

Date: 03.03.2020

**Changes in our services of Debit Card (3-D Security)**

With reference to our notice dated 18.11.2019, regarding 3D Security version 2.1 implementation as an additional security measure for our debit card services, we inform you further that presently OTPSMS feature for 3D secure online transaction will be made available in following 28 countries:

S/N	Country name	S/N	Country name
1	AUSTRALIA	15	NETHERLANDS
2	BAHRAIN	16	NIGERIA
3	BOTSWANA	17	NORWAY
4	CYPRUS	18	PORTUGAL
5	GERMANY	19	SENEGAL
6	GHANA	20	SEYCHELLES
7	GIBRALTAR	21	SINGAPORE
8	GREECE	22	SRI LANKA
9	GUINEA	23	SWEDEN
10	GUYANA	24	SWITZERLAND
11	IRELAND	25	UGANDA
12	ISRAEL	26	UKRAINE
13	MALAYSIA	27	UNITED KINGDOM
14	MALTA	28	ZAMBIA

In the countries other than above, currently this facility can not be provided due to technical and/or country license related issues. Hence for the customers having registered mobile numbers pertaining to countries other than above, the online transactions passing through 3D secure channel may get declined. Other transactions including ATM and POS will not be affected due to this change. We are making effort to get this facility available for all our overseas customers and we will inform you about further progress in the matter.

If you need any further assistance, please contact our call centre team. Call **08456012137** (if you are calling from within the UK), or **+44 2077962174** (if you are calling from outside the UK). Call centre is open 24/7.

Sd/-

Authorized signatory