

SAFE BANKING

NETBANKING PASSWORD

- NetBanking can only be accessed by entering your Customer ID and NetBanking Password, known only to you.
- To avoid unauthorised usage of your NetBanking Account, your NetBanking password
 - is encrypted and is not accessible to anyone in the Bank
 - is locked after five wrong attempts
 - is locked after 180 days of inactivity
 - has to be changed after your first login and thereafter every 120 days
- When you login, you can choose to enter your password using the Virtual Keyboard. This safeguards you against keystroke compromise at shared terminals/cyber cafes
- When you regenerate your password, it is sent to your registered mailing address with the Bank, in tamper proof stationary
- Alternatively, you can securely regenerate your password online instantly using your Debit Card number and ATM PIN
 - HDFC Bank will never ask you for your NetBanking Password through Email, Telephone or in Person

NETBANKING TRANSACTIONS

- A transaction alert is sent to you for every NetBanking financial transaction carried out on your account.
- To protect your funds, registration for Third Party Funds Transfer is only processed after your signature verification
- Secure Access, an enhanced security service is provided to all Third Party Registered Customers for all Funds transfer and Online Payment Transactions. The primary aim of

the service is to monitor your NetBanking transactions with an aim to block/ report any deviant transactions.

- There is a 24 hour cooling period before activation of any new beneficiary added to your NetBanking account. During this period you will be sent an SMS alert informing you of the beneficiary addition
 - The HDFC Bank NetBanking server has been configured with 128 bit SSL based encryption which secures communication between the server and your PC
 - Once you have logged into NetBanking, your session will time out after 5 minutes of non-usage.

NETBANKING DO'S AND DON'TS

(The following content should be copied in same format as rest of the document.)

Please follow these ten simple steps to avoid falling prey to phishing scams:

- Do not trust links on e-mails.
- Never give out your personal information upon e-mail request.
- Do not open unexpected e-mail attachments or instant message download links
- Check the web address carefully. Our NetBanking address is <https://netbanking.hdfcbank.com>
- Always type the website address (mentioned above) on your web browser. Avoid clicking on any link.
- Check for the Padlock icon at the bottom right corner of the webpage. It must be always 'On' during secure transactions.
- Ensure that you have installed the latest anti-virus / anti-spyware / personal firewall / security patches on your computer.
- Always use non-admin user id for daily work on your computer.
- Do not access NetBanking from shared or unprotected computers in public places like cyber cafes.
- Do not transfer funds to or share your account details with, unknown / non-validated source, luring you with commission, attractive offers or prizes.

CAUTION: Participation in any such act is illegal and can result in a jail term

Report a suspicious e-mail right away!

If you receive any e-mail requesting your NetBanking details like your PIN, password, Account number, etc., please do not respond to it and forward the e-mail to fake.email@hdfcbank.com immediately.

DEBIT CARD SECURITY MEASURES

- Zero Liability on fraudulent POS Usage of lost and stolen cards
- SMS/Email Alerts on all your Debit Card transactions through subscription of Insta-Alerts facility.
- Protection of your online transactions through
 - Verified by Visa
 - MasterCard Secure Code
 - NetSafe
- Proactive Risk Management ensuring monitoring and alerting on fraudulent card usage

CREDIT CARD SECURITY MEASURES

- Protection of your online transactions through
 - Verified by Visa
 - MasterCard Secure Code
 - NetSafe
- Proactive Risk Management ensuring monitoring and alerting on fraudulent card usage
- Safety of your Credit Card IVR transactions through 2 factor authentication.

DEBIT AND CREDIT CARD DO'S AND DON'TS

- Do give the mailing address, residential or office address, where you are sure as to who will receive the card/PIN.
- Do inform the Bank immediately about any change in your mailing address to ensure correct delivery of your card/PIN in case of subsequent re-issue of card.
- If you lose your card, please report the loss immediately.
- When you dispose of a card at the time of renewal/upgrade, please make sure to cut it diagonally before disposal.

- Please keep your card in a safe place. Treat it as carefully as you would treat your cash.
- Please ensure the card is swiped in your presence.
- Always use HDFC Bank's Netsafe feature for making online transactions. It is safe and secure. If you have not registered for it, please visit the Netsafe page.
- Please make sure you conduct any ATM transaction in complete privacy.
- If your card is held back by the ATM, please inform the concerned Call Center/Branch personnel immediately.
- Before you use an ATM, please ensure that there are no strange objects in the insertion panel of the ATM.
- Please remember to take your card back after completing your ATM transaction.
- If you spot any suspicious looking people at or around any ATM, please inform the security guard immediately.
- Please change your ATM PIN once every 3 months.
- When you make any transactions, please make sure that the charge slip is complete before signing.
- Please secure all personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Please sign your cards as soon as you get them.
- Please check your cards periodically to make sure none are missing.
- Please destroy and dispose of copies of receipts, airline tickets, travel itineraries and anything else that displays your card numbers.
- Please keep items with personal information in a safe place.
- Please keep a list of all cards, account numbers, expiry dates, and the customer service phone numbers in a secure place so that you can quickly contact HDFC Bank Customer Care in case your cards are lost or stolen.
- Please feel free to call us on HDFC Bank PhoneBanking number for any support/assistance 24 hours a day.
- Please do not disclose your card number/ATM PIN to anyone.

- Please do not hand over the card to anyone, even if he/she claims to represent the Bank. Never get carried away by strangers who try to help you use the ATM machine.
- Please do not write the ATM PIN on the card or on a paper which you carry along with the card.
- Please do not provide any financial/ personal/ Debit Card related information to the unknown internet site or respond to any email seeking such information from you.

THANK YOU