

**Annexure 8: Customer Protection Policy**

Purpose: To formulate guidelines and lay down the steps for handling claims/ complaints pertaining to Electronic Banking transactions raised under Customer Protection Policy.

This policy will be governed by applicable RBI guidelines and will be subject to change to ensure conformity with changes in regulations, if any.

**1. Types of Electronic Banking channels:**

Complaints pertaining to PIN / password sharing / compromise for transactions on the below mentioned electronic banking channels will be considered under this Customer Protection Policy.

- i. Debit Cards (including co-branded cards)
- ii. Secured Credit Card
- iii. Mobile Banking
- iv. Personal Internet Banking
- v. Business Internet Banking
- vi. UPI

**2. Types of transactions covered:**

- i. Online payment including e-commerce transactions (transactions that does not require physical payment instruments. e.g., internet banking, mobile banking, card not present (CNP) transactions).
- ii. Face-to-face / proximity payment transactions: Transactions which require presence of physical payment instrument such as card for ATM, POS and / or Online transactions.

The policy also annotates the following aspects:

1. Customer communication channels
2. Communication norms
3. Customers' and Bank's liability for disputes (claims / complaints) defining: Zero Liability of a Customer and Limited Liability of a customer
4. Reversal Timeline for Zero Liability / Limited Liability of customer
5. Burden of Proof
6. Display of policy
7. Reporting and Monitoring Requirements

Kindly note that this is an abridged version of the Policy. A detailed Policy is available freely on the Bank's website [www.dccb.com](http://www.dccb.com)

Our Branch officials shall be happy to help you with a print out of the same, if required.

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