

## **DBS BANK INDIA LIMITED**

### **FAQ for Digit Payment Protection Policy: -**

Q1: Which cardholders are eligible for the coverage?

A: The coverage is applicable to Debit cardholders issued by DBS bank. Limits of coverage depend on the salary of the cardholder.

Q2: What are the coverages available with the Card?

A: Lost Card Liability, Online Transaction cover, Card Liability due to unauthorized / fraudulent usage on account of including but not limited to Skimming / Phishing /Counterfeit, ATM Assault and Robbery

Q3: What is skimming?

A: Skimming refers to the illegal practice of capturing card information, typically through a device placed on a legitimate card reader, with the intention of committing fraudulent transactions. The cardholder should not leave the card unattended at any place as a matter of negligence.

Q4: What is phishing?

A: Phishing is a fraudulent attempt to obtain sensitive information, such as usernames, passwords, and card details, by disguising as a trustworthy entity through electronic communication, typically via email or text messages. The cardholder should not leave the card unattended at any place as a matter of negligence.

Q5: What is counterfeit card usage?

A: Counterfeit card usage refers to the unauthorized use of a card that has been fraudulently reproduced or altered.

Q6: What is ATM Assault Cover?

A: If a Cardholder is a victim of an assault while using his or her Card at an ATM and suffers loss of Money

Q7: How should I report unauthorized or fraudulent usage of my card?

A: In the event of unauthorized or fraudulent usage, it is important to immediately contact the bank and report the incident. They will guide you through the necessary steps to mitigate the impact and investigate the matter.

Q8: Who will receive the claim payment?

A: The claim will be payable to the primary account holder.

Q9: What does purchase protection cover?

A: Purchase protection reimburses items purchased with the card that are damaged or stolen within 90 days of purchase. Also, it provides fire damage to the items purchased by card.

Q10: What does the coverage include regarding fire, allied perils, and burglary?

A: The coverage protects against fire and allied perils, as well as burglary, but only in the residential premises of the cardholder as per the bank's records. So, the assets purchased using the Card of DBS Bank will automatically get fire and burglary insurance cover.

Q11: Who is eligible for the insurance benefit?

A: Insurance benefits are available only to active card users. An active card is defined as a card with at least one transaction on any ATM/POS/e-commerce terminal within the last 90 days from the date of loss.

Q12: What does the personal accident coverage include?

A: The personal accident coverage provides protection in the event of accidental death, Permanent Total disability & Permanent partial Disability.

Q13: Is there a time limit for reporting unauthorized or fraudulent transactions?

A: It is recommended to report any unauthorized or fraudulent transactions to the bank as soon as possible. Timely reporting, preferably within 24 hours or according to the specific guidelines provided by the bank, can help minimize potential liabilities.

Q14: What documents or information should I provide when reporting unauthorized or fraudulent transactions?

A: The bank will guide you on the specific documents and information required for reporting unauthorized or fraudulent transactions. Typically, they may ask for details such as the transaction date and amount, any relevant communication received, and any supporting evidence you may have.

Q15: Are losses covered if I share my pin/OTP/password/2nd level authorization with someone?

A: No, losses resulting from sharing or compromising your pin, OTP, password, or 2nd level authorization are not covered.

Q16: Does the policy cover transactions on mirror sites?

A: No, losses from transactions on mirror sites, screen sharing, auto-pay, or standing instructions are excluded.

Q17: Is there coverage for transactions on non-Verisign-authenticated websites?

A: No, losses from transactions on non-Verisign-authenticated websites are not covered.

Q18: Does the policy protect against vishing, tele-phishing, and pre-delivery frauds?

A: No, losses from vishing, tele-phishing, and pre-delivery frauds are not covered. (Detailed definition is mentioned below)

Q19: Are internet-based transactions without second-level authorization covered?

A: No, internet-based transactions without second-level authorization are not covered, especially on sites without such authorization.

Q20: What is vishing?

A: Vishing stands for "voice phishing," and it refers to a fraudulent practice where scammers make phone calls impersonating legitimate entities, such as banks or government agencies, to deceive individuals into revealing sensitive information, such as credit card details or passwords.

Q21: What is tele-phishing?

A: Tele-phishing is similar to vishing but involves the use of electronic communications, such as text messages or emails, to trick individuals into disclosing personal or financial information to malicious actors posing as trustworthy organizations.

Q22: What are pre-delivery frauds?

A: Pre-delivery frauds occur when scammers deceive victims into making payments or deposits for goods or services that are never delivered. These fraudsters often create fake online marketplaces or auction websites to lure unsuspecting individuals into parting with their money

**Claim Procedure –**

**Claim Intimation Clause**

For any claims please notify us immediately on Support.motorclaims@godigit.com and cc to shiva.yadav@aon.com with a brief note providing more details:

1. Policy no. D106575560
2. Nature of loss
3. Date and place of loss
4. Loss amount

Other documents and points to be considered:

- FIR is to be mandatorily submitted in case of Lost card.
- Claim to be reported by Bank to Godigit within 5 days of date of card loss / from the date of the blocking of card or intimation date of card holder to bank whichever is earlier.
- Timeline for the card holder to intimate the DBS bank will be maximum of 15 days from the date of fraudulent transaction. All claims under this policy should be routed through DBS Bank India Ltd. Preliminary notice of claim should be sent to the Company within 30 days in case of death / disablement of insured person upon which a claim form will be sent to the claimant's address.

Documents in event of Death or disablement: After go through the nature of claim there would be more documents asked by Insurer A. In the event of a death claim, the claim form should be returned duly completed by the legal heir of the insured along with the following: (i) Postmortem report / Coroner's inquest report (ii) Police report (iii) Death Certificate (iv) Attending MEDICAL PRACTITIONER'S report (v) Succession Certificate /Legal heir certificate (vi) Receipt for carriage owners for carrying the fatal accident victim to the place of residence (vii) ECS Form of the Claimant B.

In the event of a disablement claim, the claim form should be duly completed by the insured along with the following: (i) Attending Medical Practitioner's report and Certificate from the MEDICAL PRACTITIONER'S giving details of loss and / or percentage of disablement, (ii) Diagnostic report, X-rays, MEDICAL PRACTITIONER'S prescriptions and bills, (iii) Police Investigation report (iv) ECS Form All payment shall be made in Indian Rupees in India though the cover is valid all over the world

Insurer Intimation & Timelines	Customer to intimate the bank within 24 hours from discovering the first fraudulent transaction. Personal Accident: Customer to intimate the bank within 72 hours of the accident. Claim to be intimated to the Insurer within 3 days of the date of intimation to the Bank. Claim documents to be sent within 60 days to the insurance company from the date of intimation by the customer.
Special conditions	Cover will be applicable for members who have the DBS Debit cards

	Applicable for DBS Bank Salary account holders only (Staffs and employees are excluded)
	Claim will be payable to Primary account holder
	Purchase Protection: Reimburses items purchased with the card that get damaged or stolen within 90 days of purchase from card issued.
	Purchase Protection: Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only
	POS Condition: Insurance benefit would be available only to Active Card Users. An Active card is defined as the card with one transaction / activity on any ATM / POS/ e-commerce terminal in last 30 days from date of loss
Exclusions	Losses where PIN/ OTP/ Password / 2nd Level authorizations are shared/compromised.
	Warranted that all cards are chip and pin based.
	Transactions done on mirror sites, through screen sharing, Losses triggered on Auto-pay or Standing Instructions.
	Any claim due to deliberate breach of law and Any legal liability of whatsoever nature
	Losses due to cyber crimes on any digital platform or infrastructure.
	Losses sustained by the Insured resulting directly or Indirectly from any fraudulent or (dishonest acts committed by Insured's employee/ members of household, acting along or in collusion with others in respect of banks operations
	Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's Knowledge
	Any Gross Negligence and/or Consequential loss and/or legal liability and/or taxes of whatsoever nature.
	Transaction done on non Verisign authenticated websites.
	Vishing, Tele-Phishing and Pre-delivery Frauds
Internet based transactions using no second level authorization for sites which do not have second level authorization	