

PNB RAKSHAK PLUS : FREQUENTLY ASKED QUESTIONS

Personal / Air Accident Insurance Cover

Q. How much Air Accident Insurance Cover is being provided to Salary / Pension Account holder at PNB?

A. For Air Accident (Death) Insurance (AAI) there is a cover of Rs. One Crore, covering both, International and Domestic travels, provided the ticket for such air travel was purchased by him / her from his / her 'RAKSHAK PLUS' Savings Bank account using net-banking OR the Debit cum ATM Card issued under the 'RAKSHAK PLUS' Scheme and the monthly salary / pension for the past three months, preceding the air accident, have been regularly credited in his/ her RAKSHAK PLUS SB account.

Q. What is the Insurance Cover on Personal Accident Death / Disability?

A. Personal Accident Insurance (PAI) cover of Rs. 30 lakhs is available, provided the monthly salary / pension for the past three months, preceding the month of the Accidental Death/ Permanent Total Disablement, have been regularly credited in his/ her RAKSHAK PLUS Savings Bank account.

Q. What is the basic eligibility criteria for Accidental Death/ Permanent Total Disability Cover?

A. For Air Accident (Death) Insurance (AAI) the cover is available, provided the ticket for such air travel was purchased by him / her from his / her 'RAKSHAK PLUS' Savings Bank account using net-banking OR the Debit cum ATM Card issued under the 'RAKSHAK PLUS' Scheme and the monthly salary / pension for the past three months, preceding the air accident, have been regularly credited in his/ her RAKSHAK PLUS SB account.

For Personal Accident Insurance (PAI), the cover is available, provided the monthly salary / pension for the past three months, preceding the month of the Accidental Death/ Permanent Total Disablement, have been regularly credited in his/ her RAKSHAK PLUS Savings Bank account.

Q. Is it a must to purchase Air ticket through PNB Net Banking or PNB Debit Card to claim Air accident Insurance cover,?

A. Yes.

Q. What is the procedure to claim Accidental Death / Disability Insurance?

A. The claimant is to approach his/her branch and provide the required documents and claim form in the desired format for onward submission by the branch. The format and check list of documents will be provided to the claimant by the branch.

Q. Is there any time limit for submission of Claim?

A. In the event of accident which has resulted in a claim or may result in a claim covered under the policy, the claimant must notify to the company through e-mail / fax or letter within 90 days from the date of death. Relevant documents to be submitted within 180 days of the date of death.

The following details are to be provided to the company at the time of intimation of Claim:

Name of the deceased

Policy No.

PNB salary Package account no.

Date of accident

Date of death

Cause of accident

Place of accident

Name of Organization

Personnel/ Force no.

ATM CUM DEBIT CARD

Q. What category of Debit Card is authorised for Armed / Para Military Forces who are eligible for Rakshak Plus account?

A. Rakshak Plus Platinum RuPay International Debit cum ATM card to officers of Armed / Para Military Forces. Rakshak Plus Classic RuPay International Debit cum ATM card to Personnel other than officers of Armed / Para Military Forces.

Q. How much Cash Withdrawal is permissible per day against Rakshak Plus Debit Card

A. For Rakshak Plus Platinum RuPay Debit cum ATM card, Daily Maximum Transaction Limit of Rs. 50,000/- at ATMs for Cash Withdrawal and Rs. 4 Lac at POS/ECOM Combined.

For Rakshak Plus Classic RuPay Debit cum ATM card, Daily Maximum Transaction Limit of Rs. 25,000/- at ATMs for Cash Withdrawal and Rs. 1.5 Lac at POS/ECOM Combined.

Q. Is there any Annual Fee on Rakshak Plus Debit Card ?

A. No

Q. Is Domestic / International Lounge facility available against Rakshak Plus Debit Card? How many times one can avail such facility in a year ?

A. For Rakshak Plus Platinum RuPay Debit cum ATM card, RuPay Platinum Domestic Airport lounge access program provides access to the participating lounge 2 times per calendar quarter per card. The RuPay card (under purview of NPCI) provides international lounge access program for international platinum card holders twice per card per annum in any of the participating lounges. List of domestic and international participating lounges is available at <http://npci.org.in/documents/Domestic-International-Lounge-List.pdf>

Q. What is the Insurance Cover provided against Rakshak Plus Rupay Debit Card?

A. For Rakshak Plus Platinum RuPay Debit cum ATM card, Insurance cover of Rs 2 Lakh in case of accidental death or permanent disablement.**

For Rakshak Plus Classic RuPay Debit cum ATM card, Insurance cover of Rs 1 Lakh in case of accidental death or permanent disablement.**

**Benefit of Insurance is as per NPCI guidelines, and will be available to the card holders who have performed minimum one successful financial or non-financial transaction at any channel (ATM/Micro ATM/POS/e-Com/BC of the bank at locations) as per following:

- within 45 days prior to date of accident including accident date for Platinum Cardholders; and
- within 90 days prior to date of accident including accident date for Classic Cardholders.

CREDIT CARD

Q. Is PNB Credit Card linked to Rakshak Plus account holders?

A. All Primary Account Holders who maintain/ operate a 'RAKSHAK PLUS' Savings bank account at any of the branches of PNB across India, would be issued, on request, with the 'PNB-RuPay Credit Card'

Q. What category of Credit Card is available for personnel having Rakshak Plus Account?

A. Rakshak Select RuPay Credit card to officers of Armed / Para Military Forces. Rakshak Platinum RuPay Credit card to Personnel other than officers of Armed / Para Military Forces

Q. What is the Annual Fee on such Credit Card?

A. ---For Rakshak Select RuPay Credit Card Zero Annual Fee *(If the card is used at least once in each quarter of preceding year otherwise Rs750/-)

---For Rakshak Platinum RuPay Credit Card Zero Annual Fee (If the card is used at least once in each quarter of preceding year otherwise Annual Fee is Rs 500/- per annum).

Q. Is there any Insurance Cover against usage of such Cards?

A. For Rakshak Select RuPay Credit Card, Exclusive personal accident insurance and Permanent disability upto Rs 10 lakh (If card is used during last 45 days).

For Rakshak Platinum RuPay Credit Card, Exclusive personal accident insurance and Permanent disability upto Rs. 2 lakh (If card is used during last 45 days)

Q. Does this Credit Card provide access to Domestic / International Lounge facility at Airports? If yes then how many times such facility can be utilized in a year?

A. Complimentary domestic and international lounge programmes available on Rakshak Select RuPay Credit Card.

Q. How many Add On Cards one can take and is the Insurance Cover provided to Add On member as well?

A. One Add-On card, corresponding to respective Category, will be issued, free of charge, for the joint account holder, as assigned by the Primary holder in the Savings bank account maintained/ operated by him/ her under the „RAKSHAK PLUS“ Scheme.

Q. Is there any Cash Handling Charges for depositing Cash at non home Branch ?

A. No Cash Handling Charges would be levied for transaction(s) (i.e. withdrawal/ deposit) in PNB RAKSHAK PLUS accounts, implying thereby that all branches of PNB, PAN-India, would be considered as Home branch. No Cash Handling Charges would be levied for transaction(s) (i.e. withdrawal/ deposit) in PNB RAKSHAK PLUS accounts, implying thereby that all branches of PNB, PAN-India, would be considered as Home branch.

Q. What concession is available for operating Locker at PNB?

A. Subject to availability, all PNB branches would allot lockers to all categories of account holders under RAKSHAK PLUS package on preferential basis with 25% Annual Maintenance Charges(AMC) waived-off for three years from date of issue.