

MOST IMPORTANT TERMS AND CONDITIONS (MITC) *Dhi CUB CREDIT CARD*

CONTACT:

*City Union Bank Ltd.
CUB Bhavan, 4th Floor, A-5 & A-6, Guindy Industrial Estate,
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*1800-309-1442
cubdhicreditcards@cityunionbank.in*

Dear Cardholder,

These Most Important Terms and Conditions (MITC) are applicable to all Credit Cards / Card members / applicants of Credit Cards / members of the general public (collectively referred to as “Primary Cardholder”, “You” or “Your”) evincing interest in the Credit Card product of the Bank (referred to as “Bank”, “We” or “Us”). The MITC are in addition to and are to be read along with the terms and conditions of the Card Member Agreement of CUB for complete understanding.

The MITC are subject to revision at the sole discretion of the Bank and in accordance with the laws as applicable from time to time. In case of any inconsistency between MITC and the Cardmember Agreement, the Cardmember Agreement shall prevail, unless otherwise specified hereunder.

(a) DEFINITIONS

Defined Term	Description
Add-on Cardholder	Someone other than You in whose name a Credit Card is issued by Us on Your instructions under Your Credit Card Account and under Your responsibility. The Dhi CUB Add-on Credit Card (“Add- on Credit Card”) features will be same as the primary Dhi CUB Credit Card. The Primary Cardholder is liable for all spends and transactions done by Add- on Cardholder and such spends will be part of the Primary Cardholder’s monthly statement. Maximum of 5 Add-on cards can be issued for every eligible Primary Cardholder. The Add-on Cardholder will be bound by the Terms & Conditions of the Cardmember Agreement and the Most Important Terms & Condition executed between the Primary Cardholder and Us.
Annual Fees	A fixed annual fee that We charge to Your Account upon issuance and every subsequent anniversary.
Bank	Means City Union Bank being the issuer of the Credit Card. The terms “We” and “Us” and “Bank” when used under this MITC shall mean “City Union Bank” and the said terms may be used interchangeably under this MITC.
Cash Advance Fees	A fee that is debited to the Credit Card Account if You or Add-on Cardholder performs a Cash Advance Transaction.
Cash Advance Transaction	Any cash withdrawal made by You using the Card at any automated teller machine or counter of a bank / third party.
Cash Limit	A percentage of the Credit Limit on the Credit Card Account that can be used to perform Cash Advance Transactions and determined at Our sole discretion.
Credit Card	The Credit Card issued to You by Us which enables You to pay for goods & services at participating merchant establishments and perform Cash Advance Transactions at participating merchant establishments and automated teller machines.
Credit Card Account	Any account maintained by Us in connection with the Credit Card.
Credit Card Statement	A monthly record of all transactions performed by You using the Credit Card including but not limited to the purchase of goods & services, Cash Advance Transactions, fees & charges, other debits & credits under this terms and conditions.
Credit Limit	The maximum indebtedness that can be incurred at any point in time by You and Your Add-on Cardholders on the Credit Card Account as determined at Our sole discretion.

Finance Charge	An interest charge that is debited to Your Credit Card Account if You fail to pay the rolled over balance amount due fully repaid or if You perform a Cash Advance Transaction.
Fixed Deposit	A Fixed Deposit (“FD”), is a financial instrument where You deposit a lumpsum of money for a fixed tenure at a predetermined interest rate. The FD is governed by the Bank’s extant Terms and Conditions for FDs and may be revised from time to time.
FD Secured Credit Card	A type of Credit Card issued to You or a person authorized by You, based on a pledge or a lien marked by the Bank against Your FD(s).
Goods & Services Tax (GST)	The Goods & Services Tax levied by the Government of India.

<p>Interest Free Credit Period</p>	<p>The period of time from the Transaction date to the Payment Due Date for that Transaction (see illustration of Interest Free Credit Period below). You may pay the Total Amount Due during this period to avoid payment of Finance Charges. Please note, however, that this does not apply to Cash Advance Transactions. For Cash Advance Transactions, Finance Charges apply from the date of transaction till the date of payment in full. The Interest Free Credit Period is suspended if any balance from the previous month's Credit Card Statement is still unpaid. See illustration below for Interest Free Credit Period.</p> <p>The Interest Free Credit Period can range from 20 to 50 days, depending on the date of transaction.</p> <p>For a Credit Card Statement for the period from March 20th to April 20th, the Payment Due Date would be May 10th. Assuming that You have paid Your Total Amount Due of the previous month's Credit Card Statement by the Payment Due Date, the Interest Free Credit Period would be:</p> <ol style="list-style-type: none"> 1. For a purchase made on March 21st, the Interest Free Credit Period would extend from March 21st to May 10th i.e., a total of 50 days. 2. For a purchase made on April 15th, the Interest Free Credit Period would extend from April 15th to May 10th i.e., a total of 25 days. <p>Thus, the Interest Free Credit Period can vary depending upon the date of the purchase transaction. However, if the Total Amount Due of the previous month's Credit Card Statement is not paid by the Payment Due Date, then the Interest Free Credit Period will be lost and You will not be entitled to any Interest Free Credit Period.</p> <p>For Cash Advance Transactions, Finance Charge is applicable from the date of transaction until the date of payment in full. To be eligible for Interest Free Credit Period, You must pay the</p>
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	<p>Total Amount Due plus all accrued Finance Charges and other charges in full even before Your Credit Card Statement date. Please note that the Total Amount Due represents the amount due from You as on the Credit Card Statement date. If You have not paid the Total Amount Due of Your previous Credit Card Statement, then You will be levied Finance Charge in Your next Credit Card Statement unless You pay the Total Amount Due on the Credit Card Statement Date itself without waiting for the Payment Due Date (see illustration below).</p>
<p>Late Payment Fees (LPF)</p>	<p>A charge debited to Your Credit Card Account if the Minimum Amount Due is not paid on or before the Payment Due Date.</p>

Minimum Amount Due (MAD)	<p>The amount shown on the monthly Credit Card Statement for a Credit Card Account as the minimum amount that needs to be paid by You to avoid becoming overdue.</p> <p>MAD will be calculated as: 5% of the balance (excluding interest, fees, and taxes, overdue and overlimit amounts), plus 100% of interest, fees, and taxes, plus 100% of overdue and overlimit amounts</p> <p>Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on Your outstanding balance.</p>
One-Time Password (“OTP”)	A password consisting of 4 to 6 digits that We will share with You by sending an SMS to Your registered mobile phone or by sending You an email as per Your contact information in Our records. This password is for one-time use either for authenticating You, Your Add-on Cardholder or to enable You to perform a Transaction on Your Credit Card.
Payment Due Date (PDD)	The date shown on the monthly Credit Card Statement as the due date for the payment and by which date cleared funds should be received by Us to avoid levy of interest and/or late payment fees and/or suspension of the Credit Card.
PIN	The personal identification number consisting of 4 digits that is given to You and Your Add-on Cards for use of the Credit Card at a point of sale and / or at an automated teller machine.
SMS	Short Message Service provided through mobile telecom companies
Total Amount Due (TAD)	The total amount due from You to Us as on each Statement date representing any dues from the previous Statement and the sum of all debit and credit Transactions posted to Your Credit Card Account in the current Statement.
Transaction	Any payment made for goods & services or Cash Advance Transactions made using the Credit Card.
Unauthorized Transaction	Any Transaction made without Your permission or the permission of the Add-on Cardholder.

(b) FEES & CHARGES

Fees and charges levied by Us will be as per the table below. Other than the fees and charges below We will not charge You any other fees or charges. We may change these fees and charges, but We will give You at least 30 days prior notice before We make any changes.

Fees & Charges Type	Amount / Value				
Annual Fees	No annual fee and joining fee.				
Add-on Card Annual Fees	No annual fee.				
Late Payment Fees	This is levied if at least the Minimum Amount Due is not received on or before the Payment Due Date. It can occur only once during a Credit Card Statement cycle <table border="1"><tr><td>Outstanding dues up to ₹25,000</td><td>Rs.350</td></tr><tr><td>Outstanding dues above ₹25,000</td><td>Rs.450</td></tr></table>	Outstanding dues up to ₹25,000	Rs.350	Outstanding dues above ₹25,000	Rs.450
Outstanding dues up to ₹25,000	Rs.350				
Outstanding dues above ₹25,000	Rs.450				
Cash Advance Fees	This is levied for any Cash Advance Transaction performed by You CUB Dhi Unsecured Card: Cash advance 5% or Rs. 500, whichever is high. CUB Dhi FD Backed/ Campus Card: Cash advance 5% or Rs. 250, whichever is high. For Dhi FD Backed/ Campus Card: Cash withdrawn abroad would be charged with 2.5 % of the amount withdrawn, with a minimum fee of Rs. 500				

Finance Charge (APR) Interest will be charged:

If the Total Amount Due is not paid by the Payment Due Date, interest will be charged on the Total Amount Due or till the rolled over balance is fully repaid and on all new transactions (from the transaction date) till such time as the previous outstanding amounts are paid in full.

On all Cash Advance Transactions from the date of the withdrawal until the date of payment.

Will continue to be payable even after the closure of the Credit Card Account, till the outstanding on the Credit Card is paid in full.

Daily finance charge of up to 0.11666667% (equivalent to 3.50% monthly finance rate for a 30-day month or an APR of 42%) for:

- Revolving credit
- Cash Advances

Finance (Interest) charges applicable

Delayed payments:

If the credit card holder fails to pay the total outstanding balance by the due date indicated on the Credit Card Statement, We will apply interest on the unpaid amount.

Minimum payment only:

Making only the minimum payment instead of paying the full outstanding balance results in the remaining balance subject to interest charges.

Partial payment:

When the credit card holder pays an amount less than the total outstanding due, the remaining balance will be subjected to interest charges.

Cash advances:

Using the credit card to withdraw cash from an ATM incurs immediate interest charges, often at higher rates than regular transactions, from the date of cash withdrawal till the full repayment.

Carrying forward balances:

If credit card holder carries over an unpaid balance from the previous billing cycle, interest will apply to this carried-over amount till the full amount is paid.

Foreign Currency Surcharge	<p>This is levied for any Transaction (not in Indian rupees) that is carried out by Primary Cardholder or Add-on Cardholder, on the value of the foreign currency transaction after conversion to Indian Rupees using card association's currency conversion at transaction point.</p> <table border="1" data-bbox="738 331 1421 445"> <tr> <td data-bbox="738 331 1247 373">CUB Dhi Unsecured Credit Card</td> <td data-bbox="1247 331 1421 373">2.50%</td> </tr> <tr> <td data-bbox="738 373 1247 445">CUB Dhi FD Backed/ Campus Credit Card</td> <td data-bbox="1247 373 1421 445">Nil</td> </tr> </table>	CUB Dhi Unsecured Credit Card	2.50%	CUB Dhi FD Backed/ Campus Credit Card	Nil
CUB Dhi Unsecured Credit Card	2.50%				
CUB Dhi FD Backed/ Campus Credit Card	Nil				
Return Payment Charge	<p>This is levied if any payment made by You is returned unpaid</p> <p>2.5% of the value of the returned payment.</p>				
E-Statements	Nil				
Physical Statement	Rs. 50/-				

Goods & Services Tax (GST)	Statutorily applicable rate which currently stands at 18% (applicable on all fees, interest & any other charges).				
Card Replacement Fee	This is levied if Your Credit Card or Your Add-on Cardholder's Credit Card needs to be replaced due to loss or theft <table border="1"> <tr> <td>CUB Dhi Unsecured Credit Card</td> <td>Rs.500/-</td> </tr> <tr> <td>CUB Dhi FD Backed/Campus Credit Card</td> <td>Rs.249/-</td> </tr> </table>	CUB Dhi Unsecured Credit Card	Rs.500/-	CUB Dhi FD Backed/Campus Credit Card	Rs.249/-
CUB Dhi Unsecured Credit Card	Rs.500/-				
CUB Dhi FD Backed/Campus Credit Card	Rs.249/-				
Surcharge on Rental Payments	A surcharge of 1% of the transaction amount shall be levied on rental payments (MCC 6513). GST and/or other govt taxes, if any, shall be applicable on surcharge. Further, not more than 40% of the credit limit on Your card can be used for rental payments in a calendar month				
Fuel Surcharge and Waiver	Fuel surcharge of 1% of the fuel transaction done at any fuel station in India is applicable and charged to Your credit card account. This Fuel Surcharge is considered as a waiver in Your credit card statement and this waiver will be limited up to transactions value Rs 40,000 in a calendar month with no single transaction being over Rs. 8,000. While You may undertake fuel transactions over and above the limits specified above, no surcharge waiver shall be applicable.				
Other Applicable Taxes including Tax Collection at Source ("TCS") or Tax Deduction at Source ("TDS")	Any tax / TCS / TDS levied by the competent authorities will be levied as per prevailing rate on all applicable transactions, with or without prior notice. While authorizing such transactions, You must ensure availability of sufficient funds for the transaction, including the amount of tax / TCS / TDS due.				

Note:

1. Goods and Services Tax (GST), as notified by the Government of India, is applicable to all fees, interest, and other charges and is subject to change as per relevant regulations of the Government of India.
2. City Union Bank reserves the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation of at least one month to the Cardholder.

ILLUSTRATION OF INTEREST AND LATE PAYMENT FEE COMPUTATION

See below an example of Finance Charge and Late Payment Fee computation. This example assumes that the Opening Balance was nil, the Credit Limit is Rs.30,000, finance charge @3.50% per month and the Credit Card Statement is generated on the 20th of each month:

Date	Transaction																		
May 10 th , 2025	Purchase of goods at merchant for Rs.20,000																		
May 20 th , 2025	<p>Credit Card Statement will be generated with the following: (Amount in Rupees)</p> <table border="1"> <tbody> <tr> <td>Opening Balance</td> <td>0.00</td> </tr> <tr> <td>New purchases</td> <td>20,000.00</td> </tr> <tr> <td>Payments & other credits</td> <td>0.00</td> </tr> <tr> <td>Finance Charge</td> <td>0.00</td> </tr> <tr> <td>Late Payment Fee</td> <td>0.00</td> </tr> <tr> <td>GST on fees & charges at 18%</td> <td>0.00</td> </tr> <tr> <td>Total Amount Due</td> <td>20,000.00</td> </tr> <tr> <td>Minimum Amount Due</td> <td>1,000.00</td> </tr> <tr> <td>Payment Due Date</td> <td>June 9, 2025</td> </tr> </tbody> </table> <p>(Since the Credit Card Account is within the Credit Limit on Credit Card Statement Date and there is no interest, fees or GST, the Minimum Amount Due will be 5% of the Total Amount Due.)</p>	Opening Balance	0.00	New purchases	20,000.00	Payments & other credits	0.00	Finance Charge	0.00	Late Payment Fee	0.00	GST on fees & charges at 18%	0.00	Total Amount Due	20,000.00	Minimum Amount Due	1,000.00	Payment Due Date	June 9, 2025
Opening Balance	0.00																		
New purchases	20,000.00																		
Payments & other credits	0.00																		
Finance Charge	0.00																		
Late Payment Fee	0.00																		
GST on fees & charges at 18%	0.00																		
Total Amount Due	20,000.00																		
Minimum Amount Due	1,000.00																		
Payment Due Date	June 9, 2025																		
June 10 th , 2025	<p>Purchase of fuel for Rs.10,000*</p> <p>*This transaction will carry a surcharge of 1% during settlement and, hence, the Credit Card Account will be overlimit. You should manage Your Credit Limit with care.</p>																		
June 14 th , 2025	Payment received of Rs.5,000																		

June 20th, 2025

Finance Charge of Rs.1,014.99 is computed as below:

Amount	From	To	No of days	Interest
20,000	May 10	June 13	34	793.33
15,000	June 14	June 19	6	105.00
10,000	June 10	June 19	10	116.66
			TOTAL	1,014.99

Rs.20,000 from May 10 to June 13 (34 days) at 3.50%/30 per day

(This is the Opening Balance which was not paid in full before the Payment Due Date; Finance Charge is computed on this amount from date of transaction to the date of receipt of payment)

Rs.15,000 from June 14 to June 19 (6 days) at 3.50%/30 per day

(This is the Opening Balance less the payment received; Finance Charge is computed on this amount from date of receipt of payment to statement date)

Rs.10,000 from June 10 to June 19 (10 days) at 3.50%/30 per day

(This is the new purchase made on June 10; Finance Charge is computed on this amount from transaction date to statement date)

June 20th, 2025

Late Payment Fee of Rs.450 will be levied as Minimum Amount Due was not received before the Payment Due Date of June 9, 2025

June 20th, 2025

Credit Card Statement will be generated with the following:

Opening Balance	20,000.00
New purchases	10,000.00
Payments & other credits	5,000.00
Finance Charge	1,014.99
Late Payment Fee	450.00
GST on fees & charges at 18%	263.70
Total Amount Due	26,728.69
Minimum Amount Due	2,978.68
Payment Due Date	July 10, 2025

(Since the Credit Card Account is within the Credit Limit on Credit Card Statement Date, the Minimum Amount Due will be the sum of 100% of GST, LPF and finance charges Plus 5% of the balance Total Amount Due)

ILLUSTRATION OF TOTAL AMOUNT DUE FOR CUSTOMER CHARGED WITH INTEREST IN THE STATEMENT (TOTAL AMOUNT DUE IF THE CUSTOMER DOES NOT WANT ANY MORE FINANCE CHARGE LEVIED)

Date	Transaction																
	<p>In the illustration above, if the customer wants to clear all dues and get back to Interest Free Credit Period.</p> <p>We are assuming that the customer makes the Minimum Amount Due on the Payment Due Date.</p>																
<p>June 20th - July 20th Credit Card Statement</p>	<table border="1" data-bbox="513 558 1357 856"> <tbody> <tr> <td>Opening Balance</td> <td>26,728.99</td> </tr> <tr> <td>New purchases (July 1)</td> <td>500.00</td> </tr> <tr> <td>Payments & other credits (July 5)</td> <td>2,978.68</td> </tr> <tr> <td>Finance Charge</td> <td>903.93</td> </tr> <tr> <td>Late Payment Fee</td> <td>0.00</td> </tr> <tr> <td>GST on fees & charges at 18%</td> <td>162.71</td> </tr> <tr> <td>Total Amount Due</td> <td>25,316.65</td> </tr> <tr> <td>Minimum Amount Due</td> <td>2,279.14</td> </tr> </tbody> </table>	Opening Balance	26,728.99	New purchases (July 1)	500.00	Payments & other credits (July 5)	2,978.68	Finance Charge	903.93	Late Payment Fee	0.00	GST on fees & charges at 18%	162.71	Total Amount Due	25,316.65	Minimum Amount Due	2,279.14
Opening Balance	26,728.99																
New purchases (July 1)	500.00																
Payments & other credits (July 5)	2,978.68																
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GST on fees & charges at 18%	162.71																
Total Amount Due	25,316.65																
Minimum Amount Due	2,279.14																
	<p>Since this customer has rollover balance from the previous statement, there will be Finance Charge levied till the Total Amount Due is paid in full. The following illustration explains the scenarios. The Credit Card Statement date is July 20th. The three scenarios are where the customer makes the payment on:</p> <ul style="list-style-type: none"> • the Credit Card Statement date itself i.e., on July 20th • between the Credit Card Statement Date and if actually paid on say, Aug 1st • the Payment Due Date i.e., on Aug 10th <p>The example illustrates the amount that must be paid on each of these days. The difference comes about because there is Finance Charge payable for the period from the Credit Card Statement Date till the actual payment of the Total Amount Due.</p>																
<p>If payment made on July 20th</p>	<p>If the customer pays the Total Amount Due of Rs. 25,316.65 on the Credit Card Statement Date of July 20 itself, there will be no Finance Charge levied on the Aug 20th Credit Card Statement as there are no interest accrual days for the amount.</p>																

If payment made on Aug 1st

If the payment is made on, for example, Aug 1st, there are an additional 12 days of Finance Charge on the Total Amount Due at the daily rate of 0.11666667%.

Total Amount due as of 20 th July	25,316.65
Finance charges for 12 days	354.43
Amount to be paid to clear off all dues	25,671.08

If payment made on Aug 10th

If the payment is made on the Payment Due Date, i.e., Aug 10th, there are an additional 21 days of Finance Charge on the Total Amount Due at the daily rate of 0.11666667%.

Total Amount due as of 20 th July	25,316.65
Finance charges for 21 days	620.26
Amount to be paid to clear off all dues	25,936.91

ILLUSTRATION OF INTEREST FREE CREDIT PERIOD:

Date	Transaction						
April 20 th , 2025	<p>Your Credit Card Statement is generated with following details:</p> <table border="1" data-bbox="475 331 1320 447"> <tr> <td>Total Amount Due</td> <td>10,000.00</td> </tr> <tr> <td>Minimum Amount Due</td> <td>500.00</td> </tr> <tr> <td>Payment Due Date</td> <td>May 10, 2025</td> </tr> </table> <p>This means that if You pay Rs.10,000 on or before May 10th, 2025, then no Finance Charge (or interest) will be charged in the next Credit Card Statement. If, however, You pay anything less than Rs.10,000, then You will be levied a Finance Charge in Your next Credit Card Statement</p>	Total Amount Due	10,000.00	Minimum Amount Due	500.00	Payment Due Date	May 10, 2025
Total Amount Due	10,000.00						
Minimum Amount Due	500.00						
Payment Due Date	May 10, 2025						
April 21 st , 2025	<p>You purchase goods at merchant for Rs.5,000. This transaction will only appear on Your next Credit Card Statement</p>						
May 10 th , 2025	<p>You pay the Total Amount Due of Rs.10,000 based on the Credit Card Statement generated on April 20th, 2025</p>						
May 21 st , 2025	<p>Your next Credit Card Statement is generated with the following details:</p> <table border="1" data-bbox="475 1073 1320 1188"> <tr> <td>Total Amount Due</td> <td>5,000.00</td> </tr> <tr> <td>Minimum Amount Due</td> <td>250.00</td> </tr> <tr> <td>Payment Due Date</td> <td>June 10, 2025</td> </tr> </table> <p>The Total Amount Due of Rs.5,000 represents the purchase made on April 21st, 2025, as the Total Amount Due of Rs.10,000 on Your Credit Card Statement dated April 20th, 2025, has been paid in full on or before due date. There will be no Finance Charge on this Credit Card Statement as You have paid the Total Amount Due of Your April 20th, 2025, Credit Card Statement on the Payment Due Date.</p>	Total Amount Due	5,000.00	Minimum Amount Due	250.00	Payment Due Date	June 10, 2025
Total Amount Due	5,000.00						
Minimum Amount Due	250.00						
Payment Due Date	June 10, 2025						
June 10 th , 2025	<p>You pay the Total Amount Due of Rs.5,000 based on the Credit Card Statement generated on May 21st, 2025.</p> <p>This effectively means that for the purchase You made on April 21st, 2025,</p> <ol style="list-style-type: none"> You did not pay any Finance Charge and You enjoyed an Interest Free Credit Period of 50 days which is the difference in days from the date of this purchase (April 21st, 2025) to the Payment Due Date (June 10th, 2025) of the same purchase. 						

(c) FD SECURED CREDIT CARDS

General Terms and Conditions for FD Secured Credit Card

1. In addition to the remaining provisions of this MITC, the provisions of this section shall apply to FD Secured Credit Cards.
2. In order to be eligible for the FD Secured Credit Card, You will be required to open and maintain a FD of at least Rupees Ten Thousand only (₹10,000) with the Bank. The minimum eligible FD amount may be subject to change at the sole discretion of the Bank. Only one FD Secured Credit Card shall be issued at any given point to You based on the pledge of Your FD(s). In addition to the Bank's right of general lien and set-off, the Bank shall mark a lien on the entire FD amount, including interest earned by You, until the termination of the FD Secured Credit Card after paying off the outstanding dues. Lien / Hold marked on FD will be released in 2 days after closure of Credit Card outstanding dues and such FD closure can be done only after release of Lien/Hold.
3. The Credit Limit on the FD Secured Credit Card shall be 90 percent of the pledged FD amount. The said Credit Limit may be subject to change at the sole discretion of the Bank.
4. You shall be required to open the FD(s) in a manner specified by the Bank and upon execution / submission of the relevant documents as requested by the Bank.
5. To be eligible for the FD Secured Credit Card, the FD(s) must be opened on auto renewal mode. By applying for the FD Secured Credit Card and agreeing to the terms in this MITC, You hereby give Your consent for Your FD(s) to be auto-renewed at maturity. At maturity, Your FD(s) will be renewed for the same tenure as Your initial FD at the prevailing interest rate applicable for FDs at the time of auto-renewal.
6. In the event of termination of Your FD Secured Credit Card, the FD(s) pledged by You to obtain the FD Secured Credit Card shall also be liquidated. Such liquidation may occur even prior to the scheduled maturity date(s) of the pledged FD(s). In such a case, the remaining FD balance after adjusting the dues on Your FD Secured Credit Card will be credited to a bank account as per Your instructions.
7. The FD Secured Credit Card shall be activated and be available for use by You only once the lien has been marked by the Bank on Your FD.
8. In case Your FD is liquidated prior maturity date, a pre-closure penal charge shall be charged at the applicable

rate which is currently 1% p.a*. See illustration below.

9. To obtain an FD Secured Credit Card the FD(s) must be in the name of a single individual.
10. You may avail of nomination facilities with respect to the pledged FD.
11. In the event of liquidation/withdrawal/cancellation of the FD or if You fail to pay the amount due on the FD Secured Credit Card within sixty (60) days from the Payment Due Date mentioned in the Credit Card Statement, or in the event of Your unfortunate demise / insolvency, the Bank shall be entitled forthwith to liquidate the entire pledged FD(s) including the interest accrued thereon and set-off such amount against the outstanding balance due to the Bank under the FD Secured Credit Card. Any balance remaining due from You after liquidation of the FD must be settled by You immediately. In the event of Your unfortunate demise, nominees named for the FD(s) will be entitled to any surplus remaining after liquidation of the FD(s) and settlement of the outstanding balance on the FD Secured Credit Card. Further, in case of non-payment of dues, the Bank shall be entitled to report You and the details of Your FD Secured Credit Card to Credit Information Companies, regulators and collection agencies as per the relevant provisions of this MITC.
12. You have an option to increase the Credit Limit on Your FD Secured Credit Card by opening a new FD and pledging it with the Bank. The increase in Credit Limit will be at the sole discretion of the Bank.

**Penal charges are subject to change at the sole discretion of the bank*

SAMPLE ILLUSTRATION OF FD LIQUIDATION

Consider a FD for ₹10,000 that is initially opened for 12 months at an interest rate of 6% p.a. You decide to liquidate it at the end of 6 months. Let's assume that at the time of opening Your FD, the interest rate applicable for an FD with a tenure of 6 months was 5% p.a. In this scenario, the interest that will be paid to You on liquidation at the end of 6 months will be 4% p.a. (i.e., 5% *minus* 1% penalty). Interest due to You will, therefore, be $₹10,000 \times (4/100) \times (6/12) = ₹200$. The amount due to You at liquidation will be $₹10,000 + ₹200 = ₹10,200$. From this amount due, We will settle any outstanding balance due on Your FD Secured Credit Card before remitting the remaining balance to a bank account as per Your instructions.

(d) CREDIT LIMITS

<p>Communication of Credit Limit and Cash Limit and Available Credit Limit and Available Cash Limit to You</p>	<p>Credit Limits and Cash Limits will be communicated to You by Us when the Credit Card is issued and on the monthly Credit Card Statement. The available Credit Limit and Available Cash Limit in Your Credit Card Account gets updated every time a Transaction or Cash Advance is performed or refunded, a payment is posted, or any fee and charges are posted or reversed from Your Credit Card Account. You can also ascertain Your Available Credit Limit and Available Cash Limit at any point in time by contacting Us. All communication for the Add-on Credit Card will be sent to the Primary Cardholder. The Add-on Credit Card will share the credit limit of the Primary Cardholder. However, the Primary Cardholder may set up a separate limit for the Add-on Credit Card and this limit will be refreshed on each statement date. (Please refer to Annexure 3 for Our contact information).</p>
<p>Changes to Credit Limit and Cash Limit</p>	<p>Credit Limits and Cash Limits will be determined at Our sole discretion.</p> <p>We may reduce the credit limit and /or Cash Limit at any time with due notification. In case of increase in credit limit and/or cash limit, the same will be only at Your explicit request but if permissible within our limit assessment process. However, such changes will be communicated by SMS or email soon after the revision.</p>

(e) STATEMENTS & DISPUTES

<p>Communication of Statements to You</p>	<p>Monthly Credit Card Statements will be sent by email to You at the email address provided by You. You may request a printed statement by post. Credit Card Statements will be generated 20 days prior to Your Payment Due Date.</p>
<p>Statement disputes</p>	<p>If You do not recognize any Transaction on Your Statement, You should raise a dispute by calling or emailing Us at the number(s) / email address provided for the same in this terms and conditions. This should be done within 15 days from the Statement date.</p>
<p>Dispute process</p>	<p>Once You raise a dispute, pending further investigation into the dispute, We may reverse any disputed transactions from Your Credit Card Account or post a temporary credit for the same. If the investigation determines that You are liable for the disputed transaction, We will reinstate all the transactions in Your Credit Card Account.</p> <p>We will provide You with documents pertaining to the disputed transactions within 15 days from date You raise a dispute subject to the operating guidelines of the card association.</p>

Transactions performed by Add-on Cardholder	You will be responsible for payment for all Transactions performed by any Add-on Cardholder under Your Credit Card Account. The Primary Card holder is liable for all spends and transactions done by Add-on Credit Card holder and such spends will be part of the Primary Card holder's monthly statement.
Complete Postal Address of Card Issuer	City Union Bank Ltd., CUB Bhavan, 4th Floor, A-5 & A-6, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai, Tamil Nadu 600032

(f) CREDIT CARD PAYMENTS

Credit Card Payment Channels	<p>You have the following channels using which You may make payments to Your Credit Card Account:</p> <ol style="list-style-type: none"> 1. Account transfer using the internet banking facility, mobile app or automated teller machine of CUB. 2. NEFT funds transfer from another bank using IFSC code CIUB0CMS001. 3. Unified Payment Interface ("UPI") transfer using any UPI app and QR code. <p>You are advised to exercise due caution and refrain from making payments through modes other than those authorised by Us. If any such payments are made, We cannot be held responsible.</p> <p>Payments made through NEFT / UPI / RTGS may take up to 2 (two) working days, to process & be reflected in Your Credit Card Account.</p>
Credit Card payment posting	<p>We will credit Your Credit Card Account only when We receive cleared funds from Your payment.</p> <p>Payments made towards Your Credit Card Statement are acknowledged in subsequent Statements.</p>
Payment posting hierarchy	<p>Payments received from You are adjusted against Your dues in the following order:</p> <ol style="list-style-type: none"> 1. Taxes. 2. Fees and charges. 3. Finance charges. 4. Purchase of goods and services. 5. Cash Advance Transactions.

(g) RIGHT OF SET OFF

We may at any time and without any prior notice to You, set-off any balances due from You on Your Credit Card from any deposit account maintained by You with CUB in Your name or in the name of Your Add-on Cardholder.

(h) DEFAULT & CIRCUMSTANCES

Contact with You	<p>If You fail to pay Your Credit Card dues to Us, We will remind You by using the following channels:</p> <ol style="list-style-type: none">1. SMS to Your mobile phone as per Our records.2. Emails. to Your email address as per Our records.3. Letters sent by post to Your mailing / permanent address.4. Outbound phone calls from Our collection center or collection center of any collection agency engaged by Us for following up with You.5. Visit to Your place of residence or place of work.6. We may contact Your existing or previous Add-on Cardholder if We are unable to establish contact with You.
Code of conduct	<p>We will adhere to the code of conduct for ethical collection of debt and will procure the same from any collection agencies engaged by Us.</p>
Actions on account of Default	<p>In the event that You commit an instance of default, We may at Our sole discretion:</p> <ol style="list-style-type: none">a. Withdraw all Credit Card facilities to You.b. Ask You to immediately pay all outstanding balance on Your Credit Card. <p>Exercise Our right to lien and set - off the amount outstanding against any monies / deposits / accounts maintained in Your name with Us.</p>
Grace Period	<p>You will be allowed a grace period of 3 (three) days from the Payment Due Date, where Late Payment Fees are not levied. This facility is provided keeping in mind the processing time of payments but You must clear Your dues by the Payment Due Date which is mentioned in the Credit Card Statement. Please note that the Grace Period is only applicable for Late Payment Fees and there is no Grace Period for Finance Charges.</p>

<p>Blocking in case of payments overdue</p>	<p>Your Credit Card and any Credit Cards issued to Your Add-on Cardholders will be suspended if any payment is overdue for 14 days or more from the Payment Due Date printed on Your Credit Card Statement.</p> <p>You will need to pay the overdue amount so that You and Your Add-on Cardholders are able to perform transactions on the Credit Cards. We may change this period of 14 days for suspension of Your Card for non-payment at our sole discretion and without any prior notice to You.</p> <p>If You have not paid the Minimum Amount Due on Your Credit Card Statement that was issued three months ago in full (i.e., Your Credit Card Account is 60 days past due), Your Credit Card Account will be permanently blocked.</p> <p>We may change this period of 60 days for permanently blocking Your Card for non-payment at our sole discretion and without any prior notice to You. Any reinstatement of Your Credit Card Account after it is permanently blocked will be at Our sole discretion and upon payment of the entire overdue amount.</p>
	<p>Even if Your Credit Card Account is permanently blocked, You will be liable for payment of the outstanding balance including any future Finance Charges and other fees / charges that may be levied as per these terms and conditions.</p> <p>In the event You repay Your outstanding balance in full, and We decline to reinstate Your permanently blocked Credit Card Account, We may close Your Credit Card Account as provided under section</p> <p>Apart from the above, We may forward the default report to the credit bureaus or to such other agencies as approved by law. The time period between the Statement Date and the Payment Due Date indicated on the Credit Card Statement is considered as the notice period for reporting You as a defaulter.</p>

<p>Blocking in case of default under any other facility</p>	<p>In the event You have availed any other loan / credit facility from Us, You are advised to ensure adherence to the repayment mechanism applicable in respect of such other loan / credit facility.</p> <p>In the event if such other loan / credit facility is classified by Us as a Non-Performing Asset (NPA), on account of Your failure to adhere to the repayment mechanism applicable with respect to the same or for any other reasons, We shall have the right to block Your Credit Card and report the Credit Card as NPA. The block placed on such Credit Card may be released at our sole discretion.</p> <p>Apart from the above, We may forward the default report to the credit bureaus or to such other agencies as approved by law. The time period between the Statement Date and the Payment Due Date indicated on the Credit Card Statement is considered as the notice period for reporting You as a defaulter.</p>
<p>Recovery of dues in case of Your</p> <ul style="list-style-type: none"> a. default b. death c. insolvency d. disability 	<p>We will suspend Your Credit Card and any Add-on Credit Cards if</p> <ol style="list-style-type: none"> 1. In case You default in making payments 2. We receive notice of Your death, permanent disability, or insolvency. <p>In such an event, further transactions in the credit card account will not be allowed and the entire balance outstanding on Your Credit Card will become due immediately. We will have the right to recover the dues in accordance with relevant laws, including from Your other existing accounts with Us and in case of Your death, from Your heirs, executors, or administrators.</p> <p>The Add-on Credit Card will be blocked if the Primary Cardholder's account is blocked for any reason including (but not limited to) delay in making a payment, need for additional KYC, adverse credit bureau reports, death / disability / insolvency of the Primary Cardholder. The Add-on Cardholder will be jointly and severally liable for all spends performed on his / her Add-on Credit Card in the event of the death, disability or insolvency of the Primary Cardholder.</p>

<p>Recovery procedure in case of Overdue / Default</p>	<p>In the event of default, You will be sent reminders from time to time for settlement of any outstanding on the Credit Card Account, by phone, e-mail, SMS and/or engage third parties to remind, follow up and collect dues. Any third party appointed, shall adhere fully to the code of conduct on debt collection. It will be done as per Our approved Board Policy.</p> <p>We may initiate either transactions blocking and / or card blocking as suitable measure in case the card outstanding is overdue and not paid on or before Payment Due Date.</p> <p>If Your Credit Card Account is secured with a lien marking of a FD with Us, We may liquidate the FD if the Credit Card Account is overdue for more than 60 days.</p>
<p>Non-Performing Asset (NPA)</p>	<p>As per RBI guidelines, Classification of accounts as NPA is done Borrower wise and not Facility wise. Hence, it may be noted that in- case of non-payment of dues by the Customer in any of the facilities availed from bank, then not only the said loan is classified as NPA but also all other loan/credit card & accounts of the Borrower / Card holder with the Bank shall be classified as NPA.</p>
<p>Available insurance cover, if any, for You and date of activation of policy including nomination details</p>	<p>Currently not applicable</p>

(i) TERMINATION

<p>Permanent Termination by Us</p>	<p>We may permanently terminate Your privileges as a Cardholder if:</p> <ol style="list-style-type: none"> 1. You fail to adhere to the terms and conditions. 2. You do not comply with any laws and regulations including any exchange control regulations. 3. You use or attempt to use the card at prohibited merchants including lottery, gambling, foreign exchange trading, pornography or in prohibited countries. 4. We are repeatedly unable to contact You. 5. We are unable to obtain any documents required from You for continued operation of Your Credit Card Account as required by applicable regulations. 6. You or Your Add-on Cardholder attempts to defraud Us. 7. You are a merchant, and You use Your Credit Card at Your merchant establishment's point of sale for unusual amounts that are out of pattern for transactions at Your merchant establishment. 8. If You have permanently defaulted in the repayment of any other credit / loan facility extended to You by Us. <p>If We permanently terminate Your Credit Card, You will continue to be liable to repay all the dues on Your Credit Card Account.</p>
<p>Surrender / Termination by You</p>	<p>You may surrender / terminate Your Credit Card by contacting Us at the contact details provided in this terms and conditions. If You surrender / terminate Your Credit Card,</p> <ol style="list-style-type: none"> 1. You will continue to be liable to repay all the dues on Your Credit Card Account 2. We will not be liable to refund any unused portion of Your Annual Fee or Your Add-on Card's Annual Fee, if any.
<p>Procedure for closure of card account if the card has not been used / activated</p> <ol style="list-style-type: none"> a. From the date of issuance b. for more than one year 	<ol style="list-style-type: none"> a. If a credit card has not been activated and / or used for more than 30 days from the date of issuance, card can be activated only by an OTP. If cardholder has not activated within 7 working days of notification, the card will be closed by Us. b. If a Credit Card has not been used for a period of more than one year, the process to close the card will be initiated after intimating You. If no reply is received from You, within a period of 30 days, the Credit Card Account will be closed by Us, subject to payment of all dues by You. c. Subsequent to the closure of Credit Card Account, You will be immediately notified about the closure through email or SMS.

(j) LOSS / THEFT / DAMAGE / COMPROMISE OF CREDIT CARD

<p>Reporting of loss theft of credit Card</p>	<p>You must call Us at the phone number provided in this terms and conditions immediately if Your Credit Card or Your Add-on Cardholder's Credit Card is lost, stolen, misplaced, damaged or is being used for Unauthorized Transactions.</p> <p>If a Credit Card reported as lost, stolen, misplaced, damaged or as being used for Unauthorized Transactions, it should not be used subsequently.</p>
<p>Liability for lost stolen card</p>	<p>You will be liable for any Unauthorized Transactions that are performed using Your lost / stolen Credit Card or lost / stolen Add- on Credit Card up to the point at which You reported the loss or theft to Us. After the receipt of proper notification of the loss by Us, Your subsequent liability is zero. In addition to notifying Us about the loss or theft of the Card, You must report any theft of cards to the Police and lodge a Police Complaint / FIR (within a reasonable time) and provide a copy of the said FIR / Police complaint to Us if so, required by Us.</p> <p>We will be liable for any Unauthorized Transactions that are performed using Your lost / stolen Credit Card or lost / stolen Add- on Credit Card after You report the loss or theft to Us.</p> <p>You will be liable for any Unauthorized Transactions where You or Your Add-on Cardholder shared the PIN or OTP with a third party.</p> <p>Credit Card Transactions in India require You to input a PIN / OTP on the merchant's device at their point of sale or on their website / mobile app. For certain Credit Card Transactions, You may be able to tap the Credit Card near the merchant's device to use the contactless feature which may or may not require You to input a PIN. A PIN / OTP may not be mandatory in other countries, and You will be liable for any losses for Unauthorized Transactions unless You have already reported loss or theft of Your or Your Add- on Credit Card.</p>
<p>Compromise Your Card</p>	<p>In the event We suspect that Your Credit Card information has been compromised, We may suspend usage of Your Credit Card and send You a replacement Credit Card immediately. In such situations We will contact You by phone, SMS or email to advise You of the suspension of the Credit Card and the issuance of the replacement Credit Card.</p>

Suspicious use of Your Credit Card	If We notice suspicious or unusual pattern of usage on Your Credit Card or Your Add-on Credit Card, We may suspend the Credit Card without any prior notice to You. In such situations We will contact You immediately by phone call, SMS, or email to verify the suspicious transactions. If You confirm the authenticity of the suspicious Transactions, We may revoke the suspension of Your Credit Card and in such event, You will lose Your right to dispute these transactions in the future.
Liability for Unauthorized Transactions	Please refer to Annexure 2 to understand Your liability for any Unauthorized Transactions in Your Credit Card Account

(k) Renewal of Credit Card

Replacement/ Renewed Credit Card	When Your existing Credit Card's expiration date comes close or if the card is lost or stolen, the Bank will generally send you a replacement card, subject to receipt of explicit consent for replacement/ renewal from You. This replacement/renewed Credit Card shall have a new expiration date and a new CVV (card verification value) for security purposes.
Activation of Replacement/ Renewed Credit Card	Your replacement/renewed Credit Card will be sent to You by courier or post. Activate Your renewed credit card as soon as possible to avoid any disruptions in Your card usage. Carefully read through the instructions provided by the Bank and proceed with the activation of the card through the Bank's website or mobile app. After activating your renewed Credit Card, please destroy Your old card by shredding or cutting it into pieces to prevent any misuse of the card.
Option to Decline Renewal of Credit Card	You shall have the option to decline the renewal of Your credit card at the time of renewal. Such option shall be made available through the cardholder application and/or via email or SMS communication at least 60 (sixty) days prior to the scheduled renewal date. In case, You do not wish to renew Your card, You may exercise this option to decline the renewal at least 30 (thirty) calendar days prior to the card expiry date, failing which the Bank shall process the renewal and dispatch the renewed credit card to You in accordance with its standard procedures.

(I) GRIEVANCE REDRESSAL AND COMPENSATION FRAMEWORK

Grievance Redressal	In the event You are not satisfied with Our responses to Your inquiries, Our handling of any of Your service requests or complaints, You may write to Our grievance department, the details of which may be accessed at: https://www.cityunionbank.bank.in/grievance
Timelines for resolving grievances	We will attempt to resolve all grievances raised to our Grievance Redressal Official within 10 working days. In the event We are unable to resolve Your grievance within these 10 working days, We will write to You seeking a maximum of another 10 working days to resolve the grievance. In the event We are still unable to resolve Your grievance within this period, We will compensate You for Our failure to resolve the grievance as per the compensation framework below.
Compensation for failure to resolve grievances	<p>Unsuccessful / failed Transactions</p> <p>We will reverse any fees and charges that are levied because of the unsuccessful / failed Transactions or failed payment posting. We will not compensate You if a Transaction is unsuccessful due to:</p> <ul style="list-style-type: none"> • Your Credit Card Account having insufficient CreditLimit or Cash Limit. • Your Credit Card Account being overdue. • A system downtime that is notified to You in advance. • Credit card network unavailability due to telecom or other issues. • Failure of point-of-sale device at a merchant establishment (physical or e-commerce). • Failure on Your part in completing the Transaction properly, by using the correct PIN, Credit Card expiry date or OTP <p>Usage of a Credit Card that has not beenactivated or has already expired or is damaged.</p> <p>In the event the merchant claims such transaction, the regular dispute process will be followed.</p> <p>Delay in grievance redressal</p> <p>In the unlikely event that You are not satisfied with our services, You may register Your grievance by:</p> <ol style="list-style-type: none"> (i) Calling our Customer Contact Centre on 1800-309-1442 (ii) Writing to Customer Contact Centre at cubdhicreditcards@cityunionbank.in (iii) For further escalations You can write to our Deputy General Manager at complaints_grievances@cityunionbank.in

	<p>If Your complaint is not resolved within 30 days of receipt by Us, then the said complaint can be escalated to Banking Ombudsman. Kindly refer to the following link for more details: https://www.cityunionbank.bank.in/ombudsman-scheme. We may temporarily reverse any fees and charges that have been levied because of the delay in resolving Your grievance.</p> <p>Delay in closing Credit Card Account</p> <p>We will reverse any fees and charges that have been levied because of the delay in closing Your Credit Card Account. If We do not close Your Credit Card Account within 7 working days from the date We receive Your request We are liable to pay You Rs.500 per calendar day for each day of delay beyond the 7 working days, provided there is no outstanding balance in your card account.</p> <p>Blocking of lost / stolen Credit Card</p> <p>We will reverse any Transactions and associated fees and charges that have been levied as a result of the delay in blocking Your Credit Card Account from the time You report the loss / theft of the Credit Card to Us</p>
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(m) CARDHOLDER INFORMATION DISCLOSURE

<p>Disclosure to Credit bureaus</p>	<p>We will report customer information to credit bureaus on a monthly basis or such other time period as may be agreed between Us and the credit bureaus. In case of any billing dispute notified to Us, We will suspend reporting to credit bureaus till the dispute is resolved.</p>
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You must be aware that, We intend to share information relating to You/ Add-on Cardholder(s), including information relating to any default committed by You in discharge of Your obligation, as We may deem appropriate and necessary, with any existing or further credit bureaus as determined by the Us from time to time. In the event We are required to obtain any specific consent from You to make such disclosure, such consent will be taken and recorded by Us during the course of the relationship with You. The same would be undertaken at the time of on-boarding You as a Primary Cardholder and/or at the time of renewal of the Cardmember Agreement and/or also after the onboarding but during the subsistence of the arrangement. This consent may be taken through email, SMS, IVR, written confirmation, recording of voice call and such mechanism as approved by RBI. We shall only seek approval from the Primary Cardholder and their consent will apply to all the Add-on Cardholder(s) associated for the consent to disclose information to such credit bureaus.

Such credit bureau entities, with whom We share Your personal information, may further make available processed information or data or products thereof to other banks / financial institutions and other credit grantors.

Credit bureaus include Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorised by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

We also wish to inform the Primary Cardholder and Add-on Cardholders that We will, at our discretion, record specific conversations between the Primary Cardholder / Add-on Cardholder and Our representative, in cases of grievance related conversation or payments-recovery related conversations or any other conversations, that We may deem fit.

Before We report You as a defaulter to the credit bureau, We will give You an advance notice about Our intention to report You as a defaulter. This notice may be included as a part of Your Credit Card Statement. If there are any pending disputes in Your Credit Card Account, We will ensure that the dispute is resolved before We report You as a defaulter to the credit bureau.

If We have reported Your Credit Card Account as overdue or as a defaulter to a credit bureau and You settle the overdue or defaulted amount in full, We may take up to 30 days from Your date of payment to update Your record at the credit bureau.

<p>Disclosure to Our collection agencies</p>	<p>We may disclose information pertinent to Your Credit Card Account and personal data including personal information and sensitive personal information (“Personal Data”) to enable collection agencies that are authorized by Us to collect any overdue payments from You on Your Credit Card Account.</p>
<p>Disclosure to other parties</p>	<p>We employ third party service providers on contractual basis to provide various services with respect to the Credit Card including but not limited to enrolment of the customer / member, undertaking KYC and background checks, assisting Us to finalize the credit limits, monitoring of transactions under the Credit Card Account with Us, processing of receipt of payments and spends against the card, record keeping, card feature fulfilment, marketing, promotional activities and benefit redemption etc, as may be permitted by RBI.</p> <p>The Primary Cardholder and Add-on Cardholder(s) must be aware that for enabling the third party service providers to provide the requisite services with respect to the Credit Cards, We would be required to share and disclose Personal Data with Our authorized service providers (including but not limited to 42 Card Solutions Private Limited, being the program manager for the Credit Cards)</p> <p>In the event We are required to obtain any specific consent from You to make such disclosure, such consent will be taken and recorded by Us during the course of the relationship with You. The same would be undertaken at the time of Your on- boarding and/or at the time of renewal of the Cardmember Agreement and/or also after the onboarding but during the subsistence of the arrangement. This consent may be taken through email, SMS, IVR, written confirmation, recording of voice call and such mechanism as approved by RBI. We shall only seek approval from the Primary Cardholder and their consent will apply to all the Add-on Cardholder(s) associated for the consent to disclose information to such credit bureaus.</p> <p>In addition to the abovementioned entities, We may disclose Your Personal Data to the following parties:</p> <ul style="list-style-type: none"> • Law enforcement, government departments and regulators.

	<ul style="list-style-type: none"> • Credit card associations and card networks (and through them to the institution acquiring merchant credit card transactions and to the merchant where You used Your Credit Card) such as Visa, MasterCard, NPCI particularly in case of disputes. • Our vendors / agents / any program manager to whom We have outsourced our credit card operations.
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<p>Disclosure with respect to Insurance Coverage</p>	<p>We, in tie up with insurance companies, may also offer insurance cover with the Credit Card to take care of the liabilities arising out of lost cards, card frauds etc (“Insurance Cover”). If the Card Member wishes to opt in for availing any such Insurance Cover with the Credit Card, You confirm to have read, understood and agreed to the following terms and conditions set out below:</p> <ul style="list-style-type: none"> • You must be aware that We will be required to share Your `Personal Data with Our tie-up[insurance companies for the purpose of calling and reaching out to offer the relevant insurance cover on the Credit Card and for processing Personal Data for availing such Insurance Cover (“Purpose”). • We are committed to protecting Your privacy and any Personal Data will be shared only Our authorized service providers and/or the tie-up insurance companies in accordance with the applicable data protection laws and regulations. We and our authorized service providers/the tie-up insurance companies shall implement reasonable security measures to safeguard Personal Data while sharing the Personal Data for the Purpose. • We confirm that We shall ensure that the frequency of such callings for the Purpose will be reasonable and in compliance with relevant regulations. We strive to provide You with valuable information without causing inconvenience. • We reserve the right to modify these terms and conditions. Any changes will be communicated to You through appropriate channels.
<p>Changes to MITC</p>	<p>CUB reserves the right at any time, with due notice, wherever necessary, to add, alter, modify, change, or vary all or any of these terms and conditions. You will not hold CUB responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, expenses, which a participant may suffer, sustain, or incurred.</p>

Arbitration

In the event of any dispute or differences of whatsoever nature arising between the parties herein or relating to the construction, interpretation, meaning or operation or effect and/ or breach of any clause in any of the Documents including application forms executed by the Parties herein in favour of the Bank, or disputes/ difference arising regarding the factum of the credit facilities availed by the Parties herein, the veracity of the statement of accounts relating to the credit facilities maintained by the bank and/or in the event of the Bank determining that the Parties herein have defaulted in repayment of the credit card facilities availed by them, such dispute, differences or determination of default shall be referred to the Arbitration by a sole arbitrator to be appointed by The Madras Chamber of Commerce and Industry, Karumuttu Centre, First Floor, New No.634, Anna Salai, Nandanam, Chennai- 600 035, which arbitration is to be conducted in accordance with the Rules for Arbitration and Conciliation of said Madras Chamber of Commerce and Industry and The Arbitration and Conciliation Act, 1996.

In the event of The Madras Chamber of Commerce and Industry failing to act and appoint a sole arbitrator, on a reference to arbitration by any of the parties hereto within a period of 30 days of receipt of notice, such reference to The Madras Chamber of Commerce and Industry shall lapse and the party who first sought to make the reference shall make the reference to Nani Palkhivala Arbitration Centre (hereinafter referred as CENTRE) New No. 22, Karpagambal Nagar, Mylapore, Chennai-600004 for arbitration by a sole arbitrator to be nominated by the said centre in accordance with the Rules for Arbitration and Conciliation of said Nani Palkhivala Arbitration Centre and The Arbitration and Conciliation Act, 1996.

The language of the arbitration shall be English and the venue and seat of Arbitration shall be at Chennai. The Courts at Chennai alone shall have exclusive Jurisdiction relating to this arbitration agreement

The Arbitrator so appointed herein above, shall also be entitled to award interest as per the subsisting documents between the parties, both for the period prior to award and for the period subsequent to the award, till the date of realisation.

The Decision of Arbitrator shall be final and binding on all the parties.

(n) CARD BENEFITS

How to Earn Cash Back	<p>Cashback can be earned by You by making a purchase transaction at eligible merchant categories by using the Credit Card.</p> <p>We reserve the right to modify the eligible merchant categories associated under the Cash back Program at Our sole discretion at any time. You may be notified of changes to the terms and conditions of the Cash Back Program in such manner as We determine from time to time.</p>
Terms of Cash Back Program	<p>You will need to make payment as shown on Your Credit Card Statement. Cash back credited to Your Credit Card Account will be adjusted towards the balance on Your next Credit Card Statement.</p> <p>We expressly reserve the right, at any time, to add to and/or alter, modify, change or vary all or any of the terms and conditions or to replace wholly or in part, the prevailing Cash Back Program by another rewards program, or withdraw it altogether, without assigning any reasons and with due intimation to You through Our website and/or by other acceptable modes of communication, even though the changes may affect cash back already earned.</p>
Airport Lounge Access	<p>Complimentary access at a Domestic Airport Lounge shall be subject to the availability of an active promotional offer at the time of travel and as per the applicable terms and conditions therein.</p>

You understand that the examples provided under this MITC are illustrative and not exhaustive in nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

ANNEXURE 1

SCHEDULE OF CHARGES

Dhi CUB CREDIT CARD

Fees & Charges Type	Amount / Value				
Annual Fees	No annual fee and joining fee.				
Add-on Card Annual Fees	No annual fee.				
Service Charges for Transactions	No service charges levied for transactions.				
Late Payment Fees	This is levied if at least the Minimum Amount Due is not received on or before the Payment Due Date. It can occur only once during a Credit Card Statement cycle <table border="1" data-bbox="662 638 1344 716"> <tr> <td>Outstanding dues up to ₹25,000</td> <td>Rs.350</td> </tr> <tr> <td>Outstanding dues above ₹25,000</td> <td>Rs.450</td> </tr> </table>	Outstanding dues up to ₹25,000	Rs.350	Outstanding dues above ₹25,000	Rs.450
Outstanding dues up to ₹25,000	Rs.350				
Outstanding dues above ₹25,000	Rs.450				
Cash Advance Fees	CUB Dhi Unsecured Card: Cash advance 5% or Rs. 500, whichever is high. CUB Dhi FD Backed/ Campus Card: Cash advance 5% or Rs. 250, whichever is high. - For Dhi FD Backed/ Campus Card: Cash withdrawn abroad would be charged with 2.5 % of the amount withdrawn, with a minimum fee of Rs. 500				
Finance Charge (APR)	Finance charge of up to 3.50% Per Month (42% annual percentage rate) for: <ol style="list-style-type: none"> Revolving credit Cash Advances 				

Finance (Interest) charges applicable	<p>Delayed payments:</p> <p>If the credit card holder fails to pay the total outstanding balance by the due date indicated on the Credit card statement, We will apply interest on the unpaid amount.</p> <p>Minimum payment only:</p> <p>Making only the minimum payment instead of paying the full outstanding balance results in the remaining balance subject to interest charges.</p> <p>Partial payment:</p> <p>When the credit card holder pays an amount less than the total outstanding due, the remaining balance will be subjected to interest charges.</p> <p>Cash advances:</p> <p>Using the credit card to withdraw cash from an ATM incurs immediate interest charges, often at higher rates than regular transactions, from the date of cash withdrawal till the full repayment.</p> <p>Carrying forward balances:</p> <p>If credit card holder carries over an unpaid balance from the previous billing cycle, interest will apply to this carried-over amount till the full amount is paid.</p>				
Foreign Currency Surcharge	<p>This is levied for any Transaction (not in Indian rupees) that is carried out by Primary Cardholder or Add-on Cardholder, on the value of the foreign currency transaction after conversion to Indian Rupees using card association's currency conversion at transaction point.</p> <table border="1" data-bbox="659 1230 1341 1304"> <tr> <td>CUB Dhi Unsecured Credit Card</td> <td>2.50%</td> </tr> <tr> <td>CUB Dhi Secured Credit Card</td> <td>Nil</td> </tr> </table>	CUB Dhi Unsecured Credit Card	2.50%	CUB Dhi Secured Credit Card	Nil
CUB Dhi Unsecured Credit Card	2.50%				
CUB Dhi Secured Credit Card	Nil				
Return payment charge	2.5% of the value of the returned payment.				
E-Statements	Nil				
Physical Statement	Rs. 50/-				
GST	18% (applicable on all fees, interest & other charges).				
Card Replacement Fee	<p>This is levied if Your Credit Card or Your Add-on Cardholder's Credit Card needs to be replaced due to loss or theft</p> <table border="1" data-bbox="659 1654 1341 1728"> <tr> <td>CUB Dhi Unsecured Credit Card</td> <td>Rs.500/-</td> </tr> <tr> <td>CUB Dhi Secured Credit Card</td> <td>Rs.249/-</td> </tr> </table>	CUB Dhi Unsecured Credit Card	Rs.500/-	CUB Dhi Secured Credit Card	Rs.249/-
CUB Dhi Unsecured Credit Card	Rs.500/-				
CUB Dhi Secured Credit Card	Rs.249/-				
Surcharge on Rental Payments	<p>A surcharge of 1% of the transaction amount shall be levied on rental payments. GST and/or other govt taxes, if any, shall be applicable on surcharge. Further, not more than 40% of the credit limit on Your card can be used for rental payments in a calendar month.</p>				

<p>Fuel Surcharge and Waiver</p>	<p>Fuel surcharge of 1% of the fuel transaction done at any fuel station in India is applicable and charged to Your credit card account.</p> <p>This Fuel Surcharge is considered as a waiver in Your credit card statement and this waiver will be limited up to transactions value Rs 40,000 in a calendar month with no single transaction being over Rs. 8,000. While You may undertake fuel transactions over and above the limits specified above, no surcharge waiver shall be applicable.</p>
<p>Other Applicable Taxes including Tax Collection at Source (“TCS”) or Tax Deduction at Source (“TDS”)</p>	<p>Any tax / TCS / TDS levied by the competent authorities will be levied as per prevailing rate on all applicable transactions, with or without prior notice. While authorizing such transactions, You must ensure availability of sufficient funds for the transaction, including the amount of tax / TCS / TDS due.</p>

Annexure 2

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Dhi CUB CREDIT CARD

Liability for Unauthorized Transactions	Conditions
You have Zero Liability in these situations	<p>The Unauthorized Transactions were the result of fraud, negligence or deficiency on Our part irrespective of whether the transaction was reported by You.</p> <p>There is a third-party breach of our systems and the responsibility for this lies neither with Us nor with You and You notify Us within 3 working days of receiving a communication from Us regarding the Transaction</p>
You have limited liability in these situations	<p>The Unauthorized Transaction is due to Your negligence (for example, where You have shared Your Credit Card information, PIN or OTP with any third party), the entire loss will be borne by You until You report the Unauthorized Transaction to Us. Any loss arising from Unauthorized Transactions after You them to Us, will be borne by Us.</p> <p>An electronic Unauthorized Transaction occurs and the responsibility for this lies neither with Us nor with You and there is a delay of 4 to 7 working days on Your part in notifying Us about this from the date of You receiving a communication from Us regarding the Transaction. In these cases, Your per Transaction liability will be limited to the lower of the Transaction value or the value mentioned below:</p> <ol style="list-style-type: none"><li data-bbox="597 1285 1354 1356">1. For credit cards with a credit limit of up to Rs. 5 lacs: Rs.10,000<li data-bbox="597 1369 1328 1440">2. For credit cards with a credit limit above Rs.5 lacs: Rs.25,000 <p>Further, if You delay the reporting of the Unauthorized Transaction beyond 7 working days, You will be liable for the entire amount of the Unauthorized Transactions. For the purpose of arriving at the number of working days in this Annexure, the working schedule of Your home branch will be considered and the date of receipt of the communication of the Transaction from Us to You will be excluded.</p>

ANNEXURE 3

CONTACT DETAILS

A. Customer Care Service	
Call center phone numbers	1800-309-1442 All calls to / from Our call center may be recorded.
Email address	cubdhicreditcards@cityunionbank.in
Mailing address	City Union Bank Ltd., CUB Bhavan, 4 th Floor, A-5 & A-6, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai, Tamil Nadu 600032
Dedicated Toll- Free Telephone Number	1800-309-1442
Dedicated SMS Number for Blocking Card	SMS BLOCKCC <Last 4 digits of the card> to +91-9281056789
B. For Closure / Surrender	
Email address	cubdhicreditcards@cityunionbank.in
Dedicated Toll-Free Telephone Number	1800-309-1442
IVRS Contact Number	1800-309-1442
C. Reporting Loss / Theft / misuse	
Phone Banking number	1800-309-1442, +914469012401
Email address	cubdhicreditcards@cityunionbank.in
Dedicated Toll-Free Telephone Number	1800-309-1442
IVRS Contact Number	1800-309-1442

Mailing address	City Union Bank Ltd., CUB Bhavan, 4 th Floor, A-5 & A-6, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai, Tamil Nadu 600032
D. Grievance Redressal	
Grievance Redressal Officer	Deputy General Manager <i>City Union Bank Ltd. CUB Bhavan, 4th Floor, A-5 & A-6, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai, Tamil Nadu 600032</i> Email: complaints_grievances@cityunionbank.in
Dedicated Telephone Number	1800-309-1442
Dedicated Toll-Free Telephone Number	1800-309-1442
Email address	cubdhicreditcards@cityunionbank.in
RBI Ombudsman email address	Kindly refer to the following link for more details: https://www.cityunionbank.bank.in/ombudsman-scheme

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