Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you.

User: My debit card has been defrauded. What should I do?

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your experience. Can you please provide more details about the incident?

User: About Rs. 4,05,263 has been withdrawn from my international debit card while travelling from South Africa. My debit card (ending in 0349) has a monthly withdrawal limit of ₹50,000 and a daily limit of 10 transactions. Upon reaching Kochi on 24/10/2015, I discovered debits totaling ₹4,05,263.

Consumer Grievance Assistance Chatbot: I see that while your monthly limit is only rs. 50,000, more than Rs. 4,00,000 lakhs has been withdrawn. I will definitely help you. Can you provide some more details as to which bank you have the account and whether it was an NRI account? Also, what do you want to claim as a remedy? Do note that you can also claim compensation for mental agony suffered, the cost of legal proceedings, if any, along with a compensation for the defrauded amount.

User: Yes, it is an NRI account bearing Account No. 501902020050370 in the Union Bank of India. I would like to claim the full refund of the defrauded amount.

Consumer Grievance Assistance Chatbot: In that case, you can:

1. **Contact Union Bank of India** immediately to report the fraud. You can use their [Online Grievance Redressal](https://www.unionbankofindia.co.in/english/online-grievance-redressal.aspx) system to lodge your complaint.
2. **Block your debit card** to prevent any further unauthorized transactions.
3. **File a consumer complaint**.
4. **Gather all relevant documents**, such as transaction records, bank statements, and any communication with the bank regarding the fraud.
5. **Follow up** with the bank regularly to check the status of your complaint.

The bank will investigate the matter and take appropriate action. If you’re unable to resolve the issue with the bank, you can approach the Reserve Bank of India’s Banking Ombudsman for further assistance. To file a complaint online with the Banking Ombudsman, you need to visit <https://cms.rbi.org.in> and click on the option 'File a complaint' on the homepage. Enter the Captcha code and your name and mobile number. Select the Banking Ombudsman office that has jurisdiction over your bank branch. Fill up the form with necessary details such as bank name, branch name, complaint name, etc. Click “Save” and submit your complaint.

You can also send the bank a formal notice. Do you want me to prepare a draft for the same?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay. Before that please provide complete details of you and the opposite party including both of your addresses.

User: My name is Ajith Sathya Murthi, S/o. C.S. Sathyamoorthy, resident of ‘Vrindavanam’, Kumaranasan Road, Kochi – 17.

The opposite party is M/s. Union Bank of India, NRI Branch, MG Road, Kochi 682035.

Consumer Grievance Assistance Chatbot: Okay. Here is a draft [notice](https://docs.google.com/document/d/1JQ3avn7aG3QLTxGXO-4ct5xdywx79FviK2X5cILkhSg/edit). Please review this draft letter. You'll need to send it to the bank's email, which should be found over the internet, along with a copy of your invoice and any evidence of service disruption. Once you send this notice, the bank should respond within 15 days. If they don't, or if you're not satisfied with their response, the next step you can take is to file a complaint with the consumer court.

User: How do I go about filing a complaint in court?

Consumer Grievance Assistance Chatbot: Good question. First determine the jurisdiction. You have the option to file either in Ernakulam, where you reside, or where the bank has its registered office. Which would you prefer?

User: Ernakulam is more convenient for me.

Consumer Grievance Assistance Chatbot: Great. In that case, you can file it in the Ernakulam District Consumer Court. You'll need to submit several documents, including the legal notice you sent, their response (if any), and any evidence like evidence of the fraud claimed. I can generate a checklist for you. Would that be helpful?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Here is the checklist:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.
2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:
3. Login: Use your credentials to login to the portal.
4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.
5. Click consumer complaint.
6. Read the disclaimer and click “accept”.
7. Click consumer complaint.
8. Enter 4,05,263 in the claim amount.
9. Select Kerala as the state and Ernakulam as the district. Click continue.
10. You will now land on the Case details page. Enter your name, your address and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.
11. Enter Specs World in the Opposite party name section. Enter its address in the opposite party address section. Select the state and district of the registered address.
12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.
13. In the Complaint section, write the following:

“An amount of Rs. 4,05,263/- was debited from my account due to fraudulent transactions using my international debit card. This happened because the bank failed to prevent cyber attacks and comply with RBI guidelines.”

1. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name and opposite party, click save and continue.
2. Upload Documents: Attach your index, complaint, memo of parties, affidavit and any other evidence you have that you intend to rely on. You'll also need to attach the opposite party’s response if received.
3. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.
4. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you want me to draft a complaint letter for you?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Sure. Here is the draft [complaint](https://docs.google.com/document/d/14YjD-0v9vjzqI11sjNn998SZCXh3cOqsGYh8qcv3UIY/edit). Once downloaded, fill in any other detail you think is necessary and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay, you can find the [memorandum](https://docs.google.com/document/d/1Mv3MVi6eBpbG4i9O1prSRsB-sKjduAP2_MfHrorOFkc/edit) here and the [affidavit](https://docs.google.com/document/d/1OGTpKL26v-r9tUISiosLPvizT51syOcUFN--leaN9o4/edit) here. Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: Thank you for using the tool. Feel free to raise further queries anytime or you can log on to<https://consumeraffairs.nic.in/> or dial 1800-11-4000 (National Consumer Helpline) for more information.