NovaBank Customer Handbook - Cards

Report a lost or stolen card within 3 days for zero liability.

You can block a card instantly in the NovaBank app or by calling 1800-111-222.

Card-not-present payments above Rs 5,000 need an OTP.

International usage is disabled by default. Enable it in the app before you travel.

The credit card annual fee is Rs 500, waived on yearly spends above Rs 1 lakh.

NovaBank Customer Handbook - UPI and payments

The UPI limit for a new payee is Rs 25,000 in the first 24 hours.

After 24 hours the normal UPI limit is Rs 1 lakh per day.

Never share your UPI PIN or OTP with anyone, including bank staff.

Error code U30 means the debit failed at the bank. The money is not deducted.

If money is deducted but the payment fails, it is auto-reversed within 48 hours.

NovaBank Customer Handbook - Loans, deposits and KYC

Home loan interest starts at 8.5% per year for salaried customers.

Personal loans start at 11% per year, with tenure up to 5 years.

The fixed deposit rate is 7.1% for 1 year; senior citizens get 0.5% extra.

Video KYC is available from 9 AM to 9 PM on all days.

Keep your PAN card and Aadhaar ready for video KYC.