DemoBank

FAQ · CARDS

# Debit and Credit Cards

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## Lost your card? Block it now

If your DemoBank debit or credit card is lost, stolen, or you see a payment you did not make, block the card at once. You can block it in **3 ways**:

| Way | How | When |
|---|---|---|
| **1. DemoBank app** | Cards → choose the card → **Block card** → confirm with your MPIN | Instant, 24×7 |
| **2. Helpline** | Call **1800-000-0000** (toll-free, fictional number) and follow the steps for "Block card" | 24×7 |
| **3. Branch** | Visit any DemoBank branch with a photo ID | Branch hours, Mon–Sat |

QUICK TIP Card खो गया? सबसे fast तरीका: DemoBank app → Cards → **Block card**. Helpline **1800-000-0000** भी 24×7 open है।

A blocked card cannot be unblocked. Payments you did not make: report them within 3 working days so we can raise a dispute.

## Getting a new card

- When you block a card, the app asks if you want a replacement. You can also ask on the helpline or at a branch.
- Your new card is delivered to your registered address in **7 working days**.
- Replacement fee: debit card ₹200 + GST; credit card free.
- The new card has a new number. Set a new PIN in the app (Cards → Set PIN) before you use it.

## Card limits (basics)

| Limit | Debit card | Credit card |
|---|---|---|
| ATM cash withdrawal per day | ₹50,000 | ₹20,000 (cash advance, fees apply) |
| Shopping + online per day | ₹1,00,000 | Up to your credit limit |
| Tap-to-pay (contactless), one payment | ₹5,000 | ₹5,000 |

- You can lower these limits any time in the app (Cards → Manage limits).
- Your **credit limit** is set from your income and repayment history. You can ask for a higher limit in the app after 6 months.
- International use is **off** by default. Turn it on in the app before you travel.

## Questions

Helpline **1800-000-0000** (24×7, fictional number) or any DemoBank branch.