Dos and Don'ts



√ Do's

- Ensure that your current mobile number is registered with the bank so that you can get alerts for all your ATM transactions.
- Beware of suspicious movements of people around the ATM or strangers trying to engage you in conversation.
- Look for suspicious devices attached to the ATMs. These may be put to capture your data. Inform security guard/bank immediately, if you observe any such suspicious device.
- Please make sure to conduct any ATM transaction in complete privacy. Beware of "Shoulder Surfing" and shield your PIN from onlooker by covering the keypad while entering the PIN
- Collect cash immediately from the cash slot when cash is dispensed. The ATM does not take back cash.
- If your card gets stuck in the ATM or If cash is not dispensed and ATM does not display "cash out" please report to the Bank on the number mentioned in the Notice Board displayed at the ATM.
- Memorize your Personal Identification Number (PIN) and destroy all physical evidence of the PIN.
- Always change the PIN you receive along with the welcome kit. Make a practice of changing your PIN periodically for security.
- ✓ Store your card in secure place and ensure safe custody.
- ✓ Store the ATM-cum-debit card carefully so that the magnetic stripe does not get damaged
- Ensure to take your card and your receipt after completion of the transaction
- Check the transaction related SMS alerts immediately and bank statements/passbook regularly to verify the entries to ensure its correctness. Any unauthorized card transaction in the account, if observed, should be immediately reported to the bank.
- Please ensure that the card is swiped in your presence at POS Terminal. Do check if the card given to you by the merchant after completion of the transaction belongs to you.
- After completion of your transaction and before leaving the premises please ensure that "Welcome Screen" is displayed in the ATM.
- ✓ If the card is lost or stolen, report the same immediately to Customer Contact Centre (1800-103-1222) or nearest Equitas Small Finance Bank Branch
 - Contact Branch Manager or Customer Contact Centre if any assistance is required.
- When you destroy your card upon card expiry or closure of your account, cut it into four pieces before disposing it off.

X Don'ts

- X Do not keep ATM PIN and Card together.
- X Never lend your card to anyone.
- X Never leave your card in the ATM.
- Do not share Card details, PIN, CVV, OTP etc. with anyone including family members and Bank officials. Bank does not call for such information from any customer. Therefore, no information should be shared on telephone also even if the person calling from other end introduces himself as Bank official..
- X Do not write your PIN on the card.
- X Do not use a PIN that could be easily guessed, e.g. your birth date or telephone number.
- X Do not allow the card to go out of your sight when you are making a payment.
- X Never leave your card unattended, e.g. in the car, in a hotel room or at work or at merchant establishments.
- X Avoid speaking on the mobile phone while you are transacting.
- X When disposing of old receipts and statements don't use public waste receptacles.
- X Do not dispose statements, charge slips and bank mails without shredding them.
- X Do not visually display any money you received from the ATM, keep it in your pocket/purse safely and leave the ATM.
- X Do not accept assistance from anyone or from the security guard when using the ATM.
- X Do not use helmets, cap etc while entering the ATM room.



BEYOND BANKING

When you bank with us, you contribute towards a better society.