



Debit & Credit card fraud handling process

Rule 1: Card blocking & replacement process.

1. Permanently block the card immediately.

Note: TAT to block the card

- Blocking done within 0 to 3 days from the 1st date of fraud – No customer liability.
- Blocking done from 4 to 7 days – Customer liability up to INR 25,000.00
- Blocking done beyond 7 days – Full customer Liability.

Please note that if the card is not blocked as per above time lines, the case shall not be considered for further processing.

Rule 2: Documents Submission

1. Documents required:

- **Customer Dispute Form (CDF)** duly signed by the customer with transaction details.
- **Incident Letter** addressed to Axis Bank Ltd with date & signature of customer. Incident letter must contain below information -
 - (a) Account number, Card number, Date of loss
 - (b) Details about Possession of card at the time of fraud transaction (Whether it was in possession of customer or not) & information about how did customer come to know about the fraud transactions in his/her account.
 - (c) Any other additional information about the fraud incident.
- **Original FIR / Online FIR / Incident Letter** addressed to Police authorities with police acceptance stamp (Stamp must be clear & visible) mandatory for total transaction amount equal to or more than INR 20,000.00. The letter must mention the card details & transaction details. Please note below points –
 - (a) When fraud location is outside India (International transactions), & customer is present in India at the time of fraud then FIR is not required.
 - (b) If customer is in same country (outside India) as the location of fraud, then FIR from local authority of that country will be required. In such cases Police intimation to local police of that country through email will be acceptable.
- **Complete visible Passport copy** (all pages including blank pages) for International transactions, is mandatory. In case the passport is not available, a signed declaration by customer confirming that he/she does not hold passport & he/she was not in the city of fraud needs to be obtained. If the branch is not able to identify whether the transaction is international or domestic, please obtain the complete visible passport copy including blank pages.

Rule3: Important TATs to be noted.

1. TAT to block the card – The customer must block the card permanently.
 - Blocking done within 0 to 3 days from the 1st fraud transaction – No customer liability.
 - Blocking done from 4 to 7 days – Customer liability up to INR 25,000.00
 - Blocking done beyond 7 days – Full customer Liability.
2. TAT to lodge fraud dispute by customer



- The customer must register a complaint with the bank & submit all the documents **strictly within 20 days from the date of 1st fraud transaction.**
- Any documents submitted after the above mentioned TAT, the claim shall not be approved by the Insurance Company.

Personal Accident Insurance

- **Documents and TAT:**

1. Intimation of claim be done within 50 days from the date of death to the nearest branch
2. PA Cover for Salary Segment is active only if, there is at least 1 Salary Credit in their Axis Bank's salary account in past 180 days and for other Cards, there should be at least 1 POS Transaction in Past 90 days before date of Death.
3. Following hard copies of the documents to be sent within 50 days from the date of death:
 - Duly filled, signed and attested claim form
 - Attested FIR/police intimation (Notarized)
 - Attested Panchanama/Inquest Panchanama Copy (Notarized)
 - Attested debit card/destroyed debit card
 - Bank statement for the period of 180 days precedent to date of accident.
 - Attested hot listing certificate
 - Attested final police report (Notarized)
 - Duly filled, signed and attested Assignee verification form
 - Attested copy of post mortem report. (Notarized)
 - Death certificate (Notarized)
 - Attested copy of driving license. (Notarized)
 - Certificate form railway Authority in case of rail accident. (Notarized)
 - Attested Identity card of Police/Defense personnel. (Notarized)