

TMB Credit Card

User Guide

FEATURES :

- TMB Credit Card is a valuable substitute for cash or cheque.
- Card is valid for use Internationally (based on specific request from Customer).
- Acceptable by most of the Member Establishments (MEs) for purchase of goods & services in India and over 24 million locations Worldwide.

Immediately on receipt of the card, please ensure that

- Your name has been correctly embossed as required by you.
- Your signature is put on the signature panel with a ball point pen.
- You are solely authorized to use the card.
- The magnetic stripe is not exposed to magnetic or electric fields.
- The Merchant Establishment enters the correct amount of the bill on the charge-slip. You sign the charge slip using a ball point pen.
- You collect back your card along with your copy of the charge slip and the relative bill.
- Your dues are settled on or before the due date even if you do not receive your monthly statement by contacting Credit Card Cell / Customer Help Desk by any means of communication as non-receipt of the statement cannot be a ground for waiver of late fee etc.

Acceptability & Usage at Member Establishments

- Normally, Merchant Establishments should not add any extra amount to your bill if you settle the bill through TMB Credit Card. In exceptional cases, you may be billed extra service charges, while making use of your card with Merchant Establishments such as Petrol Bunks, Railways etc.,
- You should proceed with the transaction only if you agree to bear the extra charges. Such charges together with the charge slip amount will be billed to your card account.
- Certain limits have been fixed for Merchant Establishments dealing in different activities. Merchant Establishments can accept the cards within the limit fixed to them

called "Floor Limit". This is different from the card ceiling limit fixed to you. Therefore, when your transaction exceeds the floor limit fixed to the Merchant Establishment, they should obtain prior authorization from their Bank.

- Any instances of non-acceptance of the card by the Merchant Establishments shall be reported immediately to Credit Card Cell, preferably in writing, giving all the details, date, time, the Merchant Establishment's Banker's name to enable us to take action.
- Merchant Establishments are not expected to accept expired cards or hotlisted cards. They also have the option to accept or reject credit cards during their discount sale period, if any.

CASH WITHDRAWAL [Limit, Rate, Amount etc., are subject to change]

- As a privileged holder of TMB Credit Card, you have the advantage of drawing cash to meet your emergency requirements from any Master Card enabled ATMs in India and worldwide.
- You can withdraw cash upto 25% of the limit assigned to you (subject to per day ceiling limit of Rs.25,000/-). (Subject to cash withdrawal restriction if any by RBI then and there).
- While billing you for cash withdrawal, an amount at the rate of 3.0% of transaction amount subject to the minimum of Rs.30/- for every Rs.1000/- or part thereof will be added towards service charges for each withdrawal and billed to your card account together with service tax/applicable cess, if any.
- Cash withdrawal will also attract 'Cash Advance Interest' at 24.00% p.a. (annualised) from the date of withdrawal.

ATM

- Your card is linked with all TMB Surabhi ATMs (Automated Teller Machines) for easy access to cash 24 hours a day. The use of such facility is subject to the Bank's ATM terms and conditions in addition to the terms and conditions governing TMB Credit Card Scheme.

CARD VALIDITY & RENEWAL

- Valid for 3 years from the month of issue.
- Automatic renewal for 3 years on satisfactory track record and on prompt settlement of dues & card dispatched to the branch where you are an account holder.
- If card is not received, please contact the servicing branch or Credit Card Cell.
- If renewal is not required, please inform us at the branch or Credit Card Cell at least 2 months in advance.

SETTLEMENT OF BILLS

- Every month, a Statement of Account dated 20th of the month will be mailed to your registered Email ID and the statement will show the transactions processed during the previous billing cycle. It will contain your name, your card number and the date on which the statement has been generated.
- The transactions of add-on cardholders will also be included in the statement.
- The sale date indicated in the statement is the date on which the transaction has been done by the card holder and credits if any received by the Cell. The particulars of the transaction will indicate the actual transaction in brief. The amount corresponding to each transaction will be indicated under “Amount” column.
- By being prompt in payment of your dues as depicted in the Statement of Account, you will realise that you get a free credit period ranging from 15 days to 45 days depending upon the date of transactions. Default in payment affects your credibility apart from the fact that you will have to pay late fee and other charges as advised by the Bank from time to time apart from hotlisting your card.
- Your card ceiling limit will be indicated in the Statement of Account so as to enable you to operate within the limit. If you find that your monthly transactions often exceed the limit indicated, and if you require higher limits, please contact your branch for enhancing your limits along with income proof subject to eligibility criteria.
- If you notice any discrepancy or incorrect charge debited to your card account, please inform Credit Card Cell immediately (not later than 7 days from the date of receipt of Statement of Account).

- The Statement of Account (e-statement) is dispatched through e-mail every month. Non-receipt of statement is not a valid reason for non-payment of dues in time or claiming remission of service charges for delayed payments.
- On cancellation of airline/railway ticket, the net amount received from the airlines/railways alone will be credited to your card account. As and when received, the same will be credited to your card account. The Bank is not responsible for the delay in refunds due to cancellation. The balance outstanding will be charged with applicable interest / service tax / cess till we receive the refunds.
- Any change in account with Tamilnad Mercantile Bank for settlement of dues / change in address should be intimated to Credit Card Cell or M/s.Yalamanchili Software Exports (P) Ltd (YSE), Sakthi Towers, 766 Anna Salai, Chennai – 600 002 immediately.

CUSTODY OF YOUR TMB CREDIT CARD

- Please preserve your valuable TMB Credit Card carefully, and do not let it fall into wrong hands. Please check your wallet / pouch once in a while and ensure that your card is always safe.
- Despite this, if you lose your TMB Credit Card, please inform the same immediately to M/s.Yalamanchili Software Exports (P) Ltd (YSE) or Credit Card Cell by telephone / fax, duly mentioning your name, your card number and validity, so that we can hotlist your card. Simultaneously, please lodge a police complaint immediately detailing the loss. A copy of the police complaint along with your detailed letter confirming the loss should reach us within a week from the date of reporting the loss.
- Please collect the duplicate card from the branch after receipt of information from us. However, if you do not require a duplicate card, please indicate the same to the Bank.
- If you trace the lost card after reporting the loss, please do not use it, since it will not be honoured by the Merchant Establishments. You should return the card to the Bank after cutting it into pieces and obtain the duplicate card for further use.

CHARGES { Subject to change }

The schedule of charges leviable to the TMB Credit Card account is as follows :

1. Card Membership Fee : No Charges
2. Photo Card : No Charges
3. Annual Fee : No Charges
4. Renewal Fee : Rs.250/- for primary card; Rs.150/- for add-on card.
5. Replacement card : Rs. 100/-
6. Request for;
 - a) Duplicate Statement copy : Rs.100/-
 - b) Charge Slip Copy : Rs.100/- per charge slip
7. Late Payment Charges : Rs.250/-
8. Interest on Roll-over facility : 24% p.a. (annualised)
9. Cash Advance Fee: 3.0% of transaction amount subject to the minimum of Rs.30/- for every Rs.1000/- or part thereof
10. Cash Advance Interest : 24% p.a (annualised) from the date of cash withdrawal
11. OFF US Domestic / International ATM :
 - a) extra charges levied by the respective banks
 - b) balance enquiry - Rs. 20/- per transaction
12. Foreign Currency transactions : 3.5% on the transaction value added to the value

In addition to the above, cardholders have to pay extra Service Charges at certain Merchant Establishments such as Petrol Bunks, Railways, etc. at the minimum rate of 2.5% or at the rate as indicated at the Merchant Establishments.

Service Tax/Cess as applicable will be loaded to the above charges.

The above schedule of charges is subject to revision from time to time, and will be directly billed to your card account.

How to apply for 'ADD-ON' Cards ?

The Primary Cardholder can apply for upto 2 'ADD-ON' Cards on his/her credit card a/c, by completely filling-up the regular Credit Card Application Form. The completed Application Form should be submitted to the Branch of TMB, where the cardholder is having the account.

How to apply for Enhancement of Limit ?

The existing Credit Cardholder can apply for enhancement of limit by filling-up the Credit Card Application Form and submitting the same along with proof of income to the branch where he/she maintains an account. In addition to your Servicing Branch, you may, in case of need, contact our Customer Help Desk (Operational 24 hours) or Credit Card Cell of the Bank (During Office hours)

Customer Help Desk : (24 Hours)

Toll Free Phone No. **1800-419-9950**

Operated by :

M/s Yalamanchilli Software Exports(P) Ltd.,
Tower-1, Sakthi Towers,
2nd floor, 766, Anna Salai,
Chennai-600002.

(or)

The Senior Manager,

Credit Card Cell,

Tamilnad Mercantile Bank Ltd.,

3rd Floor, Pearl Towers, AC-16, 2nd Avenue,
Anna Nagar West, Chennai – 600 040.

Phone : (044) 26193019, 26193020

E-mail : creditcardcell@tmbank.in

Please mention your card number in all your correspondence with us.