

DCB Bank welcomes customers of ADCB in India

We have created a question bank of frequently asked questions to serve an anytime ready guide to the change over to DCB Bank from ADCB.

Questions and answers have been categorised and placed in sections. The sections are easier to search with titles and enables you to refer to the relevant topic.

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Section 1. CEO Speaks

Dear Customers,

I am delighted to welcome you to DCB Bank and we will strive to deliver banking services to meet your expectations.

DCB Bank has dedicated front-line staff to take care of your banking needs. Let me give you a brief on DCB Bank's services:

- 334 branches across 19 States and 3 Union Territories as on June 30, 2019
- 508 ATMs and Debit Cards that can be used across 200,000+ ATMs
- 24 Hours Customer Care (agents speak in 8 languages and no IVR)
- Dedicated helpline for Non Resident Indian customers
- Comprehensive Mobile and Internet Banking
- DCB Bank was awarded Best Small Bank (Winner) in the Businessworld Magna Awards 2017
- DCB Bank was awarded Fastest Growing Small Bank (Runner-up) in the Business world Magna Awards 2018

We commit to sure a seamless transition and endeavor to deliver the highest levels in customer service.

We thank you for your continued partnership and look forward to grow together.

Regards,



Murali M. Natarajan
Managing Director and CEO

Frequently Asked Questions

Section 2. For account opening, apply for DCB Personal Internet Banking, change or update personal details in the Bank's records, closure of account.

Q.1 Will the operating mandate (single, either or survivor, former or survivor, joint, etc.) or any other details in the account remain the same after change over to DCB Bank?

A. Yes indeed, the operating mandate and all other details for the respective accounts will remain the same as it was with ADCB.

Q.2 How do I update my new email ID/ mobile number/ address/ nominee or any other details for the Fixed Deposit, Savings Account or Current Account?

A. After the change over to DCB Bank any change or amendment has to be sent to DCB Bank. Please visit the nearest DCB Bank branch or contact the branch or DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customer@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.3 What are the steps to submit a Deceased account holder claim request?

A. In the unfortunate event of a bereavement of an account holder, a deceased account holder claim is to be submitted by the next of kin or claimants (as the case may be). For details on the documents and steps, please visit <https://www.dcbbank.com/cms/showpage/page/customer-guide-to-deceased-claims>

Q.4 Can I apply for DCB Internet Banking?

A. Certainly, all ADCB account customers who have moved to DCB Bank will receive a DCB Welcome kit having a DCB Cheque Book, DCB Debit Card and details about DCB Personal Internet Banking.

Q.5 Can I apply for DCB Debit Card?

A. Yes, the validity is 5 years from the date of issuance. ADCB account customers who have moved to DCB Bank will receive a DCB Welcome kit having a DCB Cheque Book, DCB Debit Card and details about DCB Personal Internet Banking.

Q.6 Will I get a new cheque book?

A. Yes, a new cheque book will be issued. ADCB account customers who have moved to DCB Bank will receive a DCB Welcome Kit having a DCB Cheque Book, DCB Debit Card and details about DCB Personal Internet Banking.

Q.7 How do I apply for DCB Mobile Banking?

A. Certainly! DCB Mobile Banking is offered to resident individuals' and sole proprietorship concerns, with mode of operation as 'Self and/or either Survivor'. Kindly submit a request at the nearest DCB Bank branch. *Click here to view DCB Bank branch locations.*

Q.8 What will happen to the existing ADCB internet banking facility?

A. For bank accounts that have moved to DCB Bank, access from ADCB internet banking is not possible. We value the safety and security of your account. However, DCB Bank has provided a welcome kit that explains how to apply and activate DCB Personal Internet Banking.

Q.9 How do I close my account?

A. We would like to make all efforts in order to retain your account. However, if you require to still close the same, please submit a simple letter on a plain sheet of paper addressed to the Bank. The application for account closure has to have all signatures of all account holders and may be submitted at any DCB Bank branch.

Section 3. For account operations**Q.1 Which is my home branch?**

A. The home branch has not changed. DCB Bank provides anywhere banking. Please visit your nearest DCB Bank branch for any assistance required.

Q.2 What happens to cheques issued by me which are yet to be presented for clearing?

A. ADCB has communicated to clients to avoid issuing cheques from 26th September 2019 till the change over of accounts communicated in the welcome letter from DCB Bank. DCB Bank will also inform ADCB customers of the change over date via email and other communication. Any ADCB cheque issued has to be followed up with ADCB as it will continue to retain their unique clearing code. Therefore, customers should please contact ADCB for the ADCB cheques. DCB Bank will send a new cheque book to you along with the welcome letter at the time of change over of the account.

Q.3 Which DCB branch can I operate my account in?

A. Post transfer of account, ADCB customers will become customers of DCB Bank and can operate their account in any of the 330+ branches of DCB Bank. They can also avail of 24 Hour Customer Care, DCB Mobile Banking, DCB Internet Banking.

Q.4 Who will be my Relationship Manager (RM)?

A. DCB Bank staff will be delighted to serve you post transfer of account. It is our endeavour to provide service that lives up to your expectation.

Q.5 Is it required to change my existing ECS mandates/cheques in favour of ADCB or do the current ECS/cheques issued continue?

A. ADCB has communicated to clients to avoid issuing cheques from 26th September 2019 till the change over of accounts communicated in the welcome letter from DCB Bank. DCB Bank will also inform ADCB customers of the change over date via email and other communication. Any ADCB cheque issued has to be followed up with ADCB as it will continue to retain their unique clearing code. Therefore, customers should please contact ADCB for the ADCB cheques. DCB Bank will send a new cheque book to you along with the welcome letter at the time of change over of the account.

You will have to issue fresh ECS mandates as ADCB is retaining their clearing code and mandates given on their accounts will not get directed to DCB Bank.

If an ADCB customer is receiving payment through ECS then the ADCB customer must inform the third party to provide fresh ECS instructions to their bank stating the new account number at DCB Bank. This will direct future payments to be received to the new DCB Bank account.

Q.6 What happens to my interest/ dividend warrants? Do I need to provide the depository/ies with my new DCB Bank account number?

A. Yes, you will need to inform the depository/ies about your new DCB Bank account number.

Q.7 Can I avail lockers at any of the DCB Bank branch?

A. Ofcourse, however, it would depend on the availability of the lockers at the particular branch

Q.8 Do I have to submit my Know Your Customer (KYC) documents with DCB Bank?

A. Yes, as there is a change in the Bank and to ensure smooth operations in your account, it will be prudent for the account holder to submit the KYC documents. Please visit the nearest DCB Bank branch or contact the branch or DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Section 4. Charges related**Q.1 What charges are applicable to my account?**

A.DCB Bank provides value added benefits to account holders. These benefits are planned according to the nature and type of accounts and your banking requirements.

The benefits are enjoyed subject to fulfilment of Banking relationship and maintenance of account based parameters. ADCB customers moving to DCB Bank shall receive the schedule of charges.

Please visit the nearest DCB Bank branch or contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.2 What is schedule of charges?

A. It describes details about the various features and benefits available. The benefits are available to accounts that fulfil the Banking relationship criteria.

Services for which charges are applicable are explained in the schedule of charges. Please visit www.dcbbank.com for further details.

Section 5. For DCB Fixed Deposits(FDs)**Q.1 Will my Fixed Deposit (FD) be moved to DCB Bank at the same interest rate from ADCB?**

A. FDs created at ADCB will continue at the same interest rate till the maturity period. You will need to give instructions at DCB Bank FD on or before the date of maturity of the existing FD once your existing ADCB FD matures, it will not auto renew. Please note, you will have to submit fresh instructions to DCB bank, the prevailing rate at DCB Bank will be applicable post renewal of the deposit

Q.2 What will be the start date of my FD when it moves over to DCB Bank? Will it be the date when taken over or the date when FD was originally booked?

A. Your maturity amount of the FD will be the same as what was contracted with ADCB Bank at the time of booking the deposit(subject to deduction of TDS as applicable)

Q.3 What is the existing FD/FCNR rate for Resident customers or Non- Resident Indian (NRI) of ADCB Bank?

A. Please refer to the original deposit receipt you would have received from ADCB.

Q.4 What is the interest payout method? How will I get the payout if I do not have a Current Account/ Savings Account (CASA) with DCB Bank?

A. Payment method will remain the same as opted by you at the time of creating the FD with ADCB. If you do not have a DCB Bank Savings or Current Account, the interest for FD maturity amount will be given through either demand draft or RTGS or NEFT.

Q.5 I would like to pre-close my ADCB Fixed Deposit?

A. You will need to visit the nearest DCB Bank branch to pre-close the deposit. Please note as per the FD terms and conditions, penal charges and, or interest rate will apply.

Q.6 Will my current account/savings account or FD account number change or remain the same?

A. All account numbers will change after transfer of account to DCB Bank. Please contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.7 Can I avail DCB Payless Card/Overdraft against ADCB deposits?

A. Yes, you can avail DCB Payless Card and Overdraft against ADCB deposit after it moves to DCB Bank.

Q.8 Will I get a fresh deposit confirmation advice? How will I receive a copy of it?

A. Yes, it will be sent on the registered email ID and through post. If you have received it and want a duplicate receipt, please visit the nearest DCB Bank branch or contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.9 Will the nominees be same as chosen in ADCB Bank Accounts/ FDs?

A. Yes, the nominees will be replicated from ADCB Bank Accounts/ FDs

Q.10 What about the interest that I have earned in ADCB FD / SA accounts?

A. The interest earned till date with ADCB for the tenure of your FD or Savings bank account/s will be paid. You will not lose on any interest amount.

Section 6. For transfer of business and miscellaneous questions**Q.1 What is the reason for taking over of ADCB Fixed Deposits?**

A. ADCB is closing down their operations in India. DCB Bank is taking over the deposits of ADCB and will endeavour to ensure the transition is smooth so that customers are not inconvenienced.

Q.2 When will the takeover happen?

A. The deposits and advances from ADCB will be taken over from the 7th October 2019

Q.3 Will DCB Bank send any communication to ADCB customers? If yes, what is it.

A. Yes, letters regarding transfer of account have been sent to customers via courier. DCB Bank will keep up the communication through the transition.

Q.4 Which is my home branch?

A. The home branch has not changed. DCB Bank provides anywhere banking. Please visit your nearest DCB Bank branch for any assistance required.

Q.5 Can I get interest/TDS certificate, online or do I have to call DCB 24- Hour Customer Care?

A. For details on your interest/TDS certificate, please visit the nearest DCB Bank branch or contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.6 I had taken a locker at ADCB against my FD, will I continue to get the locker facility?

A. Yes, the same facility will continue.

Q.7 Will ADCB branches continue to operate?

A. After your account moves to DCB Bank, ADCB will not be responsible for servicing your requests. For those customers whose account have moved to DCB Bank, please visit the nearest DCB Bank branch or contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com

Q.8 Do you have any branches in Abu Dhabi or Dubai?

A. DCB Bank does not have any branch either in Abu Dhabi or Dubai. The Bank operates from India. Additionally, DCB Bank has Non Resident Indian (NRI) customers from over 100 countries. As on 30th June 2019 DCB Bank has 334 branches across India located in major metros, cities, and towns. The Bank has presence in 19 States and 3 Union Territories.

Q.9 Will I get the same services from Abu Dhabi branch?

A. DCB Bank branches are only India. To locate a DCB Bank branch please visit www.dcbbank.com.

Q.10 Can I still send instructions through ADCB's RM mail box for any service request?

A. Please use DCB Internet Banking facility for service requests. DCB Internet Banking can be set up for you. Alternatively, DCB Mobile Banking app puts the Bank at your fingertips. For details please contact DCB 24 – Hour Customer Care Centre toll free 1800 123 5363 or 1800 209 5363 or email customercare@dcbbank.com. Non Resident Indian Customers may call +91 22 61271000 or email nri@dcbbank.com