



Sanjay Kukreja &lt;sanjaykukreja93@gmail.com&gt;

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**URGENT! NIYO SBM CARD NOT WORKING**

25 messages

**Sanjay Kukreja** <sanjaykukreja93@gmail.com>

Tue, Sep 14, 2021 at 8:28 PM

To: Global Global &lt;global@goniyo.com&gt;

Hi Team,

Please take this email on priority. I am an Indian student pursuing studies in Ireland and from past few days I'm unable to do transaction on my Niyo SBM card. i tried withdrawing cash from ATM as well, but it declines the card.

The online transactions are successfull but its declining on swipe/contactless payments. All International payments and contactless payments are enabled on my card.

I'm really feeling handicapped as I'm unable to do transactions.

Request you to resolve this issue asap.

Name: Sanjay Kukreja  
Registered Mobile Number: 7737001434  
Customer Id: R000433689

Me and my friend has the same Niyo SBM card, and her card is working fine. The only difference is I have not done any transaction by Niyo SBM card in India.

I hope you understand the issue and resolve it asap. Let me know if you need any other details from my side. Looking forward to hearing from you.

Regards,  
Sanjay Kukreja  
+353894839601

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**Niyo Customer Care** <global@goniyo.com>

Wed, Sep 15, 2021 at 8:29 AM

Reply-To: Niyo Customer Care &lt;global@goniyo.com&gt;

To: sanjaykukreja93@gmail.com

Hi Sanjay ,

Greetings From Niyo!

We apologies for the issue that you are facing . We are getting this check with our concern team. We will give you a resolution on this issue at the earliest.

We are always here to help and assist you.

Regards,  
Tushar.Negi  
Team Niyo

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

[Quoted text hidden]

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Wed, Sep 15, 2021 at 4:25 PM

Hi,

Please resolve the issue asap. I'm eagerly waiting to use Niyo card hasslefree.

Regards,  
Sanjay Kukreja

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Wed, Sep 15, 2021 at 5:07 PM

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused and apologize for the same. Please follow the below instructions and check whether you have made these steps or not before using the card.

- Before starting to use the card, you have to forcibly lock and then unlock the card manually before trying a transaction.
- You have to enable the transaction mode: To unlock the transaction mode click on Menu > Card Settings > Other Locks.
- You have to enable international transactions : Menu > Card settings > other locks > Tap on International Payments icon > , the icon will turn green.
- You have to set the card limits before starting to use the card: To set the limits click on Menu > Card Settings > Card Limits.

- You have to try POS swipe transactions at any retail shops because even cards that are functional don't work on select ATMs due to the BIN issue.

**If you have processed all these steps and are still facing the issue while making transactions at ATM and POS machines, we kindly request you to share the transaction declined slip from ATM and please confirm whether it is working or not with POS machines.**

Regards,  
Priyansh  
Team Niyo

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Wed, Sep 15, 2021 at 8:16 PM

Dear Sanjay Kukreja,

We're waiting to hear back from you! Please share the requested information with us so we can assist you with your query.

Thanks & Regards,

Priyansh Agrawal

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Wed, Sep 15, 2021 at 10:19 PM

Hi,

I have completed all the steps like mentioned in above mail. I tried doing a POS transaction by contactless payment and then by swipe method, but no luck.

I am attaching a transaction refusal slip below for your reference.  
Please do the needful at the earliest.

Regards,  
Sanjay Kukreja  
+353894839601

[Quoted text hidden]



**Refusal receipt.jpg**  
129K

**Niyos Customer Care** <global@goniyo.com>  
Reply-To: Niyos Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Thu, Sep 16, 2021 at 7:16 AM

Hi Sanjay,

Greetings From Niyos!

We regret for the inconvenience caused please provide us with the registered mobile no. so that we can check and provide the resolution for the same.

Regards,  
Animesh.S  
Team Niyos

On Thu, 16 Sep at 2:49 AM , Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:  
Hi,

I have completed all the steps like mentioned in above mail. I tried doing a POS transaction by contactless payment and then by swipe method, but no luck.

I am attaching a transaction refusal slip below for your reference.  
Please do the needful at the earliest.

Regards,  
Sanjay Kukreja  
+353894839601

On Wed, Sep 15, 2021, 8:16 PM Niyos Customer Care <global@goniyo.com> wrote:  
Dear Sanjay Kukreja,  
We're waiting to hear back from you! Please share the requested information with us so we can assist you with your query.  
Thanks & Regards,  
Priyansh Agrawal

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Thu, Sep 16, 2021 at 9:06 AM

Hi,

Below are my details

Name: Sanjay Kukreja  
Registered Mobile Number: 7737001434  
Customer Id: R000433689

Request you to kindly resolve my card issue asap. I am unable to do any POS transactions and withdraw money from ATM.

Regards,  
Sanjay Kukreja  
+353894839601

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Thu, Sep 16, 2021 at 12:44 PM

Hi Sanjay,

Greetings From Niyo!

We apologize for the inconvenience caused to you, We will send a replacement card & Kindly please share below details

\***Departure Date**  
\***Accommodation Address (Abroad)**  
\***Current City**

Regards,  
Priyansh  
Team Niyo

[Quoted text hidden]

**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyoo Customer Care <global@goniyo.com>

Thu, Sep 16, 2021 at 1:32 PM

Hi,

I am a student and will be staying in Cork, Ireland for next one year.  
Request you to send my substitute card asap on below address:

**Address: M11, Eden Hall, Model Farm Road, Cork, Ireland**  
**Eircode: T12 A9XE**  
**City: Cork**  
**Country: Ireland**

**Regards,**  
**Sanjay Kukreja**  
**+353894839601**

[Quoted text hidden]

**Niyoo Customer Care** <global@goniyo.com>  
Reply-To: Niyoo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Thu, Sep 16, 2021 at 2:07 PM

Hi Sanjay ,

Greetings From Niyoo!  
Thanks for providing the information We have updated your issue and we are having this checked with our concern team and team we will keep you posted at the earliest.

For further query feel free to contact us we are here top help and assist you.

Regards,  
Tushar.Negi  
Team Niyoo

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Sat, Sep 18, 2021 at 2:36 PM

Hi Team,

Request you to provide tracking details of the new Niyo SBM Card dispatched.

Regards,  
Sanjay Kukreja  
+353894839601

[Quoted text hidden]

---

**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>

Tue, Sep 21, 2021 at 12:25 PM

To: sanjaykukreja93@gmail.com

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, the card is dispatched and we will get back to you with the AWB number

Regards,  
Team Niyo

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

[Quoted text hidden]

[Quoted text hidden]

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, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Tue, Sep 21, 2021 at 12:29 PM

Thanks for the update.

[Quoted text hidden]

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Sun, Sep 26, 2021 at 7:26 PM

Hi,

Could you please send me the tracking id of my new niyo card dispatched.

Regards,  
Sanjay Kukreja

[Quoted text hidden]

---

**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Mon, Sep 27, 2021 at 3:35 PM

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, We request you to please allow us the time till Friday we will get back to you with an update.

Regards,  
Team Niyo

On Sun, 26 Sep at 11:57 PM , Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:  
Hi,

[Quoted text hidden]

[Quoted text hidden]

Thanks for the update.

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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---

**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Mon, Sep 27, 2021 at 3:45 PM

Hi Team,

The request was raised on an urgent basis. I look forward to receive my card on urgent basis as I am handicapped without card for international transactions.

Regards,  
Sanjay Kukreja

[Quoted text hidden]

---

**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Tue, Sep 28, 2021 at 2:35 PM

Hi Sanjay,

Greetings From Niyo!

We are really sorry for the trouble, we will ensure that the card will be delivered as soon as possible

Regards,  
Team Niyo

On Mon, 27 Sep at 8:15 PM , Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:  
Hi Team,

The request was raised on an urgent basis. I look forward to receive my card on urgent basis as I am handicapped without card for international transactions.

Regards,  
Sanjay Kukreja

On Mon, Sep 27, 2021, 3:35 PM Niyo Customer Care <global@goniyo.com> wrote:  
Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, We request you to please allow us the time till Friday we will get back to you with an update.

Regards,  
Team Niyo

On Sun, 26 Sep at 11:57 PM , Sanjay Kukreja  
<sanjaykukreja93@gmail.com> wrote:  
Hi,

Could you please send me the tracking id of my new niyo card dispatched.

Regards,  
Sanjay Kukreja

On Tue, Sep 21, 2021, 12:29 PM Sanjay Kukreja  
<sanjaykukreja93@gmail.com> wrote:  
Thanks for the update.

On Tue, Sep 21, 2021, 12:25 PM Niyo Customer Care <global@goniyo.com> wrote:

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, the card is dispatched and we will get back to you with the AWB number

Regards,  
Team Niyo

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Tue, Sep 28, 2021 at 6:09 PM

Please send me the AWB tracking number.

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Wed, Sep 29, 2021 at 12:29 PM

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, we note that the card is dispatched and we will get back to you with the AWB number as soon as possible

Regards,  
Team Niyo

On Tue, 28 Sep at 10:40 PM , Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:  
Please send me the AWB tracking number.

On Tue, Sep 28, 2021, 2:35 PM Niyo Customer Care <global@goniyo.com> wrote:  
Hi Sanjay,

Greetings From Niyo!

We are really sorry for the trouble, we will ensure that the card will be delivered as soon as possible

Regards,  
Team Niyo

On Mon, 27 Sep at 8:15 PM , Sanjay Kukreja  
<sanjaykukreja93@gmail.com> wrote:  
Hi Team,

The request was raised on an urgent basis. I look forward to receive my card on urgent basis as I am handicapped without card for international transactions.

Regards,  
Sanjay Kukreja

On Mon, Sep 27, 2021, 3:35 PM Niyo Customer Care

<global@goniyo.com> wrote:

Hi Sanjay,

Greetings From Niyo!

We regret the inconvenience caused, We request you to please allow us the time till Friday we will get back to you with an update.

Regards,  
Team Niyo

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---

**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Wed, Sep 29, 2021 at 7:37 PM

Hi,

I raised my concern on 14th September. Based on the urgency involved in this case, I still fail to understand

A. Why my card is not working!

B. If my card is dispatched, why cant you provide me with AWB number!

Whats the assurity that my new card will work for all type of transactions when I was not explained the cause of failure of card I possess?

Please take this email on priority!

I have been reaching out since 15 days, and yet havent received any solution from your side.

Being a SBM Beta user, I can manage with flaws in application, but being handicapped abroad, without a functioning card is causing a real problem everyday. I relied on this card for my initial spends and transactions, but rather than focussing on my masters, I'm concerned about everyday spends and paying extra each day using my other debit cards.

Hope you understand the criticality of situation and provide me with new card on new address provided earlier!  
I look forward to hearing from you with a positive solution rather than lingering around the problem.

Regards,  
Sanjay Kukreja  
+353-894839601

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Thu, Sep 30, 2021 at 11:12 AM

Hi Sanjay

Greetings From Niyo!

We certainly understand the situation and we regret the inconvenience, we notices that some of our Niyo SBM cards are not working due to chip embedded on the card, we request you to please use the below-mentioned link to fill in the necessary details to dispatched the card at the earliest.

<https://2sj15psu59n.typeform.com/to/TvFVpgoX>

Thank You

Regards,  
Salman  
Team Niyo

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

[Quoted text hidden]

[Quoted text hidden]

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, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Thu, Sep 30, 2021 at 3:51 PM

Hi,

You may check the mail trail, and I had provided my abroad address details long back on 16th September and I was assured by the Niyo Team on 21st September that my Niyo card had been dispatched. After all this communication, it is disappointing to know you are sending me the link now for a new card address and it has not yet been dispatched.

It is really a pathetic customer service experience where even an URGENT mail is not taken seriously and the customer confidence is gained by reliability on card, where the card itself doesn't work abroad.

I NEED MY CARD TRACKING DETAILS IN THE NEXT MAIL I RECEIVE FROM YOU.

[Quoted text hidden]

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**Niyo Customer Care** <global@goniyo.com>  
Reply-To: Niyo Customer Care <global@goniyo.com>  
To: sanjaykukreja93@gmail.com

Sat, Oct 2, 2021 at 11:10 AM

Hi Sanjay

Greetings From Niyo!

We are extremely apologetic for the bad experience, we request please share the detail once again via the link mentioned below, rest assured we will dispatch the card at the earliest

<https://2sj15psu59n.typeform.com/to/TvFVpgoX>

Thank You

Regards,  
Salman  
Team Niyo

[Quoted text hidden]

, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

[Quoted text hidden]

[Quoted text hidden]

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, Sanjay Kukreja <sanjaykukreja93@gmail.com> wrote:

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**Sanjay Kukreja** <sanjaykukreja93@gmail.com>  
To: Niyo Customer Care <global@goniyo.com>

Sat, Oct 2, 2021 at 7:28 PM

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