

Features of your CorpBank Credit Card

Acceptance : Corp Bank International Credit Card is being introduced in association with VISA International. As such the card will be accepted all VISA member establishments across the world. As on date there are over 24 million outlets, which accept VISA cards, of which there are more than 1.1 million in India. In addition the card can also be used at over 10 lakh VISA ATMs globally, of which there are more than 16000 VISA ATMs in India, including 925+ Corp Bank ATMs. Due to the fact that the credit card will have secure CVV number, cardholders can also use the card for making purchases through Internet and other media.

Free Credit Period : All cardholders shall have a free credit period, provided the outstanding payments are made in full. The maximum free credit period for various types of cards shall be 45 days for Classic cards and 50 days for Gold cards

Revolving Credit facility : On receiving the credit card statement, card holder shall have the flexibility of opting for any of the below mentioned payment options:

- v Pay the total amount outstanding
- v Pay only the Minimum Amount Due and carry forward the balance to next statement
- v Pay any amount ranging from the Minimum Amount Due to the total amount due

The Minimum Amount Due for a billing cycle shall be 5% of the total outstanding amount (rounded off to the highest tenth place) or Rs 100 whichever is more. Interest shall be levied on the amount revolved into the next billing cycle by the cardholder from the date of purchase and all subsequent purchases made on the card will also attract interest charges from the date of purchase till all outstandings are cleared.

Cash withdrawal facility : You have the facility to withdraw cash from your credit card account through CorpBank ATMs or any VISA ATMs worldwide. For withdrawal from credit card account transaction fees and interest for the period the amount is used will be charged. In case of withdrawal from VISA ATMs, additional VISA charges of Rs 50 shall be levied.

Add – on Cards : Cardholders shall have the facility to present maximum of 3 add-on cards to immediate family members such as parent, spouse, children and siblings above the age of 18 years.

Photo Card : All Credit Cards issued by the Bank shall have the photo of the cardholder and signature digitally imprinted on the cards.

Predefined Credit Limits : Cardholders shall have the option to pre-define lower credit limits on their card than what they are eligible for. The predefined limits can be changed on request and will be effective from the next billing cycle.

Temporary Credit Limit Enhancement : Cardholders shall have the facility to temporarily increase their credit limit. Maximum enhancement can be up to 30% of the original credit limit. The temporary enhanced credit limit shall be restored to the original one at the start of the next billing cycle.

Balance Transfer facility : The primary cardholder shall have an option to transfer their balances from other Bank credit card to their CorpBank Credit Card. This facility will be available to cardholders only

after 1 year of membership and based on credit history. To be eligible, the amount to be transferred should be a minimum of Rs 2000. The maximum amount that can be transferred is upto 75% of the credit limit sanctioned.

For the first 75 days, customer will be charged interest at the rate of 1.49% per month on the balance transferred. On expiry of this period, applicable interest rates shall be levied. Processing fees of Rs 100/- shall be levied on all balance transfers. All fresh purchases will be levied with applicable interest rates from the date of purchase for all cardholders who have a balance transfer amount in their account. Therefore such customers shall not be eligible for free credit period till the time the outstandings are cleared.

Dial a Draft : Cardholder can call the 24 hour customer service center and ask for a draft payable at any CorpBank location in India favouring any company or individual. The draft will be mailed to the mailing address of the cardholder. For each draft request, a transaction fee of 1.0% of the amount withdrawn, subject to a minimum of Rs 100, will be levied. In addition to the transaction fee, interest charges will also be levied from the date of transaction to the date of repayment. The amount of the draft will be billed in the monthly Credit Card statement

Insurance facilities

- v Personal Accident Insurance Cover: Classic and Gold Cardholders shall be eligible for Personal Accident (PA) Insurance Cover against loss of life. The PA cover shall be Rs 1 lakh for Classic (Rs 2 lakhs in case of death by Air Accident) and Rs 2.5 lakhs for Gold cardholders (Rs 5 lakhs in case of death by Air Accident).
- v Lost card Liability: On reporting of loss / theft of the card, the cardholder shall be protected from any financial liability arising out of transactions done on the lost/stolen card from the time of reporting the loss/theft.
- v Credit shield facility and purchase protection cover are also available under the insurance facilities offered by the Bank.

PLEASE NOTE: INSURANCE FACILITIES ARE AVAILABLE ONLY TO THE PRIMARY CARD HOLDER

Payment Options : You can make payments towards your Credit Card dues by means of Local Cheques / DD's / PO's favouring "Corp Bank Credit Card No: 4258 xxxx xxxx xxxx". Alternatively cardholders can also opt for Auto Debit (Standing Instruction) facility from their accounts held with the Bank towards the amount due on the card. Cardholders can opt to pay either the Total amount due or Minimum Amount Due through this facility. Cardholders can also make payment by cash across the counter at Core Banking branches. The cardholder can also use the VISA Money Transfer facility to make payments

24 x 7 Customer care : A 24 x 7 help line, **1800 22 66 06** has been setup to answer all queries / requests of the customers. The number is toll free and accessible from BSNL / MTNL mobile/landlines. Alternatively you can also call **022 - 40426009**

Rewards Programme : All cardholders shall be eligible for reward points for purchases made through the credit card at merchant establishments. Classic card holders shall earn 1 point for every Rs 200 spend while Gold cardholders shall earn 1 point for every Rs 150 spent during the billing cycle. Amounts under cash withdrawal, balance transfer will not be eligible for earning reward points. Cardholder can redeem reward points at 1 point = Rs 1 on attaining a minimum of 500 reward points.

Statement by E-mail and Mobile Alerts : Cardholders shall also have the facility to get their credit card statement by e-mails and information regarding the card by way of SMS alerts. The cardholder shall have to register his e-mail id, mobile number to subscribe for the facility.

VISA Mobile Recharge : Cardholders can also recharge their prepaid mobiles through select VISA ATMs (including all CorpBank ATMs) offering such facility. This facility is available for Airtel, Hutch & Idea mobile phones.

VISA Bill Pay facility : Credit cardholders shall also have the facility for paying utility bills and payments to various other services through their credit card using the VISA bill pay facility. Cardholders will have to register for the facility at <http://www.visabillpay.com> and can make payment to over 80 billers in more than 15 cities as on date. VISA International offers this service to all its cardholders.

Additional features for Gold Cards : Offers/Discounts as announced from time to time by VISA International will be available for Gold cardholders.