



# CUSTOMER LIABILITY - UNAUTHORIZED ELECTRONIC BANKING TRANSACTION



Fraudulent or unauthorized transactions in your bank account, credit/debit card



**Do not Panic**

Report immediately and get an acknowledgment

**Know your bank's**

- Phone/Toll Free No
- Email
- Address of home branch



**Register for Email and SMS Alerts**

## KNOW YOUR LIABILITY

Your Negligence	Bank's Negligence	Third Party Breach
<ul style="list-style-type: none"> <li>• Your loss till you report</li> <li>• Bank's loss after you report</li> </ul>	<ul style="list-style-type: none"> <li>• Bank's loss</li> </ul>	<p><b>Within 3 working days*</b>      You have no liability</p> <hr/> <p><b>4-7 working days*</b>      Amount of transaction subject to a maximum liability of ₹ 5000 for a BSBD account and ₹ 10000 for SB Account/Credit Card (with limit or ₹ 5 Lakhs)</p> <hr/> <p><b>Beyond 7 working days*</b>      As per your bank's policy</p>

Time taken to report from the receipt of communication from the bank #Example of your negligence such as sharing password, PIN etc.

