www.federalbank.co.in

SITE ID:FBAS.....

FEDERAL BANK YOUR PERFECT BANKING PARTNER

IMPORTANT INFORMATION

SITE LOCATION: (metro/non-metro)

DO'S

- > Collect cash from the cash slot when cash is presented. Cash will not be retracted into the ATM.
- > Change PIN at the first instance itself for enhanced security.
- > Customers should change the PIN at regular intervals.
- > Sign on the Card immediately on the receipt to avoid misuse of unsigned cards.
- > Contact Branch Manager or Call Centre if any assistance is required.
- > The customer should contact the card issuing bank immediately on noticing the loss / theft of the card and should request the bank to block the card.
- > Report loss of card to branch or immediately by calling 1800 420 1199/ 1800 425 1199 (National Toll Free), +91 484 263 0994/ 5 (for customer's abroad). Mobile Banking users can login to FedMobile > > Card Management
- ➤ Internet Banking users can login to FedNet > Debit Card Services > Block Debit Card.
- Collect the card from slot when the machine indicates.
- > Always examine the ATM for any suspicious attachments prior to inserting your card.
- > Press multiple random number keys after your transaction before leaving the ATM.
- Check the transaction SMS & email notifications sent by the Bank & contact the Bank instantly if any suspicious transaction is spotted.

DONT'S

- Do not keep PIN and Card together.
- > Do not disclose PIN to anybody, including bank officials.
- Do not write your PIN on the card.
- > The card holder should never use a PIN that could be easily guessed
- > Do not entrust card to others for ATM operation.
- > Do not dispose statements, charge slips and bank mails without destroying.
- > Do not enter ATM cabin in groups.
- > Do not allow the card to be taken out of your sight in a merchant location.
- > Do not allow yourself to be distracted in any way while using the ATM.
- > Do not wear helmet/cap when you are entering into the ATM cabin.

CAUTIONS

- ➤ Avoid taking 'Help' extended for carrying out ATM operations.
- > Be cautious on anything strange and suspicious about ATM machine or the premises like signs of tampering or attachment or additional fixtures etc.
- ➤ Verify the statement of accounts periodically.
- Exercise caution on unsolicited calls / e-mails relating to the ATM card.

ATM TRANSACTION CHARGES

- 1. For Federal Bank ATM/ Debit cards All financial and non financial transactions in Federal Bank ATMs are free for Federal Bank customers using Federal Bank ATM/debit card.
- 2. For Other Bank cards As per Reserve Bank of India guidelines, a Bank must offer to its Savings Bank account holder, a minimum number of free transactions

(Visit https://www.federalbank.co.in/rates-and-charges to view the details)

COMPLAINT FORMAT

	To:	The Branch Manager			
				[Name of the Bank]	_ [Name of the Bank]
				[Name of the Branch]*	:
				[Name of the City]	
. •	Cust	omer Information:			
	1	Name of the Customer	:		
	P	Account No.	:		
	[Debit Card / ATM Card No.	:		
	ATIV	I Information:			
	Α٦	M ID/Location, if ID is not	available	:	

Name of the ATM Bank

Nature of the Complaints

a) Complaint relating to Cash Withdrawal:

Ar Ar Da	mount requested for withdrawal mount actually disbursed at ATM mount to the account debited ate of transaction me of transaction	: : : : : : : : : : : : : : : : : : : :	[[[[]]]] (mm/dd/yy)]
b)	Card Capture by ATM	:	[1
c)	Other complaints	:		

Signature of the Card Holder Date: / / Contact Tel/Mobile No.

*(Name of the bank branch where cardholder account is maintained which is linked to ATM card)

FAILED ATM TRANSACTIONS

Complaints of customers on failed ATM transactions involving non -dispensation or partial dispensation of cash at ATMs should be submitted in the prescribed format available at the ATM site or at the card issuing bank branch. The Complaint duly signed by the card holder is to be submitted at the card issuing bank branch where his/her account is maintained.

The time limit for resolution of customer complaints on failed ATM transactions is 5 calendar days from the date of transaction.

In case the card issuing bank fails to re-credit the disputed amount to the customer's account or resolve the complaint within 5 calendar days from the date of transaction, the customer is entitled for a compensation @ Rs100/per day w.e.f the day after 5 calendar days from the card issuing bank.

As per RBI directives, the 5 free ATM transactions permitted per month to SB account holders of other banks are inclusive of all types of transactions, financial or non-financial.

All disputes on failed ATM transactions shall be settled by the issuing bank and the acquiring bank only through the ATM system provider and no bilateral settlement arrangement outside the dispute resolution mechanism available with the system provider is permissible.

Amount of ATM withdrawal by other bank customers is limited to Rs 10,000/- per transaction.

In the case of Federal Bank customers if money is not received but account is debited. Please contact call centre (1800-425-1199) or use Fed-e-Point for online service or visit your branch of Federal Bank for offline service.

GRIEVANCE REDRESSAL

Contact your **Branch**

Level 1

Federal Bank Customers

For submission of a complaint for the first time

Call our 24-hour customer care on 1800-425-1199 / 1800-420-1199

(OR)

Visit: https://www.federalbank.co.in/grievance-redressal

Other Bank Customers

Please call the customer care of your bank/bank branch where your account is maintained.

Level 2

If you are not happy with the resolution, you may escalate your concern to: **Zonal Nodal Officer** through Visiting: https://www.federalbank.co.in/grievance-redressal

Level 3

If you are still unsatisfied with the response, you may write to:

The Principal Nodal Officer

Federal Bank,

By visiting: https://www.federalbank.co.in/grievance-redressal

Level 4

If you are unsatisfied with the resolution or, complaint is pending for resolution for more than 30 days, you may approach the RBI Ombudsman as per the following details.

RBI Contact Centre (9:30 am to 5:15 pm) - 14448 (Toll-free number) Online portal: https://cms.rbi.org.in/

SERVICES AVAILABLE

ATM

- 1. Cash Withdrawal
- 2. Fast Cash
- 3. Balance Inquiry
- 4. PIN Change
- 5. Mini Statement Last five transactions
- 6. Card-to-Card (C2C) Transfer
- 7. Soft Pin Facility To activate / reset your debit card PIN
- 8. Mobile Number updating
- 9. Intra Bank Fund Transfer
- 10. Enable/Disable or modify limits on Debit card
- 11. Cheque Book request

CASH MACHINE (ATM CUM CDM)

Functions:

- Card less cash deposit
- Card based cash deposit
- Cash withdrawal (card based)
- Funds transfer (Card to Card & to linked accounts)
- Balance enquiry, mini statement, PIN change

Features:

- For cash deposit, a maximum of 200 currency notes can be deposited at a time.
- Cash deposit permitted to current and savings (Resident & Non- Resident Ordinary) accounts.
- Cash deposit not permitted to loans and non-resident external accounts.
- For cash withdrawal, a maximum of 40 currency notes can be withdrawn at a time.
- Cash machine will accept and dispense cash in denominations of Rs.100/-, Rs.200/- and Rs.500/-.

CUSTOMER CARE TOLL FREE: 1800 425 1199, 1800 420 1199 Email: contact@federalbank.co.in				
Point of Contact				
Escalation				

USER GUIDE

- 1. Insert your card into the ATM
- 2. Leave the card in the terminal until the transaction is complete
- 3. Follow the instructions on the ATM screen
- 4. Remove the card ONLY when prompted
- 5. Do not force remove the card between the transaction as it would be latched by the ATM to read the chip (This is a small microchip embedded in your card. It is encrypted so transactions with your chip Debit Card are more secure.)
- 6. Collect your cash / card.

हिन्दी

7. Press CANCEL on the keypad before leaving the ATM

Scan the below QR code to read all the above instructions in your preferred language.





Beware of Phishing Emails/SMS. Never share your ATM card details/PIN/ OTPs/Passwords with anyone.

YOU ARE UNDER CCTV SURVEILLANCE