

Policy on Customers' Liability for Unauthorized Card Transactions, Citibank, N.A. at India

Introduction

Customers' perform various transactions using the Credit / Debit cards (herein referred to as "Cards") issued by Citibank, N.A. ("the Bank"). This policy is formulated to inform customers' on their liability for unauthorized usage of their Cards.

Zero Liability of the Customer

Customers' should promptly report fraudulent usage attempts on the Cards to the Bank; so that the card is blocked for further usage. This reporting can be done using CBOL, CitiPhone or by notifying the Bank branches. Customers should actively update their mobile numbers at all times with the Bank. Customers are required to mandatorily share their mobile numbers at the time of issuance of Credit Card and opening of Bank accounts. Customers will not be liable for any fraudulent usage of the Card post reporting to the Bank. Similarly, if the loss has occurred due to any fault/ negligence/ deficiency on part of the Bank or its employees as mentioned in the guideline, the liability of such transactions would rest with the Bank.

Secured Transactions

Customers are advised to protect their Cards, Bank accounts and its credentials; and not share personal information like Card number, Card Verification Value, Card expiry date, PIN(s), One Time Password (OTP) and Online Authorisation Code (OAC) to any other person / third party (including the Bank and its officials). If a customer is disputing an electronic fund transfer(s) (including IMPS, NEFT, RTGS, UPI, AEPS) which happened after authenticating Internet PIN, it shall be considered as a secured transaction. Customers would be fully liable for the secured transactions authenticated using personally known credentials and confidential information like PIN, OTP, OAC etc. In an event the Bank is unable to evidence the usage of secured credentials (PINs, OTP, OAC etc.) for authorization of a fraudulent transaction through system logs or audit trails; the customers' liability would be governed as per **Table A** below.

Bank may at its own discretion, depending on nature of the transactions and facts of the case, investigate certain cases and provide a provisional credit to the customers' account. Bank may ask for certain documentary evidences and submissions, which amongst other may include a Police Complaint and a Dispute Form, as may be warranted. The customer complaint will be tracked under a separate reference number. In an event, customer's involvement or negligence has been noticed upon completion of internal investigation; the provisional credit provided by the Bank would be reversed. For disputes ageing >90 days, provisional credit would be reversed only post customer intimation.

Unsecured Transactions

Customers' are encouraged to promptly report any fraudulent usage of their Cards, such that the Card is blocked for further usage. This can be done using Bank's service channels like Bank's website, Citiphones or by notifying any of the bank branches. Customers should actively update their mobile numbers at all times with the bank. Customer's liability for fraudulent transactions which have not been authorized using secured credentials like PIN or OTP; or where the Bank is unable to evidence usage of customer's secured credentials, the customer's liability would be limited as per below table A:

Table A Time taken to report the fraudulent transactions from the date of transaction	Customer's liability (Rs.)
Within 6 calendar days	Zero
Within 7 to 10 calendar days	Credit Cards with limit upto Rs.5 lacs: Rs.10,000 Credit Cards with limit beyond Rs.5 lacs : Rs.25,000 (above mentioned amount or disputed transactions amount whichever is lower). For Debit cards / Bank accounts, the disputed transactions value or the amount mentioned below, whichever is lower Savings Bank Account – Rs. 10,000 BSBDA Accounts – Rs 5000 Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh - Rs. 10,000 Other Current/ Cash Credit/ Overdraft Accounts - Rs. 25,000
Beyond 10 calendar days	Full Liability

Customer's responsibilities

Customers' are advised to safeguard their Cards, Card & Bank account information and secure credentials like PIN and OTP at all times. Under no circumstances, these details should be shared with any other person. Customers should always use website with required security protocols and not enter their card credentials at suspicious websites, IVR or mobile Apps. Customers' are encouraged to read the security advisory sent by the Bank from time-to-time and as hosted on its website. It is the liability of the customer to report any unauthorized transactions, ensuring that there is no delays in reporting.

Unauthorized / Erroneous Debits

Instances of unauthorized / erroneous debits are handled in line with the compensation policy of the bank .Kindly refer to Section 1 – Unauthorized/ Erroneous Debit in the compensation policy for more details. The compensation policy can be accessed through the below link.

<https://www.online.citibank.co.in/policies/key-policies-and-commitments.htm?eOfferCode=INHOGNTFOPOCO>

Dispute process

Customer may call the Bank at its 24x7 toll-free number (18002672425) or log in to Citibank Online (<https://www.online.citibank.co.in/customerservice/grievanceredressal.htm>) to register a dispute or contact the nearest branch. Disputes can also be raised through the link provided in the transactional alerts sent to the customers. Additional documents can be sent to the Bank at its designated email IDs, which would be duly communicated to the customer by the phone banking officers, branch official or by SMS/ Email communication. Upon receiving a dispute for unsecured transaction duly settled by the merchant, the Bank may provide a provisional credit within 10 days of receiving the dispute. The dispute would be resolved as per the dispute resolution guidelines stipulated by the Card networks (Mastercard / Visa). Bank shall close its internal investigation within 90 days from the date of dispute booking on cases where provisional credit is provided and intimate the customer about outcome of its investigation. The provisional credit so provide to customers may be made permanent or withdrawn basis result of such internal investigation.