

Grievance Redressal:

In the rare event of not being satisfied with the response from any of the recent contacts with the Bank, you can contact us between specified working hours as under:

Sh. Pavan Prakash (Chief Manager),
Punjab National Bank,
Grievance Redressal Cell
Credit Card Processing Centre,
Ground Floor C-24, Sector 58, Noida Uttar Pradesh 201301.
Helpline: -0120-4478925/ 8826204600
E-mail: creditcardho@pnb.co.in

Complete postal address of card issuing Bank: Punjab National Bank, Credit Card Processing Centre, C-24, Sector 58, Noida Uttar Pradesh 201301. Customer care no: 0120-4616200 .
Email : creditcardpnb@pnb.co.in

Customer Complaints & its redressal

- Credit Card holders can lodge their complaints/ queries through various channels: Toll Free No. 18001802345- IVRS (Interactive Voice Response System) and tolled 0120-4616200, email – creditcardpnb@pnb.co.in, IBS etc.
- Complaints/ queries received through above channels are firstly handled by our Service Provider. If any customer is not satisfied with the resolution or the same requires Bank intervention, the complaint is escalated to the Bank on email id creditcardho@pnb.co.in.
- Complaints related to disputed transactions are escalated to mail id-creditcarddispute@pnb.co.in
- For NPA related issues, customer may escalate query at ccdnpa@pnb.co.in .
- Other than above mentioned channels, complaints also received through CPGRAM:<https://pgportal.gov.in> and CGRMS portal at <https://pnbindia.in/ccsrmsform.aspx>. Complaints escalated at above channels are dealt by dedicated official i.e Customer Grievance Redressal officer of bank. These issues are dealt earnestly and resolved within 24 hours if viable.
- Customer can still approach Banking ombudsman, if he is not satisfied by the resolution provided by bank

Process flow for resolution of Complaints

- Complaint received through different Channels is entered in our software (Credit Card Management System-Genius) by executives of service provider. This becomes part of CRM history.
- If a Card holder approaches the bank by calling our customer care call centre through unregistered mobile no. then service request is accepted only after verifying five parameters viz. Last four digit of card No., e-mail Id, mobile no., address & credit limit.
- Referral no. is generated for each type of complaints and the same are updated in CRM.
- The report for above referrals is downloaded on daily basis by the service provider and shared with Bank's team.
- Complaints escalated to Bank are processed by bank officials after due analysis and required approvals if any from higher authorities.
- All type of service requests/ complaints are processed within defined TAT which varies from 24 hrs to 7 days and remarks for same are updated in CRM by Service Provider.
- Further outbound calls are also arranged to customers for seeking clarifications/ documents for processing of service requests.

Process flow for resolution of Complaints related to disputed Credit Card transactions

- The complaints related to disputed transactions in Credit Card account received through available channels are analysed and necessary action (chargeback/ retrieval) is initiated at the end of Service provider (SP) on behalf of Bank. (MIS in this regard is obtained and checked by the concerned Bank official on regular basis)
- Cases where certain approvals are required from the Bank are escalated to the Bank at mail id creditcarddispute@pnb.co.in.
- Dedicated PNB official at HO level is deputed for monitoring, resolution and initiation of necessary action for redressal of disputes raised by card holder.
- Bank has tied up with VISA and NPCI to facilitate Credit Card payment settlement between cardholder and merchant. As a corollary of tie-ups, VISA and NPCI has in place procedures and rules for dispute resolution. VISA and NPCI has fixed up time limits for each step during which Issuer Bank or Acquirer Bank has to submit their case, failing which dispute case is closed in favour of opposite member bank. The Dispute Resolution Process is on line on web-site "Visa resolve on line (VROL)" for VISA Cards and Rupay Global Clearing System-RGCS (Domestic) & International Rupay Global Clearing System -IRGCS (International) portal for Rupay Credit Cards.
- On receipt of the dispute, card holder is advised to submit duly filled in and signed 'Transaction Dispute Form' (available on Bank's Credit Card website or branches.)
- Service Provider (SP) on behalf of the bank, will lodge the request for chargeback/ retrieval for dispute settlement on prescribed online portal of VISA (VROL)/ NPCI (RGCS, IRGCS).
- SP, on behalf of the Bank, shall make a request to Acquirer for submission of copy of transaction document such as hotel bills, charge slips, invoice and/or Point of sale terminal Receipt relating to disputed transaction.
- Acquirer must fulfill the chargeback/ retrieval request within 30 days. If no representation is received post raising chargeback in 30/45 days, it will be presumed that acquirer has accepted the chargeback.
- If cases still not resolve through the above process, Bank will move for filing Compliance / Arbitration on basis of merits of the case.
- Bank ensures that requests for pre-arbitration/arbitration/compliance are raised within the prescribed time limits as per VISA i.e. 30/60/90 days through our Service Provider.
- In the case where card holder approached the Bank after 120 days, chargeback request is raised under Good Faith with VISA/ NPCI. The Acquirer Bank is not bound to follow the above timelines to respond the Good Faith request. The concerned Bank Official regularly do follow up with Acquirer Bank for early resolution of the case.
- If the cardholder disputes the transaction as unauthorized, the used Credit Card is blocked immediately in the system. The card holder advised to lodge FIR against the miscreants and submit a copy to Bank for the claiming the unauthorized debited amount from the Insurance Company.