

Annexure

Card Validity period – 5 Years

Eligible Customers:-

- Individuals excluding Minor and Illiterate persons
- Students aged more than 16 years
- SB Dynamic Youth account holders aged more than 17 years.
- Joint account holders – with mode of operation (E or S) or Any one or (F or S)
- Karta of Hindu Undivided Family accounts
- Proprietor of Proprietorship concern

Eligible Accounts:-

- Savings Bank Accounts – Except the following accounts
 - No frill accounts (SB Janatha, Simple Small Savings Accounts – SSSSB)
 - TMB Simple Savings Bank Accounts (SSSBA)
 - SBJDY (Jan Dhan Yojana) Accounts
- Current Accounts
- Overdraft Accounts – Personal Overdraft and OD against the security of Term Deposit, Government securities and Gold.

Daily transaction limits:

S.No	Channel	Nature of Transaction	Daily limit (*)	
			No. of Txn	Amount
1	ATM	Cash withdrawal	5	50,000/-
2	ATM	Self Transfer	5	1,00,000/-
3	ATM	Third Party Funds Transfer	5	1,00,000/-
4	ATM	Card to Card Funds Transfer	5	25,000/- (#)
5	ATM	Card-less Cash withdrawal – Remitter	No ceiling	50,000/- (&)
6	ATM	IMPS Funds Transfer through ATM	No ceiling	50,000/-
7	ATM	Utility Bill payments like TNEB, Chennai Corporation Tax payment etc.	No ceiling	No ceiling
8	ATM	Non financial Transactions	No ceiling	Not Applicable
9	POS	Point of Sale (Card present) Transaction at Merchant outlets	No ceiling	75,000/-
10	ECOM	E-Commerce (Card Not Present) Transaction at Merchant sites	No ceiling	50,000/-

* - The daily limits given above are mutually exclusive and can be availed separately for each category.

- Card to Card Funds Transfer limit is a SUB-LIMIT of Third Party Funds Transfer

& - with per transaction limit of Rs. 5,000/-

Charges for VISA Platinum Contact-less Debit Card:

Issue of New Card	Rs. 150/- + Service Tax (#)
Renewal of Cards	No Charges
Annual Fee (from second year onwards)	Rs. 100/- + Service Tax (*)
Re-Issue of lost / stolen / damaged card	Rs.150/- + Service Tax
Re-issue of PIN	Rs.50/- + Service Tax
For transaction at TMB Surabhi ATMs	No Charges
Charges per Transaction at NFS ATM network (@)	
Financial Transactions (Cash Withdrawal and Card to Card Funds Transfer)	Rs. 19/- (Inclusive of Tax)
Non Financial Transaction	Rs. 7/- (Inclusive of Tax)
Merchant / Internet Transactions	
For usage at Merchant Establishments / POS Terminals (Card Present Txn)	No Charges
For usage at Petrol Pumps	Surcharge of 2.5% of transaction amount or Rs.10/- (whichever is higher) plus Service Tax
For usage at IRCTC and other selective e-Commerce sites (Card not present Txn)	Applicable surcharge plus service Tax

- For Royal SB Account and NRE Premium SB Account, issued at Free of Cost.

* - Exempted for Royal SB Account, SB Premium and NRE Premium SB Account

@ - NFS Charges are subject to change from to time. Currently, first 5 domestic transactions in a month (both financial and non-financial transactions), in other Bank ATMs, are not charged for Savings Bank accountholders. However, for transactions done in other Bank ATMs located in Six Metro centres viz., Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad, number of free ATM transactions allowed in a month for Savings Bank accounts is Three.

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