Loans’ section?

A: The total outstanding amounts of all the loan accounts in your name will be displayed in the “Outstanding Loans” section. This includes Home Loans, Vehicle Loans, Personal Loans, Educational Loans and Loans against deposits.

Q: Where can I view all my loans?

A: You can view all your active loans under “My Loans” tab in the Loans module.

#### Request a Loan

Q: I have submitted a loan request, but I have a query or modification to be made to the request? what should I do.

A: Our Team will contact you within 48 hours of submission of the request. You can inform them of any modifications to your request. If you have a query in the meantime, you can always contact us.

Q: Can I save my loan request as a draft?

A: Yes. Once you enter the required details, you can use the “Save for Later” option to save the request as a draft.

Q: Can I make a loan request for purchasing used vehicles?

A: Yes. You can request loan assistance for purchasing a used car. However, currently we do not finance used two wheelers.

Q: How do I delete a loan request?

A: A loan request once submitted, cannot be deleted. However, you can intimate our team when they contact you, of your desire to halt the process.

Q: Which all types of loans can I request for?

A: You can currently request for a Housing Loan, Vehicle Loan, Personal Loan and an Educational Loan.

Q: I am not sure about some of the details, can I still submit a loan request?

A: Yes. After receiving the request, our team will assist you in acquiring all required details during loan processing.

Q: Is a loan request an online application for loan?

A: No. A loan request should not be construed as an online application for the loan or submission of any such application. Our Team will get in touch with you within 48 hours to complete the application and documentation formalities.

Q: I have submitted a loan request, when can I expect a response?

A: You can expect a response from our Team within 48 working hours from the time of submission of the request. If your request is not responded within that time, or if you have other related queries, you may please contact us.

Q: I am not a Federal Bank customer, can I still request for a Loan?

A: Yes. You can use the “request a loan” feature to request a Home, Personal, Educational or Vehicle Loan. Our Team will get in touch with you as soon as possible to take it forward.

### **BYOM Flexi EMI**

Q: Will my credit score be considered while approving the loan?

A: Yes, a credit score check as per the Bank’s internal eligibility criteria is a pre-requisite for successful disbursement of the loan. Any offer is subject to certain terms and conditions.

Q: Some of the loan tenures are not available, why?

A: Loan tenures will be available based on your maximum and minimum EMI and loan amount eligibilities. If you select a higher loan amount, it may happen that one or more of the lower tenures is disabled.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Yes, a processing fee of 2% + GST (18% of the PF currently) will be charged while availing the loan. Any changes in the fee / charges will be intimated at the time of availing the loan.

Q: Is it possible to close the BYOM Flexi via FedMobile?

A: If the outstanding amount in your loan account is zero, it will be closed automatically. If it is not closed, please contact your branch.

Q: What will be the mode of loan repayment?

A: The loan repayment is via EMIs, which will be auto recovered from your operative account. You can also make a lumpsum payment and preclose your BYOM Flexi EMI Loan.

Q: How can I know the interest rate applicable on BYOM Flexi EMI?

A: The interest rate is displayed to you while availing the offer, in the review page. The details of the loan, along with the interest rate, are emailed to you once the loan is availed.

Q: Why am I not able to see the BYOM Flexi EMI option while my friend is?

A: BYOM (Be Your Own Master) Flexi EMI offers are available to select customers of Federal Bank based on certain eligibility criteria. An offer may become available to you at any time.

Q: Is the BYOM Flexi EMI option available for everyone?

A: BYOM (Be Your Own Master) Flexi EMI offers are available to select customers of Federal Bank. The offer is a function of different criteria assessed by the Bank and a successful CIBIL check.

Q: What is BYOM Flexi EMI?

A: BYOM (Be Your Own Master) Flexi EMI is an innovative EMI facility offered on your debit card purchases. You can convert one or more of the eligible purchases made on your debit card into EMIs at attractive interest rates. The loan amount will be credited instantly to your operative account.

### **BYOM Personal Loan**

Q: How much processing fee & GST will be charged for BYOM loans?

A: A processing fee of 2% + GST (18% of the PF currently) will be charged while availing the loan. Any changes in the fee / charges will be intimated at the time of availing the loan.

Q: Is it possible to increase the preapproved BYOM loan amount?

A: It is not possible to increase the maximum amount of a BYOM loan offer.

Q: Is there any prepayment penalty for a BYOM Loan?

A: BYOM loans generally do not have any prepayment penalty. You can close the loan account at your convenience any time before completion of the tenure. However, interest rates and charges are periodically revised by the Bank and you will be informed in advance if there is any such change relevant to you.

Q: Can I make the loan repayment via branch?

A: Yes, you can repay your BYOM loan or close it through the branch. You can also repay your loan through FedMobile.

Q: I have paid the whole loan amount but still my loan account hasn't been closed?

A: If the outstanding amount in your loan account is zero, it will be closed automatically. If it is not closed, please contact your branch.

Q: I want to close the loan, what should I do?

A: Please contact your branch to close the loan account.

Q: When will the loan amount be credited to my account?

A: The Loan amount less the processing fee and broken period interest, if any, will be credited instantly to your operative account once you successfully apply for the loan.

Q: What is the interest rate & duration of BYOM personal loans?

A: The interest rates and duration applicable for the loans are displayed separately to the customer when they avail the offer. The same are also shared via email once the customer accepts the offer and applies for the loan.

Q: Why I am eligible for a different BYOM loan amount than my friend?

A: BYOM (Be Your Own Master) personal loan eligibility is a function of various factors assessed by the Bank for each of their customers. It is therefore not possible for every customer to have the same offer.

Q: Why I am eligible for a personal loan and not my friend?

A: BYOM (Be Your Own Master) personal loans are only available to select customers based on certain eligibility criteria determined by the Bank. If you are eligible for a BYOM loan, you will get an option to avail the same in FedMobile.

Q: What is a BYOM personal loan?

A: BYOM (Be Your Own Master) personal loan is a pre-approved, instant personal loan offer exclusively available to select customers of Federal Bank. The eligibility is a function of different criteria assessed by the Bank. The loan funds are instantly credited to your operative account, without the need for physical documentation.

### **Advance Against Deposit**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lumpsum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of loan I can avail against any deposit?

A: The maximum loan amount that can be availed is 90% of the balance in Deposit account.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Currently, there is no processing fee or GST charged for the service.

Q: Is it possible to close the AAD via FedMobile?

A: AADs opened through Fedmobile can be closed via Fedmobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 30 months. It cannot be changed.

Q: Why should I take an AAD when I can close the deposit?

A: Deposits are valuable, secured and liquid assets. The current contracted rate of interest may not be available at future dates. We suggest, it is better to avail an AAD instead of closing an asset, for funding temporary or immediate requirements and close the same when the funds are available.

Q: What will be the interest rate that I have to pay for AAD?

A: The interest rate is currently Deposit Rate + 2%.

Q: What is an Advance Against Deposit (AAD)?

A: An advance against deposit is a term loan against fixed deposits which can be availed through Fedmobile without any physical documentation. A lien will be marked on the selected deposit and upto 90% of the deposit value can be availed as a loan. Repayment can be done as a lumpsum payment.

### **Overdraft Against Deposit (Easy Cash)**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lump-sum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of OD I can avail against any deposit?

A: The maximum loan amount that can be availed is 90% of the balance in Deposit account.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: Currently, there is no processing fee or GST charged for the service.

Q: Is it possible to close the Overdraft against deposit (Easycash) via FedMobile?

A: Easy Cash opened through FedMobile can be closed via FedMobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 72 months. It cannot be changed.

Q: What will be the interest rate applicable for availing Easy Cash?

A: The interest rate is currently Deposit Rate + 2%.

Q: What is Overdraft against deposit (Easy Cash)?

A: Federal Easy Cash is an easy, instant overdraft facility on eligible deposit accounts. An overdraft account will be opened and available for operation on the next day in FedMobile. There is no need for any physical documentation.

### **Rising Overdraft Against Deposit (Fed Rise)**

Q: What will be the mode of loan repayment?

A: The mode of loan repayment is lumpsum. You can repay the loan partly or fully by transferring the fund to your loan account through FedMobile.

Q: What is the maximum amount of OD I can avail against any deposit?

A: The maximum limit is 90% of the Maturity Value of the Deposit. the maximum available loan fund is 90% of the balance available in the RD account at any point in time.

Q: Will there be any processing fee or GST charged while I am availing the service?

A: The processing fee is 0.15% of the maximum limit (loan amount).

Q: Is it possible to close the Overdraft against deposit (FedRise) via FedMobile?

A: Fed Rise opened through FedMobile can be closed via FedMobile. Please use the "Close Loan" option to request for the same.

Q: What is the loan tenure, can I change it?

A: The loan tenure is the remaining period of the Deposit subject to a maximum of 120 months. It cannot be changed.

Q: What will be the interest rate for Fed Rise?

A: The interest rate is currently 10.75% or Deposit Rate + 2%, whichever is higher.

Q: What is Rising overdraft against deposit (Fed Rise)?

A: Fed Rise is an exclusive overdraft facility available against eligible recurring deposits (FSF). An overdraft account will be opened and available for operation on the next day in FedMobile. There is no need for any physical documentation. The available balance in the overdraft account will keep increasing after subsequent credits to the FSF account.

### **EMI Calculator**

Q: How to use EMI calculator service?

A: Just enter the loan amount required, the interest rate per annum and the loan tenure in months. The EMI amount will be automatically calculated and shown at the top.

Q: How can EMI calculator help me?

A: EMI Calculator is a simple module to calculate the EMI amount for any given loan amount, interest rate and tenure. EMI stands for Equated Monthly Installment, which is a repayment method for a majority of loans that contains principal + interest components and remains fixed through the entire tenure of the loan.

### **Recharge**

#### **DTH**

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your online DTH recharge.

Q: What if I have an issue with my DTH recharge payment?

A: If you're facing any issue related to your recharge payment, Please raise a ticket for the relevant recharge payment. This will help us to assist you better.

Q: Why is my DTH service not activated even after a successful recharge?

A: If you see that your DTH service is not activated or the recharge benefits are not applied even after your recharge is marked as successful on FedMobile, please note the below:

- 1) Activation may take up to 20 minutes after the recharge is completed. We request you to wait for 20 minutes and check again.
- 2) The DTH card must be inserted properly in the set-top box.
- 3) The TV and set-top box must be switched on at the time of recharge.

Please remove the DTH card and insert it again, and switch off the TV and set-top box & switch them on again. In case you still don't receive the recharge benefits, you can contact your DTH provider for support.

Q: Why is my DTH recharge pending?

A: Usually, DTH recharges on FedMobile are completed instantly. In rare cases, your DTH recharge may take time due to technical issues. In such cases, it means that we are waiting for a payment confirmation from your DTH provider. We recommend that you wait for a few hours and check the final status of this recharge in the 'Transaction' section of your FedMobile app.

Q: How do I recharge my DTH on FedMobile?

A: 1) Click on 'DTH' in 'Recharge & Purchase' section of FedMobile homepage.

2) Fill the required data as shown in the blanks. And click on 'Proceed To Recharge'.

3) Select the account for payment. And click on 'Recharge'.

4) Your recharge will be successful. And thereby you can also generate a receipt on the same page by clicking on 'Generate Receipt' next to recharge details.

Q: How do I contact my DTH provider?

A: If your service is not activated or if the recharge benefits are not applied, or if you're facing any other issues with your DTH recharge, please contact your provider for support.

1) Airtel :- Give a missed call on 8448284708 from your registered mobile number to refresh your account.

Send an SMS HR to 54325 from your registered mboile number.

2) Reliance Big TV :- Contact customer support at 1800 200 9001 from your registered number.

3) Sun Direct TV :- Give a missed call on 7094012345 from your registered mobile number.

4) Videocon D2H :- Contact customer support at 9115691156 from your registered mobile number.

Q: How do I get an invoice for my DTH recharge?

A: To get an invoice for your DTH recharge, please log in to the service provider's website, or you can contact their customer support team and share the Transaction ID of the recharge.

Q: I have recharged DTH services for an incorrect number.

A: In case you have recharged DTH services for an account that does not belong to you, we request you to contact your service provider for support. Also you cannot cancel a DTH recharge on FedMobile once you have made the payment.

Q: Can I cancel a DTH recharge?

A: You cannot cancel a DTH Recharge on FedMobile once you have made the payment successfully.

Q: Amount has been debited from my account but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day(T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a DTH recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit 'Browse Plans' option to get a list of all the valid plans.

Q: How does the DTH recharge option works?

A: To do a DTH recharge, tap on 'DTH' on the Home screen and go to DTH recharge. Enter your Subscriber ID & select the DTH operator. The DTH Operator & subscriber ID entered by you is cross-checked with the operator before initiation of the transaction. Enter the amount and make the payment to complete the transaction.

## **Mobile**

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your online mobile recharge.

Q: How do I recharge my Mobile using FedMobile?

A:

- 1) Click on Mobile Prepaid/Mobile Postpaid in 'Recharge & Purchase' section.
- 2) Fill the required data as shown in the blanks. And click on 'Proceed To Recharge'.
- 3) Select the account for payment. And click on 'Recharge'.
- 4) Your recharge will be successful. And you can also generate a receipt on the same page by clicking on 'Generate Receipt' next to Recharge Details.

Q: Why is recharge failing repeatedly?

A: If your recharge is failing repeatedly, check if you have selected a valid recharge amount for your operator. Make sure to also check the circle and operator before you proceed to recharge. Sometimes, recharges fail due to technical issues at the operator's end. If your recharge fails even if your amount and other details are correct, we suggest that you try again later.

Q: What if I made an incorrect recharge?

A: If you have selected an incorrect plan/amount while making a recharge or recharged an incorrect number, the recharge cannot be cancelled by the operator. In case the plan received by you is different from the plan you recharged for, we request you to contact the operator.

Q: How do I know if my plan is applied?

A: Most recharges are instant and the operator sends the confirmation message to the recharged number within few minutes. To check if your plan has been applied, dial the balance enquiry number of your service provider.

1) Airtel – \*121\*51#

2) BSNL – \*123#

3) Jio – Dial 1299 to get an SMS with details of your active plan

4) MTNL – 9869012345

5) Vi – \*199#

Q: Can I cancel a recharge?

A: No, you cannot cancel a recharge once a request has been initiated on FedMobile. This applies to the pending recharges also.

Q: Amount has been debited form my account but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day(T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a mobile recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit 'Browse Plans' option to get a list of all the valid plans.

Q: How to do a prepaid mobile recharge?

A: Just tap on 'Recharge' on the Home screen and go to mobile recharge option, enter your mobile number, select your operator, and add a valid plan. Tap proceed to complete the transaction.

## **Data Card**

Q: I have recharged Data Card services for an incorrect number.

A: In case you have recharged Data Card services for an account that does not belong to you, we request you to contact your service provider for support. You cannot cancel a Data Card recharge on FedMobile once you have made the payment.

Q: How do I get an invoice for my Data Card recharge?

A: To get an invoice for your Data Card recharge, please log in to the service provider's website, or you can contact their customer support team and share the Transaction ID of the recharge.

Q: Why is my Data Card recharge pending?

A: Usually, Data Card recharges on FedMobile are completed instantly. In rare cases, your Data Card recharge may take time due to technical issues. In these cases, it means that we are waiting for a payment confirmation from your Data Card provider. We recommend that you wait for a few hours and check the final status of this recharge in the 'Transaction' section of your FedMobile app.

Q: What if I have an issue with my Data Card recharge payment?

A: If you're facing any issue related to your recharge payment, Please raise a ticket for the relevant recharge payment. This will help us to assist you better.

Q: Will I be charged any additional platform fee or convenience fee?

A: No additional charges will be levied for your Data Card recharge.

Q: How do I recharge my Data Card?

A: 1) Click on 'Data Card' Under 'Recharge & Purchase' section in FedMobile homepage.

2) Fill up the blank spaces and click on 'Proceed To Recharge'.

3) Select the suitable account you want to pay from and click on Recharge.

4) After recharging, you can generate a receipt in the same page by clicking on 'Generate Receipt'.

Q: Amount has been debited form my account but the recharge is not successful, what should I do?

A: In such cases the amount will be credited to the same account on the next working day(T+1 basis).

Q: I am getting an error as 'incorrect amount' while doing a Data card recharge, why?

A: It is because you are entering the amount that is not offered as a plan by your operator. Request you to select a valid recharge amount or visit the 'Browse Plans' option to get a list of all the valid plans.

Q: How does the Data card recharge option works?

A: To do a Data card recharge, tap on 'Recharge' on the Home screen, go to the Data Card tab, enter your data card number, select your operator, and enter the recharge amount. Tap Proceed to complete the transaction.

## **Scan and Pay**

### **General**

Q: What is the maximum amount I can transfer using scan n pay in a day?

A: You can make payments via UPI (UPI – Scan N Pay) instantly up to the set quick pay limit or maximum Rs.1 Lakh and the limit resets every 24 hours. The 24 hour limit will be calculated from the time of last transaction.

### **UPI QR**

Q: What is the maximum amount I can pay through Scan N Pay?

A: The maximum transaction limit for a transaction done using Scan N Pay feature is Rs.1Lakh/day.

Q: My payment has failed and amount has been debited, when will I get a refund?

A: Don't worry. All failed UPI transactions are settled on the next working day.

Q: How to check if my payment is successful?

A: Transaction Status is displayed on screen immediately after the completion of the transaction. You can also check the status of transactions under the Transactions tab in the application.

Q: How to change my default account?

A: Simple, login to the app, select 'View Profile' from the sidebar & then select the option to change to the 'Default Account.'

Q: Can I scan a QR code saved in my phone?

A: Yes, definitely! To scan the QR saved in your Gallery, tap on on "Gallery" option shown on the top right corner of the QR scanning page. Select the QR code saved in your device and the same will be scanned by the app.

Q: My phone's camera is having trouble scanning the QR, What should I do?

A: Your phone's camera may have trouble scanning the code if the device is not properly aligned to the QR sticker. Make sure it is level with the surface that the code is printed on to ensure proper scanning of the QR Code. Please try turning on the phone flash by tapping on the flash icon under scan and pay feature if there isn't enough light in the surrounding.

Q: FedMobile is showing invalid QR code, what should I do?

A: This error occurs when the QR you are trying to scan is not supported by FedMobile. You will have to scan a UPI QR or an integrated QR supporting UPI for making payments using FedMobile.

Q: FedMobile is asking permission to access my phone camera, should I grant the permission?

A: Yes. FedMobile needs to access your phone camera in order to scan the QR code.

Q: How to register for UPI QR facility?

A: All users registered for UPI are eligible for UPI QR payments. A separate registration is not required for UPI QR payments through FedMobile.

Q: What is UPI QR?

A: It is a QR code containing the details of a VPA/UPI ID. The user can make payments by scanning the QR code through the Scan N Pay feature of the mobile app.

Q: What is UPI?

A: Unified Payments Interface (UPI) is an instant payment system developed by NPCI, an RBI regulated entity, that helps in transferring the funds immediately between two bank accounts through a mobile application. One can link multiple bank accounts into a single mobile application (of any participating bank), merge several banking features, and enjoy seamless fund routing & merchant payments into one hood.

## **Transactions**

### **General**

Q: How does the receiver come to know of the account in which the money got deposited?

A: If you've sent money using FedMobile, the money will be credited to the bank account that the receiver has set as his/ her primary bank account. The receiver can view the transaction details within the 'Transactions' section of their FedMobile app and this way they will come to know the account to which the money got deposited.

Q: What if I have paid twice for an order or booking?

A: If you have paid twice for an order or booking. We request you to contact the merchant directly and inform them about the double payment. The merchant should refund the excess amount you've paid after checking their payment records. In the unlikely event of merchant refusing to refund the amount, please contact us and share the transaction status.

Q: When will I receive refund for my failed card payment?

A: If a payment you have made using a debit or credit card fails for any reason, there is no need to worry. Your money is absolutely safe with the bank and will be refunded to you within 7 to 9 days from the date you made the payment. Please check the relevant account statement after 9 days for a confirmation.

Q: Why did my transaction fail?

A: Your payment on FedMobile may have failed due to any one of the below reasons:

- 1) Network Issues
- 2) Technical issues
- 3) Not enough balance in your bank account
- 4) Bank or UPI limits reached
- 5) Security reasons
- 6) Other bank account related issues.

You can try making the payment again after checking the reason for failure within the Transaction section of your FedMobile app.

Q: Why is my money not refunded yet?

A: For failed payments, we usually refund the money anywhere between 3 to 5 days from the date of payment. Please check your bank account statement after 5 days. In case you haven't received the refund after 5 days, we request you to raise a ticket and our team will reach out to you shortly.

Q: How do I report a fraudulent transaction?

A: To report a fraudulent transaction. Please go to, Fedbook & the option to raise complaint is available.

Alternately, the same can be done via the URL [https://portal.federalbank.co.in/unauth\\_txns/](https://portal.federalbank.co.in/unauth_txns/)

Q: What does different transaction statuses mean?

A: 1) Success – Status indicates that account is debited, payment has gone through & fulfilment is also completed.

2) Queued – Status indicates that amount is not debited, payment has been queued & has a chance of execution. (Click refresh button to obtain the latest status before re-initiation of the transaction).

3) Pending Transactions – Account gets debited, payment has gone through, but pending for confirmation from other bank or intermediary systems like NPCI/RBI (There are chances for refund based on final status). These transactions are also displayed as queued in the transaction history.

4) Failed – Status indicates that the payment has been failed, if the account is debited & not credited back instantly, it will be refunded after reconciliation.

Q: How to find out particular transactions based on categories?

A:

1) Go to Transactions.

2) Select Apply Filter on the top (Funnel Icon)

3) Select the desired filter you want. User can select from different range(days), type of transaction, transaction status & categories.

4) Once the desired filters are added, click on the 'Apply Filters' in the bottom of the screen.

Q: How to copy Transaction ID?

A:

1) Go to Transactions.

2) Select the transaction.

3) In Transaction Details, you will see Transaction ID. To the very next to your ID number, you have a clipboard attached. Click on it and the ID number will be copied.

Q: I didn't receive the merchant service for my transaction, how can I get the refund?

A: If a service provider listed in FedMobile has not provided the requested service, please contact our customer support for a refund.

Q: My transaction got failed but amount got debited from my account, when will I get the refund?

A: Any amount that is debited for FAILED transactions will be credited back within T+2 working days, where T is the date of the transaction.

Q: The status of my transaction is shown as 'Queued,' What should I do?

A: Don't Worry! The 'Queued' transactions will be executed after sometime. Make sure to check the status of the transaction as SUCCESS or FAILED before re-initiating the transaction.

## **UPI**

### **General**

Q: How long does it take for UPI transaction to process?

A: UPI payment is instant. In case of any transaction going to a pending state, the same will be settled to the beneficiary/reversed back to the debit account post reconciliation within T+2 working days, where T is the date of transaction.

Q: Is UPI safe for transactions? And how to use UPI safely?

A: Unified Payment Interface (UPI) enables all bank account holders to send and receive money from their smartphones without the need to enter bank account information or net banking userID/Password. UPI can be used to send and receive money from individuals or to pay directly to merchants. UPI is secure and is designed to adhere to the two factor guidelines of RBI. For using UPI, users need to create a Virtual Payment Address (VPA/UPI ID) of their choice and link it to any bank account. The VPA/UPI ID acts as their financial address and users need not remember beneficiary account number, IFSC codes or net banking user ID/Password for sending or receiving money. The following site guides you professionally on what to and what not to do while making transactions. <https://www.federalbank.co.in/how-to-use-upi-safely>

Q: What is UPI? And how it works?

A: Unified Payments Interface (UPI) is a payment system that allows users to link more than one bank account in a single smartphone app and make fund transfers without having to provide IFSC code or account number. This is a real-time payment system where funds are credited instantly on a real-time basis.

Q: What is my UPI transaction limit per day/24 hours?

A: Cumulative transaction limits for a UPI Peer to peer and merchant payments is Rs.1L per 24 hours. Collect Requests are restricted to Rs.5000/- per request.

## **UPI for NRI**

Q: I am an NRI. I am unable to send money to other bank account.

A: User will be able to send/request only to those contacts who have a valid FedMobile Registration.

Q: I am an NRI. Can I use UPI feature?

A: NPCI has extended UPI Services for NRI's from few countries. If the user belong to those countries, user will be able to use the UPI services by linking the NRE accounts to the VPA ID listed in the Manage account section.

## **UPI ID Creation**

Q: What are the limits for fund transfer via UPI?

A: NPCI Mandated UPI Limits are applicable for UPI Transactions via FedMobile.

Normal Limit.Rs.1 Lakh per 24 hours in case of person-to-person & normal merchant transfers. Rs. 2 Lakh/day in case of Verified merchants. In case of UPI Mandates that are used for IPOs, cumulative limit upto Rs.5 Lakh/day is available.

Q: How to change UPI PIN?

A: UPIN can be changed from Manage Accounts section. Go to ' Manage accounts' & click on the account number. The option to change UPIN will be displayed in the pop-up.

Q: Why am I unable to receive an OTP while setting UPI PIN?

A: OTP generated for the selected bank account is triggered by the other bank. If you are facing issues in SMS delivery, please try again after sometime.

Q: How to reset UPI PIN?

A: You can reset UPIN easily from Manage Accounts section of the app. Go to ' Manage accounts' & tap on the account number. You will see an option to change UPIN on the pop-up. UPIN Can be Reset by using the Debit Card Details of the selected bank account.

Q: What is UPI PIN?

A: UPI PIN or UPIN is a 4digit/6digit PIN set against a bank account from UPI enabled apps after UPI registration of the user. This can be used for debiting UPI linked accounts on various platforms & apps supporting UPI.

Q: How can I change the mobile number linked with the Federal Bank account?

A: You can change/update your mobile number either directly through Federal Bank ATMs, or by following online procedure on FedNet or by visiting our branch.

Q: What should I do if the SMS verification fails?

A: At the time of UPI registration, SMS verification over cellular network is mandatory as per the guidelines by NPCI. If the request fails, please try once again.

Q: Why am I getting the 'No account found' error?

A: The error is shown when your mobile number registered with FedMobile app is not linked with the bank selected by you for linking with UPI.

Q: My bank's name is not listed while doing UPI registration! What should I do?

A: It seems that your Bank is not enabled for UPI services. Please register UPI with other bank accounts associated with your mobile number.

Q: How can I create UPI ID?

A: Creating a UPI ID is easy! Just tap on "BHIM UPI" on the Home screen, go to "Manage UPI ID" section & click on the "Create VPA" button. Here you can select from some of the suggested UPI IDs and click "Submit". Accounts can then be linked to the UPI ID from the 'Manage Accounts' section of BHIM UPI.

Q: Why can't I create a UPI ID?

A: Kindly note that as per the stipulation by NPCI, a maximum of 3 UPI IDs or VPAs (Virtual Payment Addresses) can be created using a UPI App. In FedMobile once the maximum limit is reached, the button to "Create VPA" will be disabled.

Q: How can I link a bank account?

A: To link a bank account, tap on 'BHIM UPI' on the Home screen, go to Manage Accounts, & select the desired UPI ID. From the list displayed, select the bank account (Federal Bank/Other Bank) that has to be linked to the UPI ID & complete the process of linking bank account.

Q: Where can I find my UPI ID?

A: To view your UPI ID, tap on "BHIM UPI" on the home page. You will find the default UPI ID at the top and the QR code for the UPI ID below it.

### **Collect Request**

Q: How to block/unblock a UPI collect request?

A: If you feel that a collect request sent to you is not genuine then you can block the requester in the app. To block a request, go to 'Payment Requests' under UPI, tap on the collect request you want to block, and then tap on the "Block" button to avoid responding to that request in the future. In order to unblock the user, go to the collect request received from that user & tap on the 'Unblock' button.

Q: I am unable to receive notifications for collect request, what should I do?

A: UPI Collect Notifications are shown to the user as soon as the request is received from NPCI for the VPA linked to the app. If you are unable to view the request, please logout & login to the app once again, and check the UPI Payment Requests section.

Q: How to request money using UPI?

A: To request money, tap on 'BHIM UPI' on the Home screen & go to Request Money. Request can be raised to a UPI ID or a mobile number linked to a VPA.

Q: How many collect requests can be made in a day?

A: Only 5 UPI collect Requests can be made per day for UPI transactions.

Q: Is there a time frame within which the money request has to be accepted?

A: UPI Collect has a default expiry time of 30 minutes unless it is set to expire on a specific date by the user.

Q: Is there any limit on receiving money via UPI?

A: There are no limits currently on receiving money via UPI. However, collect requests are limited to Rs. 5000 per request.

Q: What is the transaction limit for sending money through UPI mode?

A: NPCI Mandated UPI Limits are applicable for UPI Transactions via FedMobile.

Normal Limit.Rs.1 Lakh per 24 hours in case of person-to-person & normal merchant transfers. Rs. 2 Lakh/day in case of Verified merchants. In case of UPI Mandates that are used for IPOs, cumulative limit upto Rs.5 Lakh/day is available.

Q: Where can I view the collect requests made to me?

A: To view the received collect request, tap on UPI Payment Requests, and go to the Received section in the app.

Q: What is a UPI Collect Request (Request Money)?

A: UPI Collect request is a request raised by a user onboarded on the UPI Platform asking for funds from the person to whom the request is sent.

### **Send Money**

Q: Can I cancel the payment request initiated for fund transferred using UPI?

A: No, once the payment request is initiated, it cannot be stopped.

Q: What should I do if the transaction status shows as 'Pending?'

A: It may happen that your transaction was successful but due to some issues at the beneficiary bank there might be a delay in updating the status. Such transactions are shown as 'Pending'. The amount will reach the beneficiary in 48 hours, once the bank completes the daily settlement. If the same doesn't happen, you can 'raise a complaint' against the specific transaction using the reference number in the 'UPI Complaint Management' section of the app.

Q: Can I save the beneficiary details for later transactions?

A: Yes, you can. You will see the option to 'Add the beneficiary' after every time you send money to the payee.

Q: How many UPI IDs can I create?

A: A maximum of 3 VPAs can be created.

Q: How to add a beneficiary in UPI?

A: To add beneficiary, tap on "BHIM UPI" on the Home screen, go to 'Beneficiary Management' & select the appropriate option. Tap on "Add Beneficiary", fill the necessary fields and submit.

Q: How to send money using UPI?

A: To send money via UPI, tap on "Send Money" on the Home screen, select the appropriate channel to send money and continue.

### Complaint Management

Q: How can I raise complaints related to UPI?

A: Complaints against UPI transactions can be raised under 'UPI Complaints' section in the app. The complaints will be forwarded to the respective bank & the response will be updated in the same section.

### Mandate

Q: How to modify a Mandate?

A: Go to 'My Mandates → Created' section in the app & select the mandate that has to be modified. Note that only the amount and end date can be modified.

Q: How to revoke a Mandate?

A: Go to 'My Mandates → Created' section in the app & select the mandate that has to be revoked.

Only mandates that have not been executed or passed the expiry date can be revoked.

Q: What is the maximum validity of a UPI Mandate?

A: End Date for the mandate should be within 90 days from the start date.

Q: How to create a UPI Mandate?

A: A One-Time payment mandate to a VPA can be created by visiting the UPI Mandate Section under BHIM UPI feature of the app.

Q: What is UPI Mandate?

A: With UPI mandate feature in the app, users can pre-authorize a UPI transaction and schedule to pay on a later date. These mandates are created with one-time block functionality, i.e., the amount to be processed for transaction will be blocked for the same. The authorization/mandate to debit the account is confirmed with the UPI PIN.

## **FedMobile Junior**

### **General**

Q: What are the features available to Minors in FedMobile?

A: Send Money, UPI, Scan N Pay, Mobile recharge, Mobile postpaid, DTH, Data Card, Pay Bills and other relevant modules are available for minors.

Q: What is the max transaction limit in a day?

A:

- All transactions are capped at Rs. 2500 per transaction.
- The daily total limit is capped at Rs.10000.

Q: Are there any restrictions for Minor account holders while transferring amount?

A:

- All transactions are capped at Rs.2500 per transaction.
- The daily total limit is capped at Rs.10000.

Q: Will my minor account be converted to major account after 18?

A: Once a minor becomes major (ie 18 years of age), the app will notify the user that he/she is eligible for more features and to enjoy those features, he/she will be prompted to upgrade the account to normal Savings Bank account.

Q: What are the required documents for Minor Onboarding in FedMobile?

A: No further documents are required at the time of onboarding in FedMobile. However, please ensure the following points for seamless onboarding process.

1. The mobile number should be unique for this minor account and should not be available in any other customer ID

2. The Minor should be the sole operator of the account

3. Active Debit Card

Q: Will I be issued a debit card?

A: Yes, VISA contactless debit card will be issued.

Q: What is the minimum age for minor onboarding?

A: Minors of age 10 years and above who are holding savings account with the Bank in their sole name will be permitted to use mobile banking.

## **Help & Support**

### **General**

Q: How long does it take to receive a response to a support ticket?

A: The agents will revert to the queries at the earliest as and when they are assigned with a Ticket.

Q: Can I track the status of my support ticket?

A: The issue cannot be tracked. But you will be notified once it is resolved.

Q: Is customer support available in multiple languages?

A: No, currently it is only available in English.

Q: What is the customer support time?

A: The customer assistance is available 24\*7.

Q: I am unable to find relevant questions and answers for my issues here. What should I do now?

A: When there are no suitable FAQ's available for your query, please type the issue in the search bar of 'Help & Support'.

Q: How do i contact the support team for quick enquiries?

A: You can make a call to troubleshoot your issues to our live agents. Open 'Help & Support' and click on the category you have issue with. In the bottom of the screen you will find an option to 'Make a call'.

Q: What should i do, if i forgot to add a few things in my tickets raised previously?

A: There is no option to add details to a submitted ticket. Please create a new ticket with additional details & you may mention the previous ticket ID in the new ticket so that the support agent can refer to the details in both the tickets & assist you better.

Q: How can i check if the issue is resolved for the ticket that I have raised?

A: Your resolved issue will be notified and will be displayed on the main screen of 'Help and Support'.

1)In help and support module, Click on 'View all' in 'Your recent tickets'.

2)The tickets are segregated as 'All', 'Open', 'Resolved'.

3)The resolved tickets are compiled under 'Resolved'.

Q: How is help and support useful to me?

A: It helps and acts a self service assistance offering robust help and support features which enables users to find answers to their questions independently, reducing the reliance on customer support.

Q: Where can i check the tickets I've raised?

A: The tickets you've raised are visible in your 'Help & Support' screen.

Q: How to raise a ticket?

A: A) Click on the hamburger icon on the top left side of screen. And click on 'Help & Support'

B) Click/Search the category in which you want to escalate your issue. Open the category and you will have an option to 'Raise a ticket' in bottom of the screen.

C) Give an overall context of your issue and click on 'Submit'.

D) You will be allotted to a live agent to solve your queries.

Q: What is a ticket?

A: A ticket is a service request in which you can submit your issue on any transaction failure or any other queries. You will be directed to a live agent and thereby you can address your issue here.

## **Social security schemes**

### **General**

Q: What will be the payment mode for PMJJBY and PMSBY?

A: The premium will be auto-debited by the Bank from the Customer's Savings Bank Account held with the Bank unless the customer submits a request for cancellation from these schemes one month prior to renewal of the premium.

Q: What is the Annual premium for Pradhan Mantri Suraksha Bima Yojana? (PMSBY)

A: Annual premium for customers enrolled through electronic mode is Rs. 19/- per annum. The Premium is subject to change from time to time.

Q: What is the Annual premium for Pradhan Mantri Jeevan Jyoti Bima Yojana? (PMJJBY)

A: Annual premium of Rs. 406/- is payable for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

Q: What is Pradhan Mantri Suraksha Bima Yojana? (PMSBY)

A: The risk coverage under the scheme is Rs.2 lakh for accidental death and total disability and Rs. 1 lakh for partial disability. The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account.

Q: What is Pradhan Mantri Jeevan Jyoti Bima Yojana? (PMJJBY)

A: PMJJBY scheme covers risk of Rs. 2 Lakh in case of death of the insured, due to any reason. PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable.