

## > NOTIFYING THE BANK OF THE UNATHORISED TRANSACTION

If you notice any unauthorised bank transaction, The debit card holder or account holder should lodge a complaint with the bank and block the card or freeze account immediately to prevent any future transactions. There are many ways to do this:

- 1. Call the bank's customer care on 022-28602000 or write an email to customercare@nkgsb-bank.com and report issue.
- 2. Or log into mobile banking/net banking account and block the debit card. For detailed procedure of debit card blocking, please visit <u>https://www.nkgsb-bank.com/</u>
- 3. Or physically visit the nearest bank branch and complain to the bank executive.
- 4. Customer to clearly specify the facilities to be blocked failing which the bank reserves the right to block all electronic transactions of the customer to protect the customer's interest. Also, revoking these blocks would require explicit consent from customer for each facility.
- 5. In cases where the loss is due to negligence by customer, such as where he has shared the payment credentials like OTP and provided remote access of his devices, the customer will bear entire loss.
- 6. Customer shall share relevant documents as needed for investigation or insurance claim viz. cardholder dispute form, FIR and further documents shared by authorised bank personnel.