

Frequently Asked Questions

Shopping Card

Q. What is a Shopping Card?

A. A Shopping Card is like a debit card that can be used to make purchases at any Retail Store in India having Point of Sale (POS) terminal and / or on Indian E-commerce website (transactions in Indian Currency) except that it cannot be used at an ATM for use for any financial and non-financial transaction. ABPB will issue a domestic RuPay Classic Shopping Card linked to the customer's saving account.

Q. What is RuPay?

A. RuPay is an Indian domestic card scheme conceived and launched by the National Payments Corporation of India (NPCI)- an RBI regulated entity. RuPay is the first-of-its-kind domestic Debit and Credit Card payment network of India, with wide acceptance at Automated Teller Machines (ATM), POS devices and e-commerce websites across India. It is a highly secure network that protects against anti-phishing. For more details on RuPay please visit <https://www.npci.org.in>

Q. I have a ABPB RuPay Classic Shopping Card; how do I use this Card?

A. RuPay Shopping Card allows you to make payments across any Indian online website and at all RuPay enabled POS (Point-of-Sale) shops by following below steps:

On Website:

1. Enter your 16-digit card no., expiry date, CVV
2. Enter One Time Password (OTP) sent to your mobile number as registered with Bank (after verifying the details)

At a POS:

1. Dip or Swipe your card in the POS/ Electronic Data Capturing (EDC) machine
2. Enter your Bank PIN

Q. Is the ABPB RuPay Classic Shopping Card similar to the Debit card?

A. ABPB RuPay Classic Shopping Card is similar to a Debit card, however any financial / non-financial transactions cannot happen using this Card at an ATM in India or overseas. Also, this Card cannot be used for cash withdrawal at any POS terminal

Q. Can I use the ABPB RuPay Shopping Card at an Automated Teller Machine (ATM)?

A. No, this Card cannot be used for any financial or non-financial transaction at any ATM in India or overseas.

Q. Can I upgrade the ABPB RuPay Classic Shopping Card to an International Card?

A. No this Card cannot be upgraded to an International Card.

Q. What is the validity of the ABPB RuPay Classic Shopping Card?

A. The APBP RuPay Classic Shopping card is valid for a period of 5 years from the date of issue. The same can be seen printed on the front-side of the card.

Q. What if I lose or misplace or stolen my ABPB RuPay Classic Shopping Card?

A. In case your Shopping Card is lost or misplaced or stolen, you should immediately block the card through any of the following ways:

- Mobile Banking
- Interactive Voice Response (IVR) service
- Customer Care no 1800-209-2265 (toll free) from 8am to 8pm
- Email us at Vcare4u@adityabirla.bank from your registered email address (as per Bank records). Request send through email will be actioned during working hours on a working day of ABPB.

A new card will be issued to you at a cost. Please visit the Bank' website to know more about the schedule of charges applicable.

Q. What if the ABPB RuPay Classic Shopping Card expires; will I be getting another shopping card?

A. A month in advance, you will be informed by the bank about the expiry date. In case of no response and on expiry of the Shopping card, you will get another shopping card and issuance fee will be automatically debited. In case you do not wish to get another shopping card, you are required to decline the reissue.

Q. How do I apply for a new ABPB RuPay Classic Shopping card?

A. You can apply for a new shopping card by -

1. Walking into closest banking point
 - a. Provide your mobile number.
 - b. Ask the banking point to raise new card request
 - c. Reconfirm the card request by inputting the OTP or any other authentication mechanism as decided by bank from time to time
2. From Mobile Banking / Internet Banking
 - a. Login into Mobile Banking App / Internet Banking portal
 - b. Go to the service request section
 - c. Request for a new Shopping Card

On raising a request, your account will be debited with the Shopping Card issuance fees and the personalised Shopping Card will be sent to you through a courier. Please visit the Bank's website www.adityabirla.bank for more details on Shopping Card Terms & Condition and Schedule of Charges

Q. What are the charges for a new ABPB RuPay Classic Shopping Card?

A. Please visit our website www.adityabirla.bank for more details on the schedule of charges applicable for shopping card.

Q. Is there an Annual Maintenance Charges attached to my ABPB RuPay Classic Shopping Card?

A. There is no annual maintenance cost on your card.

Q. Will I be charged for using a ABPB RuPay Classic Shopping Card on a website or at a retail outlet?

A. Currently no charges will be levied for using your Shopping Card on a website or a retail outlet. Please refer to the schedule of charges applicable on www.adityabirla.bank/charges

Q. How do I set a PIN for my ABPB RuPay Classic Shopping Card?

A. You can set your Bank PIN using Mobile Banking.

Q. I am unable to use my ABPB RuPay Classic Shopping Card at a retail outlet/POS/Online transactions. What do I do?

A. Kindly check if the Bank PIN used to authorize the transaction is correct, and if there is sufficient balance in your bank account to carry out the transaction. You may also check the Card status i.e., it is not damaged and validity period. In case the issue is not resolved, please call on our customer care on 1800-209-2265 (toll free) from 8am to 8pm or email us at Vcare4u@adityabirla.bank to find out the reason for the failure.

Q. What is the limit on my ABPB RuPay Classic Shopping Card?

A. The ABPB RuPay Classic Shopping Card has a daily limit of INR 50,000. Any transaction or sum total of

transactions across POS or E-Commerce, in a day cannot exceed INR 50,000. There is no other transaction limits on using the card.

- Q. My transaction is unsuccessful; however, my account has been debited on using the Shopping Card.
- A. Please contact our customer care by calling 1800-209-2265 (toll free) from 8am to 8pm or email us at Vcare4u@adityabirla.bank. You may also report this issue through Mobile Banking / Internet Banking.
- Q. My APBP Savings Account has been debited but I have not used the Shopping Card. What should I do?
- A. Please report such unauthorised transaction(s) immediately by calling our customer care on 1800-209-2265 (toll free) from 8am to 8pm or email us at Vcare4u@adityabirla.bank.
- Q. How do I raise a complaint in case of a failed or unsuccessful transaction?
- A. You can register your complaint by calling our customer care on 1800-209-2265 (toll free) from 8am to 8pm or email us at Vcare4u@adityabirla.bank.
- Q. What are the do's and don'ts when using ABPB RuPay Classic Shopping Card?
- A. In order to keep your Shopping Card and PIN safe, please follow the below key steps:
- Please sign on the reverse side of your card immediately on receipt
 - Never keep the PIN with the Shopping Card or write the PIN on it. Always memorize it
 - Do not share your Shopping Card and PIN details with anyone, including Bank/ IBA/ RBI/ Govt. Agency/family/ friends, etc.
 - Hide the keypad when keying in your PIN at POS terminals
 - Insist on swiping/dipping your card in your presence at hotels/ malls/ shops, etc.