



## CREDIT CARD AND MERCHANT ACQUIRING BUSINESS DEPARTMENT: HYDERABAD

### MOST IMPORTANT TERMS AND CONDITIONS (MITC) - CREDIT CARDS

#### A. Schedule of Charges:

All the charges are specific to the product and as per Annexure I,

#### B. Drawable Limit:

- The Bank will at its sole discretion, determines the Credit Limit and Cash Advance Limit and notify the Cardholder.
- Cash advances Fees are as mentioned in Annexure.
- The available Credit Limit to the Cardholder will be the unutilized value of the Credit Limit at any point of time after taking to account, the balance outstanding and any transaction already incurred by the Cardholder, but not received by the Bank for processing as on that date.
- The Bank at its sole discretion may consider Renewal, Enhancement/ Reduction in Credit Limit/ Cash Advance Limit based on proven income as per Bank's policy guidelines.
- The total limit will be terminated on cancellation of the Card.

#### C. Billing:

Bills will be mailed by the Credit Card Department on 25<sup>th</sup> of every month to the Regd. e-mail ID provided by the cardholder.

- i. Due Date for payment of the bill amount will be 14<sup>th</sup>/15<sup>th</sup> of the succeeding month i.e. 20 days after 25<sup>th</sup> day of previous month.
- ii. To find out the details of the Bill, Card holder can contact the Bank through 24x7 National Toll-free No. 1800 425 1515 or Phone No. 040-24683219/3210/3220 during office hours, Bills are sent only if there is usage in the card or in case, there is outstanding, even though, the card is not used during the month.
- iii. Non-receipt of the Bill will not absolve the Card holder's obligation or liability under the agreement. Card holders are expected to settle the bills based on usage of the Card/charge slips or to inquire bill amount over Helpdesk phone.
- iv. **Rollover Credit Facility:** Card holder can choose to pay "Minimum Payment Due" (MPD) as shown in the Bill. MPD is 5% of the total amount due with a minimum of Rs. 100/- plus un-paid MPD of the previous month plus EMI, if any, payable during the month.
- v. If MPD is paid within the Due Date, the outstanding balance will be carried forward to the subsequent month. Roll over balances attract service charges as mentioned in the schedule of Fees and charges.
- vi. Card holder is at liberty to pay more than the MPD amount and any number of payments during a month.
- vii. Principal card holder shall be liable for the liability on the card usage made by self and by the add on card holders.
- viii. **Levy of Service Charges:** No Service Charge is levied in case "100% Due Amount" is paid by "Due Date". Service Charges are levied at the rates mentioned in the above table, on

monthly basis on the billing date upon the unpaid balance, which is carried forward to the subsequent month, i.e., the amount due not paid by the due date.

- ix. Making only the minimum payment every month, would result in the repayment stretching, till the entire outstanding is settled, including surcharge on outstanding balance during this extended period.

#### D. Method of Payment:

- I. Payment of Credit Card bills are accepted in cash or cheque or any other Bank cheque/DD across the counter at all Branches of Union Bank of India.
- II. Customers can opt for standing instructions/ Auto debit for payment of "Total bill amount" OR Minimum Payment Due from their operative Accounts. Sufficient balance is to be maintained in their account to execute such Standing instruction on due date or previous date, when such due date is a holiday.
- III. Card holders who have opted for Internet Banking facility, have to Register for Credit Card bill payments through the option available by logging in to [www.unionbankonline.co.in](http://www.unionbankonline.co.in)
- IV. Credit Card holders can also make payment from any other Bank through NEFT (IMPS). Such cardholders have to provide the following details to their Bank along with Credit Card number:

Name of the Beneficiary Bank	: Union Bank of India
Branch Name	: Credit Card & MAB Department
IFSC Code	: UBIN0807826
Account number of Beneficiary	: 16 Digit Credit Card Number <i>[Mandatorily to give correct Card Number]</i>
Name of the Beneficiary	: Union Bank Credit Card & MAB
Dept.Sender's information	: Mobile number & E-mail ID

#### Payment can be made through UPI and Payment Gateway also.

- V. In the event of dishonour of cheque or if standing instruction is not executed, due to insufficient balance or on any other reason, Bank reserves the right to initiate appropriate action under Negotiable Instrument Act/ Section 138 IPC, in addition to levying Cheque Return Charges & Service Charges as applicable.
- VI. In the event of Card holder making payment in excess of the amount due as per the monthly bill, Card holder shall not be entitled to any interest on the credit balance. The same shall be adjusted against amount due in the subsequent monthly bills. Cardholder to give explicit consent to adjust credit amount beyond a cut off, one percent of the credit limit or Rs 5000/- which is lower, arising out of refund/failed/reversed transactions or similar transactions against the credit limit for which payment has already been made by the cardholder. Bank shall reverse the credit transaction to the cardholder's bank account, if no consent/response is received from the card holder. Notwithstanding the cut-off, if a cardholder makes a request to the Bank for reversal of the credit amount outstanding in the card account into his/her bank account, the bank shall do it within stipulated timelines.
- VII. In case of change in address, Card holders are requested to communicate the changed address to Bank branch immediately, to enable us to record and send bills or any communication to the new address. Cardholders are expected to make necessary arrangement for receiving bills till change of address is affected. Any change in mobile number, Landline number and email ID needs to be intimated to

the Bank branch immediately, to enable us for effective communication.

VIII. Billing Disputes: All contents of monthly bill will be deemed to be correct and accepted by the Card holder, unless Card holder informs the Bank of any discrepancies before due date of the bill. The Bank on receipt of written complaint shall duly investigate as per the VISA/NPCI/MASTER dispute resolution procedure and rectify, in case of any genuine discrepancy.

IX. The Cardholder may contact the Bank for making any enquiries or for any Grievance Redressal through any of the following means:

- 1) 24x7 Toll Free No.: 1800-425-1515
- 2) 040-24683210/3219/3220 (Customer service officer at office hours)
- 3) Through E-mail: [ccdhelpdesk@unionBankofindia.bank](mailto:ccdhelpdesk@unionBankofindia.bank)
- 4) By calling Credit Card & MAB Department, Union Bank of India, Union Bank Building, Sultan Bazar, Hyderabad - 500095, Telangana, India. (The details are provided in the Bank's website) In case response is not received by the Cardholder within a reasonable time, Card holder may contact the Credit Card & MAB Department Grievance Redressal Officer at Credit Card & MAB Department, Union Bank of India, Union Bank Building, Sultan Bazar, Hyderabad on Phone No 040- 24683204 or by sending an e-mail to: [ccdco@unionBankofindia.bank](mailto:ccdco@unionBankofindia.bank)

#### **E. IN CASE OF DEFAULT:**

In case of default Payment, reminders are sent by post, telephone, SMS, e-mail from time to time to the Card holders, for payment of outstanding amount in the card account. Bank staff and or third parties will contact cardholder personally to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. Bank retains the right to initiate legal action against the Card holder/ legal heirs in case of default.

Occurrence of one or more of the following instances, shall constitute, in event of default, the Bank at its sole discretion may withdraw the Credit Card facility.

- Card holder fails to pay amount due to the Bank within the stipulated period.
- Card holder fails to perform his/her obligations as per cardholder Application/ Agreement.
- Any representation made by the cardholder, if proved to be incorrect, false or incomplete including but not limited to income and/ or Photo and address identification documents submitted to the Bank, being proved incorrect, incomplete and/or contain false information.
- Default status of the Credit Card holder shall be reported to CIBIL or any other credit information company as approved by RBI, if minimum payment due or total dues are not paid.
- Bank to report default status of a credit cardholder to CIC with 7 days notice period. In the event of settling the dues after having been reported as defaulter to CIC, the bank shall update the status within 30 days from the date of settlement.
- In case of death of Cardholder, the Bank retains the right to proceed against the legal heirs.

## F. INSURANCE COVERAGE

Group Personal Accident Insurance coverage is available to the cardholders (premium to be borne by the card holder) as detailed below:

Card Type	Accidental Death coverage
	Rs. in lakhs [Premium Yearly]
VISA Platinum Card	10.00 ( Premium Borne by Card Holder)
VISA Gold Card	5.00 (Premium Borne by Card Holder)
VISA Signature Card	30.00 ( Premium Borne by Card Holder)
VISA Business Platinum	NIL
Rupay Platinum Card	2.00 (Premium Borne by NPCI for primary and add on cards)
Rupay Select Card	10.00 (Premium Borne by NPCI for primary and add on cards ) Additional 30.00 ( Premium Borne by Card Holder)
UNI CARBON	10.00 (Premium Borne by NPCI) Additional 10.00 Lakhs ( Premium Borne by Card Holder)

In addition to the above Credit Shield against accidents and disability for Credit Card holders is restricted to Rs.50,000/-. Insurance amount and Premium are subject to changes and for latest details please visit our Credit Card website.

### Details of Accident Insurance Coverage and Premium payable:

- i. In the event of settlement of claim, the Bank is at its discretion, to adjust the proceeds of insurance claim first to all its outstanding liabilities of the Cardholder in the card account and any loans and advances pertaining to the deceased cardholder.
- ii. Bank is only a facilitator in settlement of Insurance claims and any claim settlement, is at the discretion of the insurance Company as per terms and conditions of Policy. Any dispute in settlement of claim is at the discretion of the Insurance Company as per Terms of the Policy and Bank takes no responsibility or liability in this matter, whatsoever.
- iii. The accident insurance cover provided will be available to card holder, only so long as the card holder remains a cardholder of the Bank, with his card account being in "active" status.
- iv. Cardholder must have used the card for at least one financial transaction, within 180 days prior to date of accident of the card holder in case of VISA variants.
- v. Cardholder must have used the card for at least one financial transaction, within 45 days prior to date of accident of the card holder in case of Rupay variants

## G. TERMINATION/ REVOCATION

- i. Cardholder is at liberty to terminate the agreement at any time by notifying the Bank in writing, and by returning to the Bank, the Cards including add-on Cards cut into pieces. The written notification and the returned cards should reach the Bank at Credit Card & MAB Department, Union Bank of India, CO-Annex, Sultan Bazar, Hyderabad-500095. The cardholder shall however, ensure that all outstanding dues including charges, are paid in

full and also undertakes to pay any unbilled transactions that may have been undertaken earlier.

- ii. The agreement shall stand terminated on the death or insolvency of the Cardholder. The outstanding liability would devolve on the legal heirs of the Card holder in case of death.
- iii. The Bank at its sole discretion may terminate the agreement at any time and restrict the use of the Cards without assigning any reason whatsoever and without prior notice thereto. However, Card holder will be informed of such action.
- iv. Cardholder is liable for all charges incurred by using primary card/add-on card before termination or cancellation of the Cards.

#### **H. LOSS/ THEFT/MISUSE OF CARD:**

- i. In the event of Card lost or stolen, the Cardholder must notify the Bank immediately by Phone/E-mail followed by a letter. Card holder can download the Credit Card mobile app (AB Credit Card mobile app) from Play store and register the card and can block the card.
- ii. The Card holder must lodge a complaint/First Information Report (FIR) with police and a copy of which must accompany the notice to the Bank.
- iii. If the Card holder has a reason to believe that he/she has not received the Card, or his/her Card is being misused by others, the Cardholder must immediately notify the same to the Bank in Writing.
- iv. Pending written notice, the Cardholder may also inform the Bank telephonically of such loss/ theft, to 24x7 National Toll-free Number-1800 425 1515. or Phone No. 040-24683210 or 24683220 and by sending an e-mail to [ccdhelpdesk@unionbankofindia.bank](mailto:ccdhelpdesk@unionbankofindia.bank).
- v. Card holder is liable for all transactions, charges incurred on the Cards, till the notice/communication is received by the Bank.
- vi. The cardholder will be liable for all transactions, charges/losses in case of misuse of the card by someone who obtained the Card number, expiry date, the 3 digit CVV number mentioned on the rear side of the card or PIN or password created for using second factor authentication/ One Time PIN (OTP) received through SMS from the Bank or its representative, with or without consent of the card holder/add-on card holder.
- vii. Card holder must fully cooperate with the Bank/law enforcing authorities in the event of any investigation into any disputed transactions.
- viii. In the event of the Card holder subsequently recovering the card, the card must not be used but it should be cut into pieces and returned to the Bank immediately, any related charges debited for replacement of card shall be paid.

#### **I. DISCLOSURE:**

- i. The applicants expressly authorize the Bank to disclose any information furnished in the application/documents submitted along with the application for the purpose of verification required in respect of issue of Credit Cards.
- ii. The applicants further expressly authorize the Bank to disclose, from time to time, any information relating to their cards including default of payments to any other Card Issuer, Credit Information Bureau, Financial Institution, Reserve Bank of India, Income Tax Authorities, Tribunal Courts, Judicial bodies, Other Banks, Subsidiary affiliate or associates of Union Bank of India and to any third party engaged by the Bank for the

purpose of credit verification OR recovery follow up of card dues etc., and to improve the functionality and stability of the financial system.

- iii. The Bank shall not disclose any information pertaining to the Cardholder to third parties for the purpose of Marketing of any products without the approval of the Cardholder.

#### **J. EXCLUSION OF LIABILITY:**

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever, to the Card holder in respect of any loss or damage arising directly or indirectly out of:

- a) Any defect in any goods or services purchased through the Credit Card.
- b) Refusal of any person to honour or accept the Credit Card
- c) Malfunction of any Electronic Data Terminal or any computer terminal/equipment or communication network.
- d) Giving transaction instruction other than by the Card holder.
- e) Any statement made by any person requesting to return of the Card or any act performed by any person in conjunction.
- f) Handing over of the Card and details like card number, expiry date, 3 digit CVV number mentioned on the rear side of the card or PIN or Password created under One Time PIN (OTP) by the Cardholder to others.
- g) The Bank exercising its right to demand and procure the surrender of the Card, prior to the expiry date embossed on its face, whether by the Bank or any person or Electronic Data Capture Terminal (EDC or PAS) or computer terminal or ATM.
- h) The exercise by the Bank of its right to terminate any Card.
- i) Any injury to the credit character and reputation of the Cardholder alleged to have been caused by repossession of the Card and for any request for its return or the refusal by any merchant establishment/ATM/website or mail order, or any establishment to honour or accept the Card.
- j) Any misstatement, misrepresentation, error or omission or any technical flaw in any details disclosed by the Bank.
- k) Decline of a charge because of exceeding foreign exchange entitlements as prescribed by FEMA rules or RBI guidelines, issued from time to time or the Bank becoming aware of the Card holder exceeding his/her limit or entitlements etc.
- l) In the event of a demand of outstanding dues or claim for settlement of outstanding dues from the Card holder is made either by the Bank or any person acting on behalf of the Bank, the Cardholder agrees and acknowledges that such demand or claim shall not tantamount to be an act of defamation or an act prejudicial to or reflecting upon the character of the Card holder, in whatsoever manner.
- m) Bank is nowhere held responsible for whatsoever the acts of VISA/NPCI concierge services or any other services offered by Visa/ NPCI in any country or merchants who have offered any discounts or cash back or any merchant benefits or under any scheme, that is offered or that may be offered, from time to time. Decline on any online transaction authorization by the computer system or communication network due to defects in authentication on validating with wrong details of the card.

#### **K. LIEN AND RIGHT OF SET-OFF:**

- i. The Bank will have a lien and right to set-off on all monies belonging to the cardholder and/or Add-on Card holder standing to their credit in any accounts, whatsoever with the Bank or in the possession or custody of the Bank, without any relation to the age of the debt/liability.
- ii. The Bank reserves the right to alter/modify any terms and conditions, from time to time as per the Internal policy of the Bank or statutory or RBI Guidelines.
- iii. Such changes made from time to time will be communicated through the Monthly bill or by sending SMS or by email, are binding on the cardholder.
- iv. In case of corporate cards, the company is wholly liable for unpaid outstanding balance. Bank will have a lien/right to set off over the balances lying in the accounts of the company, whatsoever with the Bank/securities in the possession or custody of the Bank.

#### **L. MISCELLANEOUS:**

- i. The card holder should furnish the Mobile number and E-mail address for receiving the transaction alerts. Any change in the e-mail ID or Mobile number is to be informed to the Bank for sending alerts.
- ii. Card holder should inform the Department immediately on receipt of any alert not pertaining to him/her, which may be of suspicious nature on account of fraudulent transaction/ misuse of the card, to 24x7 Toll free No. 1800 425 1515.
- iii. Card holder can give their consent for sending the e-bills in lieu of the hard copy by registering their Email ID to the card with the Bank.
- iv. The card holder shall use the card only in a reputed merchant establishment and ensure that the card swipe takes place in their presence to avoid skimming fraud. Any online transactions to be made only in a secured website (website with https://)to prevent misuse or hacking the card data.
- v. Whenever the card holder makes any online transactions, it should be ensured for authenticating with an additional password of 2 factor authentication. If the website is not prompting for additional password authentication, the card holder is held responsible for all acts and payments; in this regard, Bank is not responsible, in case of any dispute arise at a later date.
- vi. The cardholder to avoid any phishing e-mail that may demand for the card details, expiry date CVV number or 2 factor authentication password or OTP.
- vii. Apart from the terms and conditions mentioned above, Bank may reserve/change any of the terms and conditions at its discretion with prior intimation to the card holder.

**Annexure I  
Credit Cards at a glance**

Type of Fee	VISA Gold	Visa Platinum	VISA Signature	RUPAY Platinum	Rupay Select	UNICARBON (HPCL) (Rupay Platinum)	JCB Wellness (Rupay Select)	JCB Health (Rupay Platinum)	Union MSME (Rupay Select)
Eligibility	Major Resident Indian Nationals								
Age criteria (For Salaried)	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	18-65 Yrs.	--
Age criteria (For Professionals)	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	18-70 Yrs.	--
Age criteria (against Term Deposits)	Min : 18 Years	Min : 18 Years	Min : 18 Years	Min : 18 Years	Min : 18 Years	Min : 18 Years	Min : 18 Years	Min : 18 Years	--
Minimum Income	Rs.1.80 lakhs per annum	Rs.2.50 Lakhs per annum	Rs.10.00 Lakhs per annum	Rs. 2.50 lakhs per annum	Rs.7.50 lakhs per annum	Rs.2.50 lakhs per annum	Rs.7.50 lakhs per annum	Rs. 2.50 lakhs per annum	--
CIBIL SCORE	Other than PSU/Central Government /State Government employees >=700 or -1; for Government Servants >=650 or -1. (Sanction of Credit Cards to the borrowers having CIBIL score of -1 is vested with RO/FGMO even if it comes under the branch delegation to sanction the Credit Card. In case of branches which are reporting directly to CO Verticals, it should be referred to the respective verticals for placing the same to CACs. )								
Base Card Limit	Rs.10,000/-	Rs.50,000/-	Rs.2.00 lakhs	Rs.50,000/-	Rs.1.50 lacs	Rs.50,000/-	Rs.1.50 lacs	Rs.50,000/-	Rs.20,000/-
Against Deposit (without Income Proof & scoring)	Min Deposit Rs. 20,000/-	Min Deposit Rs.67,000/-	Min Deposit Rs.2.67 lakhs	Rs.67,000	Rs.2,00,000	Rs.67,000	Rs.2,00,000	Rs.67,000	--
Margin	with 25% margin								



Against Deposit Card base Limit	Rs.15,000/-	Rs.50,000/-	Rs.2.00 lakhs	Rs.50,000	Rs.1.50 lakhs	Rs.50,000	Rs.1.50 lakhs	Rs.50,000	--
Validity of Card	Globally Valid across VISA/ PULSE/ Diners Club network								
Validity period	4 Years from the date of issue of Card								
Compatibility of Card	All cards are Compatible for PoS, ATM, Internet & IVR transactions								
Welcome Benefits	-	-	-	-	-	Up to Rs.300/- by way of credit to the Bill. The Customer has to purchase fuel worth Rs.300 and above at HPCL authorized fuel outlet within 60 days from activation of card	Rs 22,000/- worth Spa Services , Health Checkup , Gym Access , Golf Program , Merchant Offers	Rs.31,750/- worth medical as well as lifestyle services on the activation of the card.	-
Admission/Joining Fee	NIL	NIL	NIL	NIL	NIL	Rs.499/-	Rs.999/-	Rs.499/-	NIL
Annual Fees - Main card	Rs.299/-	Rs.399/-	Rs.1,999/-	Rs.299/-	Rs.499/-	Rs.499/-	Rs.999/-	Rs.499/-	NIL
Annual Fees - Add on card	Rs.199/-	Rs.299/-	Rs.999/-	Rs.199/-	Rs.399/-	Rs.199/-	--	--	No add on card
Annual Fees waived in the first year and not levied if	Rs.30,000/-	Rs.50,000/-	Rs.2,70,000	Rs.30,000/-	Rs.50,000/-	Rs.1,00,000/-	Rs.1,00,000/-	Rs.50,000/-	NA

usage in the previous year is									
Free Credit Period	21 to 50 days depending up on the date of purchase								
Roll Over Facility	2.50% (2.95% if MPD is not paid)								
Accidental Insurance Coverage	Rs. 5.00 Lakhs	Rs. 10.00 Lakhs	Rs. 30.00 Lakhs	Rs. 2.00 Lakhs	Rs. 10.00 Lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs. 10.00 lakhs	Rs. 10.00 lakhs
Premium Payment	Borne by the Card holder	Borne by the Card holder	Borne by the Card holder	Being borne by NPCI presently	Being borne by NPCI presently	Being borne by NPCI presently	Being borne by NPCI presently	Being borne by NPCI presently	Being borne by NPCI presently
lost Card Insurance Coverage	Up to Rs.1.50 Lakhs	Up to Rs.1.50 Lakhs	Up to Rs.1.50 Lakhs	Up to Rs.1.50 Lakhs	Up to Rs.1.50 Lakhs	Up to Rs.1.50 lakhs	Up to Rs.1.50 lakhs	Up to Rs.1.50 lakhs	Up to Rs.1.50 lakhs
Cash Advance Limit	20% of the Card limit	30% of the Card limit	40% of the Card limit	30% of the Card limit	40% of the Card limit	40% of the Card limit	40% of the Card limit	30% of the Card limit	Not allowed
Lost Card Charges	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Card Replacement Charges	Rs.149/-	Rs.249/-	Rs.299/-	Rs.149/-	Rs.249/-	Rs.149/-	Rs.149/-	Rs.149/-	Rs.249/-
Charge Slip Request Charges	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-
Transactions charges at Railways	1.5%+ IRCTC Charges	1.5% + IRCTC Charges	1.5% + IRCTC Charges	1.5%+ IRCTC Charges	1.5% + IRCTC Charges	1.5% + IRCTC Charges	1.5% + IRCTC Charges	1.50 %+ IRCTC Charges	1.50 %+ IRCTC Charges
Surcharge on fuel purchase Waiver	1% up to Rs.100 p.m.	1% up to Rs.100 p.m.	1% up to Rs.100 p.m.	1% up to Rs.100 p.m.	1% up to Rs.100 p.m.	1% waiver on transaction value of Rs.200 and	1% up to Rs.100 p.m	1% up to Rs.100 p.m.	1% up to Rs.100 p.m

						above at HPCL outlets with a cap of Rs.100 per billing cycle.			
Foreign Currency Markup Fee	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Temporary Enhancement charges per occasion	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Not allowed
Hot Listing Charges	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Hot Listing charges if MPD Not paid	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-
Cash withdrawal through own Bank ATMs	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	Not allowed
Cash Withdrawal charges Other Bank ATMs	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	3 % or with Min Rs 200/-	Not allowed
Bal. Enquiry in Own ATMs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Balance Enquiry in Other Bank ATMs	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-
Interest on cash advance charges	2.5% per month from date of withdrawal								NA

Service charge on revolving credit facility if MPD is NOT paid within due date	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction	2.95% per month from the date of Transaction
Over Limit charges	2.5% of the over limit amount, minimum Rs.250/-								
Green PIN Charges	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque return Fee	Rs. 250	Rs. 250	Rs. 250	Rs. 250	Rs. 250	Rs.250	Rs.250	Rs.250	Rs.250
<b>Late Payment Charges</b>									
Up to Rs. 25,000/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-	Rs.200/-
Above Rs.25,000/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-	Rs.500/-
Statement for > 3 months	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement
EMI facility:	EMI facility can be availed for 3/ 6 /9 / 12 months, except for Gold purchase, Cash withdrawals and fuel transactions, transactions at BAR								
Processing Fee	Processing fee 2% minimum Rs.200/- and maximum Rs.1,000/- per transaction								
Rate of Interest	16% p.a., on reducing balances								
Pre-Closure Fee	2% of the outstanding amount under EMI still not due.								
Eligible Reward points for Redemption	500 Points	750 Points	1000 Points	750 Points	1000 Points	750 Points	1000 Points	750 Points	1000 Points

Reward Points per Rs.100 Spent	1 Point	2 points	4 points	2 points	4 points	2 points	4 reward points on spend towards Dining, Shopping, Groceries and Departmental Stores & Apparel.  2 points on all other non-fuel spends	2 points	4 points
Lounge Access	No	No	Complimentary Domestic lounge access across India -2 per quarter and International lounge access - 1 per year	-	Complimentary Domestic lounge access across India -2 per quarter and International lounge access - 2 per year	No	Complimentary Domestic lounge access across India -2 per quarter and International lounge access - 2 per year	Complimentary Domestic lounge access across India -2 per quarter and International lounge access - 2 per year	Complimentary Domestic lounge access across India -2 per quarter and International lounge access - 2 per year

**All charges are exclusive of GST.**

In case of VISA Business Platinum Corporate Cards, Admission Fee shall be Rs. 1,500/- and Annual Fee shall be Rs. 2,000/- per card.

The above charges are subject to changes and for latest changes, please visit our website <https://onlinecreditcards.UnionBank.in/>

## Additional features of Union Unicarbon card:

### Rewards Program:

On every Rs.100 spend on non-fuel transaction the cardholder will earn 2 reward points.

1 Reward Point = Rs. 0.25 i.e. for every Rs. 100 spend on above non-fuel transactions cardholder will earn Rs. 0.50.

### Cash Back Benefits:

1) 16 reward on fuel spends for transaction value of Rs.500 and above at authorized HPCL outlets which would be equivalent to Rs.4.00 cashback on every Rs. 100.00 spend (i.e.,4% Cash back) up to a maximum of Rs.150 per billing cycle per card.

2) Additional 1.50% cash back in the form of 6 payback points on transactions made on HP Pay App of HPCL through "UNI CARBON' Card. These points will be credited to HP Pay App.

### Milestone rewards:

On reaching spends of Rs. 1,25,000 in a year cardholder will get additional points in the form of milestone rewards.

On reaching annual spends (Rs.)	Additional rewards points earned	Cumulative rewards points earned
1,25,000	500	500
1,50,000	600	1,100
1,75,000	700	1,800
2,00,000	800	2,600

Customer will receive additional 1,000 rewards for every Rs. 50,000 spends beyond Rs. 2.00 lakh in a billing year.

Milestone rewards points will accrue over and above the normal rewards and cash backs.

Cardholders will be able to enjoy many benefits and offers brought out by NPCI from time to time basis including entertainment, lifestyle, travel, shopping, food delivery etc.

### Various scenarios of cashback by using "UNI CARBON" Credit Card at HPCL outlets:

1. Using the card at HPCL outlets through PoS: Cardholder will get 4% cash back {16 reward points) and 1% fuel surcharge waiver to his card account, i.e., a total of 5% Cashback.
2. Using the card for loading money to HP Pay wallet: Cardholder will get 1.50% cash back (6 pay back points) in their HP Pay wallet, i.e., 1.50% cashback.
3. Using the card for payment at HPCL outlets through HP Pay App: Cardholder can get 4% cash back(16 Reward points) and 1% fuel surcharge waiver to his card account and 1.50% cashback (6 pay back points) in their HPPay wallet, i.e.,a total 6.50% cashback.

\*Cashback/offers available subject to monthly cap/limit mentioned above.

**Redemption:** Redemption of rewards can be made in the form of cashback or through Union Rewards or through HPPAY App. (towards purchase of HPCL products only). Each reward is equivalent to Rs.0.25.

## Additional features of Union JCB Health Card:

This card is specially designed keeping in view of Medical, Medical products and Home and Lifestyle expenses. The basic features of the card are as follows.

Sr.No.	Medical facilities and approximate Benefit (Amount in Rs.)		Wellness facilities and approximate benefit (Amount in Rs.)		Home and Life style facilities and approximate Benefit (Amount in Rs.)		Home Digital Protection facilities and approximate Benefit (Amount in Rs.)		Free Insurance cover facility and approximate Benefit (Amount in Rs.)	
1	Tele Consultation	4000	Dietician	2000	Car Wash	3000	Antivirus device protection	1000	Personal accident and disability cover	Upto Rs.10 lacs
2	Psychologist	4000	Fitness training	3000	Car Services	3000	Email account monitoring from Cyberior	500		
3	Diagnostic packages	3500			Home appliances Repair	3000				
4	Medicine delivery	750			Fashion stylish consultation	2000				
5					Hobby development	2000				
	Total	12250		5000		13000		1500		

Along with the above, Customers can also avail all the offers provided by RuPay, JCB and our Bank from time to time for further details on the offers customers may visit website <https://unioncards.unionbankofindia.co.in>

1.	Redemption	Redemption of rewards can be made in the form of cash back or through Union Rewards Loyalty program
2.	EMI Conversion	A flexible repayment option to conveniently repay the card dues for high value merchant transactions.

For every spend of Rs.50,000 beyond Rs. 2.00 lakh, customers will receive incremental reward of 2000 points.

Also, Customers are facilitated with additional benefits during travel outside India in the form of discounts & offers. Similar to NPCI, JCB too tied up with merchants at the selected international destinations and the card holders can enjoy the benefits brought out by JCB on top of the existing RuPay Platinum Offers like international airport lounge access, city lounges, shopping, dining etc.

- Cash Withdrawals through ATMs are allowed, which will attract a convenience charge on the amount withdrawn, along with finance charges at the applicable rate from the date of withdrawal to the billing date.
- No finance charges will be levied on PoS/ E-commerce merchandise transactions even when the roll over facility opted. However, roll over charges are applicable at the time of billing, if full due amount is not paid.

### Additional features of Union JCB Wellness Card:

The annual benefits on this card are worth INR 22,000 as mentioned below:

Features & Benefits	Merchant Partner	Description
Spa Services - Complimentary & Discounted Program	O2 Spa	Per 60 Min Massage (Swedish/Aromatherapy)
	Four Fountains	Per 60 Min Massage Session
Health Check Up - Complimentary (once in a year)	Thyrocare	Diagnostic Test
	SRL Diagnostics	Diagnostic Test
Gym Access Program - 15/30 days free trial (once in a year)	Golds Gym	Membership Program(30days)
	Talwalkars	Membership Program(30days)
Golf Program - Complimentary(once in a year) Lounge Program - Domestic & International	Golf Rounds/ Lessons	Per Round
	Domestic	Two per Quarter
	International	Two per Year
Merchant Offers	Select Merchants	Discount on shopping, dining and travel merchants

The list of cities where the Spa and golf course services would be available are mentioned below

SPA Services	Golf Course Services
Delhi	Bengaluru
Bengaluru	Chennai
Chennai	Hyderabad
Hyderabad	Ahmedabad
Mumbai	Kolkata
Pune	Jaipur
Ahmedabad	Chandigarh
Kolkata	Kodaikanal
Jaipur	Cochin
Chandigarh	Mumbai
	Gurugram
	Jorhat
	Goa
	Visakhapatnam

Milestone Rewards	On reaching spends of Rs. 1,50,000 in a year get additional rewards on reaching milestones
	INR 1,50,000 - 1000 Points      INR 2,00,000 - 1500 points      INR 2,50,000 - 2000 points

#### Other features:

All other features as per MITC of other Credit Cards mentioned in the Policy and may visit our website <https://unioncards.unionbankofindia.co.in> from time to time.