

ING Vysya Bank Fair Practice Code for Credit Card Operations

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1. Preamble

1.1 This Fair practice code is expected to help our credit card customers in knowing their rights and also measures they should take to protect their interests.

1.2 The ING Vysya Credit card programme is a program jointly formulated by ING Vysya Bank (hereinafter referred to as “ING Vysya”) and Citibank for issue of Credit Cards to the customers of ING Vysya. The credit cards are issued by Citibank pursuant to an agreement entered into between Citibank and ING Vysya. By virtue of this Agreement, Citibank will manage issuance, operations, service and recovery of dues while sourcing of applications from prospective card members and marketing of the card may be carried out either by ING Vysya and Citibank jointly or independently.

About this Code

1.3 In this Code, ‘you’ denotes the credit card customer and ‘we’ denotes Citibank, the credit card issuer. The standards of the Code are governed by the four key commitments detailed in section 2.

Unless stated otherwise, all parts of this Code apply to all the credit card products and services, whether we provide them across the counter, over the phone, on the Internet or by the other method.

2. Key Commitments

We promise to:

2.1 Act fairly and reasonably in all our dealings with you by:

- Meeting the commitments and standards in this Code, for the products and services we offer, and in the procedures and practices our employees/agents follow
- Making sure our products and services meet relevant laws and regulations
- Ensuring that our dealings with you will rest on ethical principles of integrity and transparency.
- Not engaging in any unlawful or unethical consumer practice.

2.2 Help you to understand how our credit card products and services work by giving you the following information in a simple language:

- What are the benefits to you
- How you can avail of the benefits
- What are their financial implications
- Whom you can contact for addressing your queries and how

2.3 Deal quickly and effectively with your queries and complaints by:

- Offering channels for you to route your queries. You may choose to write to us or send your queries on e-mail or call us on our 24-hour helpline numbers. Details of each access channel will be provided on the website www.citibank.com/india
- Listening to you patiently
- Accepting our mistakes, if any
- Correcting mistakes / implementing changes to address your queries
- Communicating our response to you promptly
- Telling you how to take your complaint forward if you are not satisfied with the response.

If at any stage, you feel that the response from the above access channels is not up to your satisfaction or you have not received a response within 10 working days, there is an escalated complaint handling mechanism for customers to write to: -

Please send an email to head.customercare@citigroup.com or call the Toll Free Number 1-800-220123 (only from BSNL/MTNL lines) or 3970 7464 (a local call from non-BSNL/MTNL lines, explaining the details of the issue concerned. Our team of specialized Customer Service Executives will attend the call and resolve issues. The desk is functional between 10:00 AM and 06:00 PM, Monday to Friday. ..

If you are not satisfied with the response that you receive or if you do not hear from us within 10 days post escalating their complaint, and wishes to raise the issue with a senior officer within the bank, they can contact the Grievance Redressal Officer (Nodal Officer) for Citibank India to examine their issues and provide an impartial resolution.

Please contact Ms. Anjana Makkar, who has been appointed as the Grievance Redressal Officer (Nodal Officer) for Citibank India to examine your issues and provide an impartial solution. Ms. Anjana Makkar can be reached at:

E-mail: grievanceredressalofficer@citi.com

Telephone: 1800-425-2484, +91-44-2850 1242.

The desk is functional between 10:00 AM and 6:00 PM, Monday to Friday.

2.4. Publicize this Code, by making it available for public access on our website and make copies available for you on request. You may write in or e-mail your request to us and a copy of this Code will be sent to your mailing address.

3. Information

(To help you to choose products and services, which meet your needs)

3.1 Before you become a credit card customer, we will:

- Give you information explaining the key features of our credit card products including applicable fees and charges. The Most Important Terms and Conditions (MITC) including schedule of charges, joining and annual fees is available at our website www.ingvysyabank.com. The same is also available in the application form.
- Advise you what information/documentation we need from you to enable us to issue credit card to you. We will also, advise you what documentation we need from you with respect to your identity, address, employment etc., and any other document that may be stipulated by statutory authorities (e.g. PAN details), in order to comply with legal and regulatory requirements
- Verify the details mentioned by you in the credit card application by contacting you on your residence and / or business telephone numbers and / or physically visiting your residence and/or business addresses through agencies appointed by us for this purpose, if deemed necessary by us.

3.2 While you apply for credit card, we will explain the relevant terms and conditions such as fees and interest charges, billing and payment, renewal and termination procedures and any other information that you may require to operate the card through the MITC in the application form. These are also available on our website.

3.3 We will advise you of our targeted turn around time while you are availing / applying for a product / service.

3.4 We will send the Most Important Terms and Conditions (MITC), essentials and services booklet giving detailed features and benefits, interest and charges applicable and other relevant information with respect to usage of your credit card along with your first credit card. The Card member agreement is available on our website www.ingvysyabank.com for ready reference. You may write in or e-mail your request to us and a copy of this agreement will be sent to your mailing address

3.5 We will advise you our contact details such as contact telephone numbers, postal address, website/e-mail address to enable you to contact us whenever you need to. You may write to us at Citibank card Centre, PO Box # 4830, Anna Salai Post Office, Chennai – 600002. Alternatively, you can e-mail us at indiaservice@citicorp.com or call us at our 24hrs helpline numbers, details of which are available on the reverse of the credit card and your credit card statement .

3.6 If you do not recognize a transaction, which appears on your credit card statement, we will give you more details if asked. In some cases, we may need you to give us confirmation or evidence that you have not authorized a transaction.

3.7 We will inform you, through our service guide / member booklet of the losses on your account that you may be liable if your card is lost/misused.

4. Tariff (Fees / Charges /Interest)

4.1 We will give our customers upfront details on any charges applicable to the products/services chosen. You can find our schedule of common fees and charges (including interest rates) by:

- Referring to the service guide/member booklet/ Most Important Terms and Conditions (MITC)
- Calling up on customer service numbers
- Visiting our website; or
- Asking our designated staff.

4.2 When you become a customer, we will provide you information on the interest rates applicable on your credit card and we will charge the same to your credit card account, if applicable. This will be explained in detail in the MITC and card member agreement sent along with the welcome kit.

4.3 For further clarifications, if you ask us, we will explain how we apply interest to your account.

4.4 Changes in Terms and Conditions

- Changes to the Terms and Conditions would be communicated through any of the following channels like statements, ATM's, branch notice boards, internet, email, website or newspaper
- Normally, changes [other than interest rates] will be made with prospective effect giving notice of at least one (1) month.
- If the changes are to the disadvantage of our customer, the customer may close the account at any time up to two months from the date of the notice without having to pay any extra charges or interest for doing this.
- If there is a major change or many minor changes made in any one year, we will, on request give you a copy of the new Terms and Conditions or a summary of the changes.

5. Advertising, Marketing and Sales

- Our sales and marketing representatives will identify themselves when they approach you for selling or marketing our products.

- We will make sure that all advertising and promotional material is clear, fair, reasonable and not misleading.
- In any advertisement through any media and any promotional literature that draws attention to a banking service or product and includes a reference to an interest rate, we will also indicate whether other fees and charges will apply. The full details of the relevant Terms and Conditions are available on request.
- We would like to provide our customers with the entire range of financial services products. Some of the products offered are the Bank's own products while some others are the products of our group/associate/entities or companies with whom we have tie-up arrangements. We will however inform our customers about our associate/group entities or companies having business tie-up arrangements with us and if the customer so desires, then only direct their staff/agents for marketing the products.
- We will seek specific consent from our customers for giving details of their name and address to any third party, including other entities within Citigroup, for marketing. We will ensure that such third parties handle our customer's personal information with the same degree of confidentiality and security as we would. In case our customer does not wish to be informed about such benefits/offers/products either through Telephone calls, Short message Services, they may register for our ' Do not Disturb/ Opt Out Facility by writing to us or by registering for the same on our website.
- We will extend a loan/credit facility/enhance credit limit on our customer's card only with their consent.
- We have put in place a 'Code of Conduct' for the Direct Selling Agencies and their staff whom we use for marketing our asset products (Credit Cards, Loan products) and monitor strict adherence to the same by such Direct Selling Agencies. When they approach customers for selling our products personally or through phone, they will need to first identify themselves.
- In the event of receipt of any complaint from a customer that our representative/courier/telemarketing agents or DSA has engaged in any improper conduct or acted in violation of this Code, we shall take appropriate steps to investigate, handle the complaint and to make good the loss.

5.1 Field Personnel

Our sales representatives will identify themselves when they approach you for selling card products.

We have prescribed a code of conduct for our Direct Selling Agents (DSAs) whose services we may avail to market credit card products.

In the event of receipt of any complaint from our customer that our representative has engaged in any improper conduct, we shall take appropriate steps to redress the complaint.

5.2 Telemarketing

If our telemarketing staff/agents contact you over phone for selling any of our credit card products or with any cross sell offer, the caller will identify himself/herself and advise you that he/she is calling on our behalf.

6. Issuance of Credit Card / PIN

6.1 Credit card issuance is at our absolute discretion and is subject to approval criteria. If the card application is rejected, we will convey to you the reject reason via letter or email.

6.2 We will dispatch your credit card only to the mailing address mentioned by you through courier/post.

6.3 PIN (personal identification number) whenever allotted will be sent to you separately.

6.4 We will dispatch the PIN and the Card separately.

6.5 We will tell our customers about our systems (such as touch terminals / Kiosks) to allow them to choose or change a PIN easily

6.6 We will extend a loan/credit facility/enhance credit limit on our customer's Card only with their consent.

7. Account Operations

Credit card statements

7.1 To help you manage your credit card account and check details of purchases/cash drawings using the credit card, we will offer you a facility to receive credit card transaction details either via monthly mail or through the internet. Credit card statement will be dispatched on a predetermined date of every month, which will be notified to you. You may also register with us for receiving your monthly statements via e-mail in an encrypted & secure format assigned with a unique password that will be notified to you. It is a user-friendly format that can be downloaded for printing or archiving for future reference.

7.2 In the event of non-receipt of this information, we expect you to get in touch with us so that we can arrange to resend the details to enable you to make the payment and highlight exception, if any in a timely manner.

7.3 We will let you know / notify changes in schedule of fees and charges and terms and conditions. Normally, changes (other than interest rates and those which are results of regulatory requirements) will be made with prospective effect giving notice of at least one month. This notice will be served through a message in your monthly statement.

Protecting your account

7.4 We will advise you what you can do to protect your credit card from misuse.

7.5 In the event your credit card has been lost or stolen, or that someone else knows your PIN or other security information, we will, on your notifying us, take immediate steps to try to prevent these from being misused, subject to operating regulations and law in force. Please call us on our 24-hour helpline numbers.

Processing activities at our end

7.6 We may allow processing of credit cards related activities including operations and cross selling to third party agencies that we consider appropriate for these purposes.

8. Confidentiality of Account Details

8.1 We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.

8.2 We will limit the collection and use of customer information to the minimum that we require to deliver superior service to our customer, which includes advising our customers about our products, services and other opportunities and to administer our business.

8.3 We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information.

8.4 We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements or have been authorized by the customer.

8.5 We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not reveal transaction details of your accounts to a third party, including entities in our group, other than in the following four exceptional cases when we are allowed to do

- If we have to give the information by law
- If there is a duty towards the public to reveal the information
- If our interests require us to give the information (for example, to prevent fraud) but we will not use this as a reason for giving information about you or your accounts (including your name and address) to anyone else, including other companies in our group, for marketing purposes.
- If you ask us to reveal the information, or if we have your permission, through your acceptance of the card member agreement, to provide such

- information to our /associate/entities or companies when we have tie-up arrangements for providing other financial service products.
- If you have taken a co-brand product, offered by Citibank and a partner, the necessary information including but not limited to that which is required for execution of the rewards programmes will be provided to the partner.

9. Collection of dues

Our bank's dues collection policy is built on courtesy, fair treatment and persuasion. We believe in fostering customer confidence and long-term relationship. Our staff or any person authorized to represent us in collection of dues or/and security repossession will identify himself/herself and interact with you in a civil manner. We will provide you with all the information regarding dues and will give sufficient notice for payment of dues. Our employees / agents are governed by detailed Debt Collection Standards that are modeled along the lines of the Code for Collection of Dues and Repossession of Security issued by Indian Banks' Association.

10. Redressal of Grievances

10.1 Redressal of your complaints internally

- We have a Grievance Redressal Cell/Department/Center within the organization. If you want to make a complaint, we will tell you how to do this and what to do if you are not happy about the outcome. Our staff will help you with any queries you have.
- Our complaint handling procedure is displayed on our website. The time frame for responding to your complaints and escalation process etc., are also displayed on our website www.citibank.com/india in the Grievance Redressal link under the Customer Service tab.

10.2 Banking Ombudsman Service and other avenues for redressal

Within 60 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Banking Ombudsman appointed by Reserve Bank of India under Banking Ombudsman Scheme 2006.

The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for your City or State are available on <http://www.rbi.org.in>

11. Termination of Credit Card

11.1 You may terminate your credit card by giving notice to us and by following the procedure laid down by us in our service guide/ member booklet after clearing outstanding dues, if any.

11.2 We may terminate your credit card, if in our opinion, you are in breach of the card member agreement.

12. Feedback and Suggestions

Please provide feedback on our services. Your suggestions will help us to improve our services

[The Fair Practices code for Credit Card should be read and understood along with the Master Circular on Credit Card Operations of banks \(dated July 1, 2007\) issued by Reserve Bank of India.](#)