

SBI PERSONALIZED IMAGE DEBIT CARD “MY CARD”

FREQUENTLY ASKED QUESTIONS

1. What is “My Card” Personalized Image Debit Card?

“My Card” Personalized Image Debit Card is a personalized debit card where you can choose the design/image to be printed on your card from the gallery of images provided by the Bank.

2. How can I apply for “My Card”?

You can apply for “My Card” after logging into your Internet Banking.

3. What is the process of applying for “My Card” Debit Card?

You can apply for “My Card” after logging into your Internet Banking, by following the below path. Login to Internet Banking>>e Services>> ATM Card Services>> Apply for Debit Card>> My Card.

4. What type of images I can choose to upload for my “My Card” Debit Card?

You can choose the image from a gallery of images available at the portal.

5. Can I upload an image of my choice to be printed on the Debit Card?

You cannot upload an image of your choice for printing on the Debit Card. You can only select the image from the range of images available under different categories in the Gallery available on the portal.

6. While I was being redirected from my internet banking login to the Image portal, the request timed out due to some technical problems. How will I get my Debit Card?

In the event of failure of redirection to the third party’s website for selection of images to be printed on the Card due to technical reasons, you will receive the refund of the issuance charge of Rs.250/- plus GST within 15 working days from the date of debit.

7. I was redirected from my internet banking login to the Image portal, however I did not select any image and the request timed out/ I did not select any image. How will I get my Debit Card?

In the event if the request is timed out/ you do not select any image to be printed on the Card, you will receive the refund of the issuance charge of Rs.250/- plus GST within 15 working days from the date of debit.

8. What are the charges for “My card” Personalized Image Debit card?

“My Card” Personalized Image Debit Card can be availed for at an issuance charge of Rs.250/- (Plus GST) only. Annual charges of Rs.175/-(Plus GST) from second year onwards will be applicable.

9. I have lost my “My Card” Debit Card. Will I be charged for a replacement card?

Yes. There will no replacement Card issued against your lost “My Card” Debit Card. However, you can apply for a fresh “My Card” Debit Card against an issuance charge of Rs.250/- plus GST.

10. What is the validity of the “My Card” Debit Card?

The validity of “My Card” Debit Card is 5 years from the date of issue.

11. Will I be given a Debit Card with the same image as my current “My Card” Debit Card after the expiry of the card?

No. You will be given a regular non Picture Debit Card on the expiry of the current “My Card” Debit Card. If you need a “My Card” Debit Card on expiry of your current card, you can raise a new request through your Internet Banking Login.

12. When will I receive my “My Card” Debit Card after applying for it from my Internet Banking Login?

You will receive your personalized “My Card” Debit Card with an image of your choice at your registered communication address within 15 days of placing the request and successful deduction of joining fee from your account.

13. My application for the issuance of “My Card” Debit Card has been rejected due to technical issues. Still my account has been debited with the issuance charge of Rs.250/- plus GST. When will I receive the refund for this amount?

If your application for “My Card” Debit Card gets rejected due to technical reasons and still your account was debited, you will receive the refund of the issuance charge of Rs.250/- plus GST within 15 working days from the date of debit.

14. When ATM-cum-Debit card is lost or misplaced what immediate step to be taken?

Please keep a separate note of Card number and associated account number in a place readily accessible. Immediately block the Card if it is lost, misplaced or stolen. Blocking of Card will safeguard cardholder from any misuse of the Card. Card may be blocked using any one of the following channels:

- Through SMS – By sending SMS "BLOCKXXXX" to 567676 from the registered mobile number (XXXX is the last 4-digits of Card).
- Through 24 x 7 helpline (1800-11-22-11/1800-425-3800/+9180-26599990) - The Contact Centre will ask for certain information about the Cardholder before blocking the Card to ensure that it is not used fraudulently by any person.
- Through SBI Quick mobile application - Card can be blocked using option "ATM cum Debit Card". The Cardholder is required to operate the SBI Quick mobile application through their registered mobile number only. For blocking, the Cardholder will require the last 4 digits of Card.
- Through SBI Anywhere mobile applications - Card can be blocked using the menu "Debit Card Hotlisting" under 'Services' available under post login page and be guided by options on the screen. Alternatively, Card can be blocked using option "Card Blocking" on the pre-login screen.
- Through Internet Banking - Card can be blocked if the Card Holder is internet banking user. The functionality is available at post login >> e-services >> ATM Card Services >> Block ATM Card. Follow the menu options to complete blocking of your Card.
- Through SBI Branch – Please visit any nearest SBI Branch with a written request to block your lost or stolen Card.

15. How to manage your ATM-cum-Debit usage functionality?

- Your Card comes with a pre-set limit for purchase transactions (i.e., at merchant establishments or online) and for cash withdrawal limits at ATMs. Bank is providing you the option for setting your channel wise (i.e., for usage at ATMs, merchant establishments and over online) usage limit (Only below the pre-set limit is allowed) through internet banking (Post login >> e-services >> ATM Card Services).
- Your Card when received can be used at any channel (i.e., for usage at ATMs, merchant establishments and over online). However, Bank is providing you the option for disabling/enabling channel (i.e., for usage at ATMs, merchant establishments and over online) of usage based on your requirement through internet banking (Post login >> e-services >> ATM Card Services) and through SBI Quick mobile application using option "ATM cum Debit Card".
- Your Card when received can be used for domestic and international transactions (applicable only for international Card variants). However, Bank is providing you the option for disabling/enabling use mode (i.e., domestic or international) based on your requirement through internet banking (Post login >> e-services >> ATM Card Services) and through SBI Quick mobile application using option "ATM cum Debit Card".

Some of the facilities are also available through SMS, please refer to the welcome letter sent along with Card. The above facilities can also be availed by giving a written request at any nearest SBI Branch with a service charge.

16. What are the basic safety tips that a cardholder must follow?

- Please follow the instructions mentioned on the welcome letter sent along with the Card for generation of the Personal Identification Number (PIN), it's a 4 digit number, which is required to operate the Card.
- Never use a PIN that could be easily guessed, e.g., day and month of your birth, first or last four digits of telephone number, string of same numbers etc.
- Please memorise the PIN and do not write your PIN on the Card or anywhere else.
- Never keep your Card and PIN together.
- Please keep the PIN secret and do not disclose the PIN to anybody including your family members and close relatives.
- Please change your PIN at regular intervals. Preferably, change it every quarter. In case you have a reason to suspect that someone may have accessed your PIN, please change your PIN immediately.
- Giving your Card and disclosing PIN to someone is like giving a blank signed cheque.
- Please refrain from taking help from any stranger while doing ATM transaction.
- Please beware of "Shoulder Surfing", i.e., shield keypad while entering your PIN from onlookers by using your body. Once you complete your transaction, ensure to collect your Card before leaving.
- Please do not allow any other person to enter the ATM room when you are transacting at the ATM and similarly please wait outside for your turn if ATM room is occupied.
- These particulars will be required for blocking your Card in case it is lost or misplaced or stolen.
- Be alert. If you find signs of any external fittings or loose wiring at the ATM, please do not use the ATM and report to the nearest Bank Branch/ Contact Centre.
- Never share your Card number, CVV (Card Verification Value), CVC (Card Verification Code), CVD (Card Verification Digit), PIN, OTP (One Time Password), expiry date, etc. with anyone, even if the person claims to be a bank employee or to any email soliciting the information or to any telephonic survey.
- Please use SBI Quick mobile application as a personal security tool for managing channels and usage of your Card. The app can be downloaded from Google Play Store, Apple Store, etc.
- Always use your Card only on a secured network and reputed website over the internet to avoid any possible misuse.
- In case your Card is expired, ensure that you destroy the same by cutting it into multiple pieces across the magnetic stripe and EMV Chip.
- Never hand over the consignment containing your Card, once delivered to you, back to the delivery person under any pretext.

17. How to take care of your ATM-cum-Debit Card?

- Your Card is very important and must be kept safely.
- After receipt of your Card, please sign immediately on the signature panel on the reverse of your Card.
- Store your Card in a secure place where you will immediately know if it is missing.
- The black magnetic stripe on the reverse of your Card and EMV Chip contains financial information and needs special handling. Do not keep your Card in an area where it will be exposed to a continuous magnetic field.
- Please ensure that your Card is used at merchant locations in your presence only.
- Never leave your Card unattended, e.g., in your car, in a hotel room or at work.
- Please handle your Card carefully so as to avoid any physical damage to magnetic stripe and EMV chip.
- Always keep track of your Card's transactions by using the Account Statement. Always notify your Home Branch, in writing, if there are any changes in your employment and/or residential address, telephone numbers and mobile number.