

“Win a Voucher” Offer FAQ’s

1. What is DCB Diamond Khushiyali Deposit?

Ans: DCB Diamond Khushiyali Deposit (DCB DKD) is a recurring deposit scheme which helps the customer make systematic investments (monthly) over a period of time accumulating to an assured maturity value in future.

- It's SIMPLE - deposit small amount of money every month.
- It's STRONG - it gives you a compounding effect which results into a large sum of money at the end of the term (10 years is the preferred deposit term for DCB DKD).
- It's ASSURED - you get an assured amount of money without worrying for any fluctuating rates etc.

2. What are the key features of DCB DKD?

Ans: The key features of a DCB DKD are:

- Minimum deposit of Rs 500 or more in multiples of Rs 1 as monthly instalment option.
- Minimum Tenure of 1 year and maximum tenure of 10 years.
- Interest rates identical to FD card rates.
- No penal charges if you are unable to pay a deposit instalment.
- SMS reminders to all DCB DKD customers 5 days prior to instalment due date.

3. What is the minimum deposit amount required for opening a DCB DKD account?

Ans: You can open a DCB DKD account for a minimum deposit of Rs 500/- per month.

4. What is the multiple in which I can open a DCB DKD account?

Ans: You can open a DCB DKD account for a minimum deposit of Rs 500/- and thereafter in multiples of Rs 1/-

5. Who can open a DCB DKD account?

Ans:

- Any individual in his or her own name.
- Individuals in their joint names.
- Minor represented by guardian.
- Public limited, private limited companies, proprietorships
- Clubs, Societies, Trust, BOI, Partnerships, HUF's, Govt. Organizations, Associations etc.

IT IS MANDATORY TO HAVE AN OPERATIVE ACCOUNT (Current Account /Savings Account) WITH DCB TO OPEN A DCB DKDACCOUNT!!!

6. What is the range of tenure for which I can open a DCB DKD account?

Ans: You can open a DCB DKD account for a minimum period of 1 year, and thereafter in multiples of 1 month up to a maximum period of 10 years.

7. Is TDS applicable on DCB Diamond Khushiyali Deposits?

Ans: As per current tax laws, TDS is NOT applicable on DCB Diamond Khushiyali Deposits.

8. What would I get as a confirmation of my DCB DKD account being opened?

Ans: We would send a specially designed certificate with details of the deposit at your correspondence address of within a week of opening a DCB DKD account.

9. I have not got my DCB DKD certificate. What do I do?

Ans: Do not worry! All DCB DKD certificates are first sent to your correspondence address & the same would be redirected to your branch in case of non-delivery. You may collect the same from your branch. Alternatively, you may lodge a complaint through our 24-hour customer care centre for reissuance of DKD certificate.

10. Do Senior citizens get any extra benefit on DCB Diamond Khushiyali Deposits?

Ans: Yes, they do get extra benefits in the form of higher interest rates (currently senior citizens get 0.5% extra interest over and above retail TD rates).

11. Can I withdraw my DCB DKD before the original term?

Ans: Yes you can, but please note, in the event of the DCB DKD being closed before completing the original term of the deposit, interest will be paid at the rate applicable on the date of deposit, for the period for which the deposit has remained with the Bank. In case of premature withdrawal the deposit may be subject to a penal rate of interest as prescribed by the Bank on the date of deposit.

12. What if I fail to pay an instalment?

Ans: Well...Here's some good news for you! There are no penal charges for missing an instalment. The DKD account would remain operational. However, the maturity amount would differ from the amount mentioned on the certificate/passbook due to non-payment of instalment.

13. Can I deposit cash in my DCB DKD account directly?

Ans: Manual deposit of cash is not allowed in the DKD account directly. It has to be routed through the linked operative account through a Standing Instruction.

14. Why do I need DCB Diamond Khushiyali Deposit? I already have many investments.

Ans: A DCB DKD is:

1. An easy & hassle free way for meeting your financial goals with surety and certainty
2. It's the simplest yet very strong method of accumulating wealth
3. Its powerful impact means that you can start with low monthly instalments and still reach your goal. In fact you can start 1 DKD account today, another DKD account after 3 months and so on.

15. Is DCB Diamond Khushiyali Deposit meant for a specific segment of customers?

Ans: No. DCB Diamond Khushiyali Deposit is a universal deposit scheme. Anybody can avail of the great benefits that it offers.

16. How can a customer open a DCB DKD account?

Ans: There are three ways of opening a DCB DKD account:

- By visiting the nearest branch, filling up the application form and getting a DCB DKD account opened instantly (provided you have an existing CA/SB relationship) or
- By calling up DCB 24 Hour Customer Care and open a DCB DKD over phone or
- By logging on to www.dcbbank.com

17. How do I book a DCB Diamond Khushiyali Deposit (DKD) online?

Ans: Follow 4 simple steps to book a DKD online:

- Logon to DCB Personal Internet Banking at www.dcbbank.com
- Click on "Recurring Deposit" tab.
- Choose the tenure & monthly installment as per your wish.
- Click on "Submit". Your DKD will be booked within 3 working days, subject to sufficient balance being available in the chosen debit account.

18. What confirmation will I receive on the booking of a DKD online?

Ans: We would send a specially designed certificate with details of the deposit at your correspondence address of within a week of opening a DCB DKD account.

19. What is “Win a Voucher” offer?

Ans: Book a DKD online through DCB Personal Internet Banking & win a Dominos voucher of Rs 100.

20. Are there any conditions for eligibility for the “Win a Voucher” offer?

Ans: Yes, the “Win a Voucher” offer is only available for Diamond Khushiyali Deposit booked through DCB Personal Internet Banking. Minimum monthly instalment amount is Rs 1000 and tenure is 36 months.

21. Will I be eligible for more than 1 Dominos voucher during the “Win a Voucher” offer period?

Ans: No. A customer can avail of this offer only once during the offer period.

22. What is the offer period?

Ans: The “Win a Voucher” offer is valid from 5th February 2015 till 31st March 2015.

23. How will I get the vouchers that I am eligible for?

Ans: Eligible customers will receive Dominos e-voucher worth Rs 100/- from DCB Bank at their registered email ID within 3 working days of booking the DKD online.

24. What if I do not receive the vouchers that I am eligible for?

Ans: Do not worry! Just contact DCB 24 hour customer care at 1800 209 5363 or customercare@dcbbank.com. We shall get in touch with you on the same & arrange for the vouchers to be delivered to you at the earliest.

25. How do I redeem the vouchers?

Ans: Steps to avail the offer

- Log on to www.dominos.co.in.
- Select the option 'Order Online'.
- Select the Pizza of your choice & proceed to 'Payment Options'.
- Choose 'e-voucher' as the 'Mode of Payment' & enter the unique voucher Code provided to the Customer's secured mailbox.
- Upon selecting the 'Redeem button', the Voucher value will be deducted from the total order. The balance, if any, would be required to be paid on delivery, by the Customer.
- The Voucher shall entitle the Customer/s to avail the Offer during the validity of the Voucher or until the stock lasts, whichever is earlier.

26. Is this voucher applicable for dine-in also?

Ans: Yes. You can use this voucher at any Dominos outlet.

General Terms & Conditions of “Win a Voucher” Offer:

Offer

- Participation in the Offer by the Customer/s is on a voluntary basis.
- In order to participate in the Offer, Customer/s shall be required to create a new Diamond Khushiyali Deposit (DKD) account via DCB Personal Internet Banking, during the Offer Period.
- The eligible DCB Bank Customers will be entitled to receive a Domino’s Voucher worth Rs 100/- from DCB Bank.
- Eligible Customer/s shall be provided the Voucher by e-mail to their registered email id within 3 working days from the date of DKD creation. These vouchers will be valid for till 30th April 2015.

Terms and Conditions of the Offer

- This offer is brought to you solely by DCB Bank.
- DCB Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the products/services provided by the Alliance Partner.
- The Voucher would only be given for Customers who will create a DKD, minimum ticket size of which would be Rs 1000 and minimum tenor of which would be 36 months, during the Offer Period.
- Any images used in promotions are for illustration purpose only.
- Any tax or other liabilities or charges payable to the Government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Customer due to provision of the Offer, shall be to the sole account of the Customer. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Customer.
- The existence of a dispute, if any, regarding the Offer shall not constitute a claim against DCB Bank.
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- DCB Bank reserves the right to disqualify the Offer Partner/s or Customer/s from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- DCB Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services of the Alliance Partner.
- The Offer is not available wherever prohibited and / or on Products / Services for which such offers cannot be made available for any reason whatsoever.
- DCB Bank and the Alliance Partner reserve the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. DCB Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
- If the DCB Bank user ceases to be so at any time during the Offer Period, then all the benefits under the offer shall lapse and shall not be available to such DCB Bank user.
- This Offer cannot be clubbed with any other offer that may be made available to the Customer/s by the Alliance Partner/ DCB Bank.
- The Offer is non-transferable, non-binding and non-encashable.