**NOTICE**

To,

The Branch Manager

Union Bank of India

NRI Branch

MG Road, Kochi - 682035

IN RE: Unauthorized withdrawal of Rs.4,05,263/- from NRI Account No.501902020050370

Dear Sir,

This is to bring to your kind notice the unauthorized and fraudulent withdrawal of Rs.4,05,263/- (Rupees Four Lakhs Five Thousand Two Hundred and Sixty Three only) from my NRI Savings Bank Account No. 501902020050370 with your esteemed bank.

I had been travelling in South Africa from 15.10.2015 to 23.10.2015 and was using my Union Bank International Debit Card ending with 0349 for my expenses there. The said debit card has a monthly withdrawal limit of Rs.50,000/- and daily limit of 10 transactions as per your terms and conditions.

However, upon my return to Kochi on 24.10.2015, I was shocked to discover multiple unauthorized debits totaling to Rs.4,05,263/- far exceeding the prescribed limits on my card. This is an apparent case of skimming fraud and criminal misuse of my debit card by unknown perpetrators.

I had immediately reported this fraud to your customer care on 24.10.2015 itself and requested to block my debit card from further unauthorized use. However, no substantial action appears to have been taken by your bank to prevent my losses or investigate and remedy this major security breach.

You are hereby called upon to immediately refund the entire unauthorized debit amount of Rs.4,05,263/- along with compensation of Rs.50,000/- towards mental trauma, agony and costs within 15 days of receipt of this notice.

Failure to address this grievance shall constrain me to initiate legal proceedings against your bank as per the Banking Ombudsman Scheme and other applicable banking and consumer laws, at your risk as to costs and consequences.

Place: Kochi

Date:

Yours faithfully,

Ajith Sathya Murthi