FAQ's

WHAT IS GOQii SMART VITAL PLUS?

GOQii Smart Vital Plus is a CDSCO registered health tracker on your wrist with enhanced features to monitor your vitals like SpO2, Heart Rate Variability, Body Temperature, Blood Pressure & track activities along with ISO certified health services on the GOQii App. GOQii Smart Vital Plus is a bigger and better combination of a health device + fitness tracker on your wrist with enhanced features all in a sleek, stylish package that doesn't look out of place even on slim wrists. It also has music control, multiple custom watch faces, find my phone, stopwatch, timer, raise to wake, inactivity alarms and is IP68 Dust & Water Resistant.

It is also enabled for making contactless payments, a faster way to pay for purchases at all participating stores. Instead of swiping your card at the billing counter, simply tap your watch band on the contactless terminal & pay without entering PIN for transaction up to INR 5000 and with PIN for transactions above INR 5000.

WHAT ARE THE VARIOUS PARTS OF MY SMART VITAL PLUS?

There are three major components of Smart Vital Plus constituting of:

1. Smart Vital Plus Tracker (To measure SpO2, Body Temperature, Heart Rate, Blood Pressure, Steps, Time and more)
2. Strap (To hold the smart device and NFC Payment Chip)
3. Contactless Chip / Secure Element / NFC (to make contactless payment)

HOW CAN I ENABLE OR MODIFY CONTACTLESS LIMITS FOR SMART VITAL PLUS?

Follow below path to enable or modify limits for Smart Vital Plus as per your needs:

Step 1: Login to CUB Mobile Banking App.

Step 2: Cards > Manage ATM Cards > Watch > Enable/Disable contactless payments toggle button > mPIN > OTP

HOW DOES PAYMENT VIA SMART VITAL PLUS WORK?

The Smart Vital Plus Strap contains an NFC payment enabled chip & an antenna (based on radio frequency). When you tap the band against a contactless-enabled terminal, the details get transferred wirelessly from the band to the terminal & the payments get processed in a secure manner.

IS MY SMART VITAL PLUS SAFE & SECURE?

Yes, contactless technology uses secure encryption (same as CHIP & PIN) so you can use it without a worry. With the maximum contactless transaction amount without PIN value capped at INR 5000, there is limited possibility of any loss. Just ensure you report the loss to Bank of Baroda immediately.

HOW DO I USE MY SMART VITAL PLUS FOR CONTACTLESS PAYMENTS?

Tap your band on the machine screen

Don't forget to collect

Just tap the band on the machine or keep it close to the terminal. You will hear a beep/see a light & get the receipt for the contactless payment you made.

WHAT IF THE AMOUNT IS MORE THAN INR 5000? WILL I BE ABLE TO USE MY SMART VITAL PLUS CONTACTLESS BAND?
Yes, you will be able to use your Smart Vital Plus contactless band with PIN.
To SET PIN follow path:
Step 1: Login to CUB Mobile Banking App.
Step 2: Cards > Manage ATM Cards > Watch > SET PIN

IS THERE A DAILY LIMIT ON THE AMOUNT OF PURCHASES I CAN MAKE USING SMART VITAL?

Daily Purchase Limit (Overall)	INR 2,00,000
Daily limit for transactions below INR 5000 (No PIN required)	Maximum of 5 daily transactions up to INR 5000 each permitted
Daily limit for transactions above INR 5000 (PIN is required)	No limit on number of daily transactions, only daily purchase limit is applicable

CAN I DISABLE CONTACTLESS OPTION?
Yes, follow below path to disable limits for Smart Vital Plus as per your needs:
Step 1: Login to CUB Mobile Banking App.
Step 2: Cards > Manage ATM Cards > Enable/Disable contactless payments toggle button > mPIN > OTP

WILL I GET A RECEIPT FOR ALL MY CONTACTLESS TRANSACTIONS?
Please let the shopkeeper know that you need a receipt. However, the receipt is not directly available in some circumstances, like while paying for travel or at a vending machine. All contactless purchases are recorded on your bank statement and you will get to see them on your City Union Bank Internet Banking account & City Union Bank Mobile Banking app as well.

HOW FAR FROM THE CONTACTLESS MACHINE SHOULD I HOLD THE BAND?
Contactless bands & machines do not work beyond a distance of 4 cms. It is preferable to tap your band on the POS terminal to make a transaction.

WHAT IF THE CONTACTLESS FUNCTIONALITY DOES NOT WORK?
It needs to be activated before the contactless functionality will work. You will have to follow the activation procedure for it to start functioning. There may be a slim chance that the contactless functionality does not work after that.

WHAT IF I LOSE MY SMART VITAL PLUS CONTACTLESS BAND? HOW DO I REPORT IT TO CITY UNION BANK & BLOCK MY BAND?
You can block your band & ask for a replacement by calling the City Union Bank Customer Support on 044 7122 5000 or through your City Union Bank Mobile Banking app. We request you to please do this immediately if you lose your band.

WHOM SHOULD I CONTACT IF THERE IS ANY ISSUE WITH SMART VITAL PLUS TRACKER LIKE ITS DISPLAY OR ANY ISSUE WITH MEASUREMENT OF VITALS OR STEPS?
Smart Vital Plus comes with a 1-year warranty. In case if you are facing any issues with the smart device, please contact the GOQii Customer Support via GOQii App- Home- Support or reach us on 84199 40404

I'M FACING ISSUES WITH MY CUBFit - SMART VITAL PLUS; HOW DO I REPLACE IT?
Please check if the issue is with the Contactless Payment Strap or the Smart Vital Plus device.
If you are facing any issue with the smart device, then kindly connect with the GOQii Customer Support via GOQii App- Home- Support or reach us on 84199 40404 for replacement.

If you have any issue pertaining to contactless payment strap, then please connect with City Union Bank Customer Support on 044 7122 5000

I'M FACING ISSUES WITH MY CUBFit SMART VITAL PLUS CONTACTLESS PAYMENT STRAP; HOW DO I REPLACE IT?

If you have any issue pertaining to contactless payment strap then please connect with City Union Bank Customer Support. Firstly, you will need to block your existing contactless payment strap & then place a request for a replacement contactless chip strap by calling the City Union Bank Customer Support on 044 7122 5000 or through your City Union Bank Mobile Banking App.

WHAT SHOULD I DO IF MY CUBFit SMART VITAL PLUS IS LOST?

Please modify your contactless payment limits to '0' or disable contactless limits via manage usage option on Smart Vital Plus City Union Bank Mobile Banking page. If you are sure, it is not traceable, please block your Smart Vital Plus Contactless Payment Strap permanently via block option on Smart Vital Plus City Union Bank Mobile Banking page or call City Union Bank Customer Support on 044 7122 5000 to permanently block the Smart Vital Plus to prevent misuse.

HOW DO I ACTIVATE MY CUBFit -SMART VITAL PLUS Watch?

Enable your Contactless Payments Using GOQii Smart Vital Plus
Step 1: Login to CUB Mobile Banking App.
Step 2: Cards > Manage ATM Cards > Watch> Enable/Disable contactless payments toggle button > mPIN > OTP

WHAT ARE THE FEES AND CHARGES OF SMART VITAL PLUS?

Smart Vital Plus consumer offer price is INR 3499. Annual Fee/Issuance fee of INR XXX will be inclusive of the consumer offer price. (Note: Annual fees will be effective one year after issuance and till validity of contactless chip i.e., 5 years or till contactless chip band is active, whichever is less)

WHAT ARE OFFERS ON SMART VITAL?

There are welcome benefits and ongoing payment offers on your Smart Vital Plus. These offers are updated on Smart Vital Plus Mobile page.

GOQii CUSTOMER CARE ESCALATION MATRIX:

ESCALATION MATRIX		
Customer	**Contact**	**Contact Info**
Level 1	Help Desk	+91 8419940404 (Monday to Saturday - 10am to 6pm)
Level 2 (after 24 hrs.)	Supervisor	vaishali@goqii.com
Level 3 (after 48 hrs.)	Assistant Manager	dipti@goqii.com
Level 4 (after 72 hrs.)	Head	swapna@goqii.com