

**Credit Card Department:: Koti Building:: Sultan Bazar:: Hyderabad - 500095**

### CREDIT CARDS-AT A GLANCE

For the benefit of the field functionaries, we are furnishing the features of various cards that are being issued by our bank at present.

CREDIT CARDS - AT A GLANCE						
DESCRIPTION	VISA GOLD	VISA PLATINUM	VISA SIGNATURE	RUPAY PLATINUM	RUPAY SELECT	Union UNICARBON
Eligibility	Major Resident Indian Nationals					
Age criteria (For Salaried)	18-60 Yrs.	18-60 Yrs.	18-60 Yrs.	18-60 Yrs.	18-60 Yrs.	18-60 Yrs.
Age criteria (For Professionals)	18-65 Yrs.	18-70 Yrs.	18-65 Yrs.	18-70 Yrs.	18-65 Yrs.	18-70 Yrs.
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
Base Card Limit	Rs.10,000 /-	Rs.50,000 /-	Rs.2.00 lakhs	Rs.50,000/-	Rs.1.50 lacs	Rs.50,000/-
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
Margin	with 25% margin	with 25% margin	with 25% margin	with 25% margin	with 25% 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
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					
Accident Insurance	Rs.5.00 lakhs	Rs.10.00 lakhs	Rs.30.00lakhs	Rs.2.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
Premium Payment	Borne by the Card holder			Being borne by NPCI presently		
Lost Card Insurance	Upto 1.50 lakh					

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DESCRIPTION	VISA GOLD	VISA PLATINUM	VISA SIGNATURE	RUPAY PLATINUM	RUPAY SELECT	Union UNICARBON
Add on Facility	Upto 3 Add-on Cards					
Cash Advance	20% of Card Limit	30% of the Card Limit	40% of Card Limit	30% of Card Limit	40% of Card Limit	40% of Card Limit
Cash Advance (Co-branded cards)	10% of the Card limit					40% of Card Limit
Joining fees	NIL					Rs.499/-
Annual fee	Staff Cards exempted from Annual Fee. No Annual Fee in the first Year and Annual Fee in the subsequent years is as under					
Main/ Primary Card	Rs.299/-	Rs.399/-	Rs.1,999/-	Rs.299/-	Rs.499/-	Rs.499/-
Add-on Card	Rs.199/-	Rs.299/-	Rs.999/-	Rs.199/-	Rs.399/-	Rs.199/-
Minimum Spend in previous year for waiver of Annual Fee	Rs.30,000	Rs.50,000	Rs.2.70 Lakhs	Rs.30,000	Rs.50,000	Rs.1,00,000
Cash Convenience Charges (Financial)	2.50% or Rs.200/- whichever is higher.					
Cash Convenience Charges (non-Financial)	Balance Enquiry made in our Bank ATM - NIL Balance Enquiry made in other Bank ATM - Rs.20/-					
Cash Advance	Finance charges @ 3% p.m. from the date of advance to till billing date					
Min. Payment (MPD)	5% of Outstanding balance plus unpaid 'MPD' of previous month + EMI billed					
SC, If MPD Paid within due date	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
SC, If MPD not Paid	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%
Over limit charges	2% of the Over limit amount with minimum of Rs.250.00					
Late Payment Charges	Outstanding < Rs.25,000 - Rs.200/- Above Rs.25,000 - Rs.500/-					
Green Pin Charges	NIL					
Lost card charges	NIL					
Card	Rs.149/-	Rs.249/-	Rs.299/-	Rs.149/-	Rs.249/-	

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Replacement Fee						Rs.149/-
Charge slip charges	Rs.200/-					
Transaction charges for Railways	1.50% of the transaction amount plus IRCTC charges					
Fuel Transaction Surcharge	1% of Fuel Purchase Transaction at any Fuel Outlets. Reimbursed to a maximum amount of Rs.100 per card per month. (For UNI CARBON Credit Cards 1% Fuel Surcharge Waiver available only on transaction value of Rs.200 and above at HPCL retail outlets)					
Forex Mark-up Fee	3.00% of Transaction					
Temp. Enhancement	Rs.200/-					
Hot listing charges	Rs.200/- ( if MPD is not paid)					
Cheque return charges	Rs.250/-					
EMI facility:	EMI facility can be availed for 3/ 6 /9 /12 months, except for Gold purchase, Cash withdrawals and fuel transactions, Transactions at Bars					
Processing Fee	Processing fee 2% minimum Rs.200/- and maximum Rs.1000/-					
Rate of Interest	16% PA on reducing balances					
Pre-Closure Fee	2% of the outstanding amount under EMI still not due.					
Eligible Reward points for Redemption	500	750	1000	750	1000	750
Reward Points per Rs.100 Spent	1 Point	2 points	4 points	2 points	4 points	Please Refer Union Uni carbon card circular 02574/2021-22 dt 03.4.2021
Duplicate Statements 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
Duplicate Physical PIN	Rs. 50 per PIN	Rs. 50 per PIN	Rs. 50 per PIN	Rs. 50 per PIN	Rs. 50 per PIN	Rs. 50 per PIN

**To our staff members:**

Sanction of credit card to our staff members, fixation of card Limit, Limit enhancement, etc. shall be considered as applicable to the general public, i.e. 20% of gross annual salary as per the Latest Form 16/ IT Return subject to maximum limit as mentioned below. Annual subscription charges are waived for both primary and add-on cards of staff members.

Category	Type of Card	Maximum Credit Limit (in Rupees)
Sub staff (not issued to temporary sub-staff)	As per Eligibility and Limit	Maximum limit shall be 20% of the Annual gross income or Rs.50,000/- whichever is lower.
Clerical staff		Maximum limit shall be 20% of the annual gross income
Scale I		
Scale II , III		-do-
Scale IV		
Scale V& VI		
Scale VII & VIII		

All staff (on probation/ permanent) credit card applications with all relevant documents are to be sent to Credit Card Department, Hyderabad. Credit Cards to all staff along with enhancements shall be sanctioned by GM, Credit Card Department based on the recommendations of the respective branch.

- The sanction of credit cards to staff will be subject to linking the credit cards to staff member's operative account to which salary is credited and lien is marked for the Minimum Payment Due (MPD)/Total bill amount, as per the option exercised by the staff.
- Auto debit is mandatory.
- Any default on the part of the staff member shall be reported to Human Resources Department for recovery from the salary of the concerned staff member.
- The existing card limits of the staff member demitting office on account of superannuation or VRS shall be applicable. However, the card facility is continued, subject to review of the card limit by credit card department at the renewal of the card or one year from the date of demitting the office whichever is earlier, depending upon the income criteria, extent of card usage, overdue if any, etc.
- Staff demitting office other than on superannuation/VRS/special VRS will be treated as on par with general public.
- Spouse of any deceased staff member will be extended the same benefits as regards to charges, limit, etc. of the staff member subject to eligibility.
- Up to 3(Three) add-on cards may be issued to the spouse/ children/ parents of the Staff cardholder by obtaining add-on application from the primary with a specific

clause that the liability of add-on cards shall be of principal cardholder. However, the overall limit of all the cards shall be within the eligible card limit.

- Request for fresh credit card from retired staff members may be considered, as per their eligibility, based on income proof submitted, subject to 20% of the gross annual salary as per latest form-16/IT return.

**i. Corporate Credit Cards to Executives of the Bank:**

All Executives from Scale- V and above are entitled for issuance of corporate credit cards with annual spending limits fixed. These limits are mentioned as below.

Designation	Maximum Limit per annum
Managing Director & CEO	Rs. 2,00,000
Executive Director/CVO	Rs. 1,00,000
Chief General Manager	Rs. 55,000
Field General Manager	Rs. 50,000
General Manager	Rs. 35,000
Deputy General Manager-Regional Head	Rs. 25,000
Deputy General Manager/Deputy Zonal Head-CO & Administrative Offices	Rs. 20,000
Assistant General Manager-Regional Head/Branch Head/SARAL Head/ULP Head/USK Head	Rs. 15,000
Assistant General Manager/Deputy Regional Head (AGM)-Admin. Offices	Rs. 10,000

**ii. Petro Cards to Staff:**

Petro credit cards are issued to the eligible staff members with the card limit as below.

Type of Vehicle	Credit Limit
Petrol / CNG	Rs. 25,000

**Note:** The following documents are to be directly submitted by the executive to Credit Card department for sanction and issuance of corporate cards and petro cards.

1. Application
2. Promotion order
3. Place of posting order
4. Car Allotment letter
5. PAN Card

For further details refer Credit Card policy released vide I.C.No:2669:2021-22, dt 05.07.2021

We request all the Zonal/Regional heads to circulate the details furnished above to all the branches and mobilize good card business to our bank.