MOST IMPORTANT TERMS AND CONDITIONS

The Most Important Terms and Conditions and all the information herein is applicable to all Credit Cardholders / applicants of Credit Cards / customers of the Bank / members of the general public evincing interest in the Credit Card product of the Bank with immediate effect. The MITC are subject to change. The said MITC are in addition to and are to be read along with the terms and conditions of the Cardholder Agreement of the Bank.

A. SCHEDULE OF CHARGES

1. JOINING, ANNUAL and ADD-ON CARD FEE

Credit Card Variant	Joining Fee (INR) (Will be levied after card activation) *	Annual Fee 2nd year onwards (INR)*	Add-on Card Fee (One Time Fee)
CUB CSK RUPAY PLATINUM CREDIT CARD	₹ 500 + GST	₹ 500 + GST (waived on spends of ₹ 2L)	₹ 500 + GST
CUB SRH RUPAY PLATINUM CREDIT CARD	₹ 500 + GST	₹ 500 + GST (waived on spends of ₹ 2L)	₹ 500 + GST
CUB CSK MASTER PLATINUM CREDIT CARD	₹ 1000 + GST	₹ 1000 + GST (waived on spends of ₹ 3L)	₹ 500 + GST
CUB SRH MASTER PLATINUM CREDIT CARD	₹ 1000 + GST	₹ 1000 + GST (waived on spends of ₹ 3L)	₹ 500 + GST
CUB CSK MASTER WORLD CREDIT CARD	₹ 4000 + GST	₹ 4000 + GST (waived on spends of ₹ 5L)	₹ 500 + GST
CUB SRH MASTER WORLD CREDIT CARD	₹ 4000 + GST	₹ 4000 + GST (waived on spends of ₹ 5L)	₹ 500 + GST

2. FINANCE / INTEREST CHARGE

Credit Card Variant	Overdue Interest on Extended Credit		Interest on Cash Advances	
	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
CUB CSK RUPAY PLATINUM CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SRH RUPAY PLATINUM CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum

CUB CSK MASTER PLATINUM CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SRH MASTER PLATINUM CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB CSK MASTER WORLD CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SRH MASTER WORLD CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum

3. FINANCE / INTEREST CHARGE DETAILS

Interest will be charged if the Card Member does not pay back the previous bill in full, by the payment due date (as per the card statement). Interest is charged from the date of transaction until the date of full settlement of the dues. If the Card Member is using revolving credit facility, the unpaid balance from the previous statement and any new transactions (inclusive of any billed EMIs for loans on credit card) will accrue interest till the date of full payment of the total amount due. Interest will be charged on all cash advances from the date of the withdrawal until the date of payment. Interest will not be accrued on the fees, charges and GST. Interest will continue to accrue on customer initiated spends, levied interest and EMI.

4. OTHER FEES and CHARGES

Late Payment Fee	Outstanding dues up to ₹25,000: ₹350/- Outstanding dues above ₹25,000: ₹450/-
Over Limit Fee	3% of the over limit amount, Minimum ₹250/-
Limit Enhancement Fee	₹200 per occasion
Cheque return Charges / Invalid Cheque Fee	₹300 per cheque return
Card Re-issue / Replacement Fee	₹300
Pin Mailer Re-issue Fee	NA
Foreign Currency Transaction Fee (Markup fee)	3.5% of transaction amount
Rental Surcharge	1% of the value of the transaction performed
Wallet Load Transaction Fee (Applicable from 1st Oct 2025)	1% of the value of the transaction performed
Fuel Transaction Fee (Applicable from 1st Oct 2025)	1% fee will be applicable on cumulative spends of INR 50,000 or more on fuel transactions per statement cycle
Utility Transaction Fee (Applicable from 1st Oct 2025)	1% fee will be applicable on cumulative spends of INR 25,000 or more on utility transactions per statement cycle

Online Skill-Based Gaming Transaction Fee (Applicable from 1st Oct 2025)	1% fee will be applicable on cumulative spends of INR 10,000 or more on online skill-based gaming transactions per statement cycle
Statement Retrieval Fee	Statement request > 3 months ₹50 per statement
Charge Slip Retrieval Fee	₹250
Balance Enquiry through ATM	At own Bank ATM- NIL At other Bank ATM – ₹50/-
Cash withdrawal at any ATM's in India	Up to 3% of cash withdrawal amount or ₹250 whichever is higher
Cash withdrawal at any Abroad ATM's	Up to 3.5% of cash withdrawal amount or ₹1000 whichever is higher
Fuel Surcharge Waiver	• 1% fuel surcharge waiver on fuel purchases at all fuel stations across India. • Valid on transactions between ₹400 ~ ₹3,000 only. • Max benefit of ₹ 300 per statement cycle • (For CSK/SRH Rupay Platinum variant cards) • 1% fuel surcharge waiver on fuel purchases at all fuel stations across India. • Valid on transactions between ₹400 ~ ₹5,000 only. • Max benefit of ₹ 500 per statement cycle • (For CSK/SRH Master Platinum & CSK/SRH Master World variant cards)
Card Hot listing Fee	NA
Fee for issuing Add on Card	₹500
Fee for issuing Keychain FOB	₹400
Fee for issuing Physical RuPay Card for Master Platinum and Master World Card Holders	₹250
Fee for EMI conversion	2% with a Minimum of ₹200/- and Maximum of ₹1,000/-
Fee for Foreclosure of EMI	5% of the Outstanding Amount

Note:

I. 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.

II. 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.

5. Late Payment Fee:

A Late Payment Fee will be charged to the Cardholder if no payment or a payment less than the Minimum Amount Due is received by the Payment Due Date. To avoid Late Payment Fees, clear funds must be credited to the City Union Bank Credit Card Account on or before the Payment Due Date. Late payment charges shall be levied only on the outstanding amount (net off any payments received before the due date) and not on the total amount.

6. Cash Withdrawal Fee:

The Cardholder can use the City Union Bank Credit Card to withdraw cash from ATMs in India or overseas, depending on their usage preference selected at the time of Credit Card Application, subject to the compatibility of the City Union Bank Credit Card at the said ATM(s). A Transaction Fee will be levied on such withdrawals as per the above-mentioned charges and will be billed to the Cardholder in the next statement. These are City Union Bank charges. Certain ATMs may levy withdrawal charges, which are not linked to City Union Bank.

7. Over- Limit Fee:

City Union Bank may approve certain transactions attempted by the Cardholder that exceed the Credit Limit, subject to internal policy, transaction eligibility, customer profile, and customer consent. If the outstanding amount exceeds the Credit Limit, an over-limit fee of 3% of the over-limit amount (subject to a minimum of INR 250) will be levied. Interest, any charges/fees, and taxes on the Credit Card will not be factored into calculating the over-limit fees. City Union Bank will collect explicit consent from Cardholders subscribing to the Over-Limit facility.

8. Rental Surcharge :

For each rent payment identified through MCC 6513, a rent surcharge fee of 1% per transaction will be levied on the transaction amount. Taxes will be applicable as notified by Government of India. For example - If you pay INR 20,000 on a third-party rent payment platform using your City Union Bank credit card, 1% of transaction amount i.e., INR 200 plus taxes will be charged as surcharge fee. This is applicable on each transaction.

9. Wallet Load Transaction fee:

For each wallet load transaction identified through MCC codes 6538, 6539, 6540, 6541, and 6542, a Wallet Load Transaction Fee of 1% of the transaction amount will be levied. Applicable taxes, as notified by the Government of India, will be charged in addition to this fee. For example - If you load INR 10,000 to a third-party wallet using your City Union Bank Credit Card, a fee of 1% of INR 10,000 = INR 100, plus applicable taxes, will be charged as the Wallet Load Transaction Fee. This is applicable on each transaction.

10. Fuel Transaction Fee :

1% fee will be applicable on cumulative spends of INR 50,000 or more on fuel transactions per statement cycle. Fuel transactions are identified through MCC 5983, 5541, 5542 and 5172. Taxes will be applicable as notified by Government of India. For example - In a statement cycle, if your total spends on fuel transactions using your City Union Bank credit card (cumulative of all transactions) is INR 50,000, 1% of transaction amount i.e., INR 500 plus taxes will be charged as surcharge fee. Similarly, assuming your cumulative spends on fuel transactions in a particular statement cycle is INR 30,000, then no surcharge will be levied.

11. Utility Transaction Fee :

1% fee will be applicable on cumulative spends of INR 25,000 or more on utilities payments per statement cycle. Transactions on Utilities are identified through 4814, 4899, 4900. Taxes will be applicable as notified by Government of India. For example - In a statement cycle, if your total spends on utilities bill payments using your City Union Bank credit card (cumulative of all transactions) is INR 25,000, 1% of transaction amount i.e., INR 250 plus taxes will be charged as surcharge fee. Similarly, assuming your cumulative spends on utility transactions in a particular statement cycle is INR 20,000, then no surcharge will be levied.

12. Online Skill-Based Gaming Transaction Fee :

For online skill-based gaming transactions identified through MCC 5816, a surcharge fee of 1% will be levied if cumulative spends on the transactions is INR 10,000 or more in a statement cycle. Taxes will be applicable as notified by Government of India. For example – In a statement cycle, if your total spends on online gaming platforms using your City Union Bank credit card (cumulative of all transactions) is INR 13,000, 1% of transaction amount i.e., INR 130 plus taxes will be charged as surcharge fee. Similarly, assuming, your cumulative spends on online gaming platforms in a particular statement cycle is INR 6000, then no surcharge will be levied.

B. CREDIT AND CASH WITHDRAWAL / ADVANCE FEES

- **Credit Limit**: This is the maximum credit limit assigned to the Cardholder after an assessment by City Union Bank. The Credit Limit is attached to the Card Account and includes all transactions, fees, and charges. The total outstanding balance must not exceed this limit.
- **Cash Limit**: This refers to the maximum limit of cash withdrawal that is assigned to the Cardholder. This is lower than the Credit Limit and is a subset of the overall Credit Limit.
- **Transaction Fees for Cash Withdrawals**: A Transaction Fee will be levied on ATM withdrawals, and interest begins to accrue from the date of the transaction. Please refer to the MITC for current fees.
- **Available Credit Limit:** This refers to the remaining credit available to the Cardholder after considering the total outstanding balance on the Card Account. Add-on Cardholders share the Primary Cardholder's Credit Limit.
- **Available Cash Limit:** This refers to the remaining Cash Limit, calculated after considering any outstanding cash withdrawals.
- **International Limit**: If enabled, this is the limit for International Transactions, specified in the Welcome Kit. The Card can be used in India and abroad but cannot be used in Nepal and/or

Bhutan for withdrawal of foreign currency. Further, the Card is not valid for payment in foreign exchange at Participating Merchant Establishments in India, Nepal and Bhutan, i.e., while using the Card in Nepal or Bhutan the currency of the transactions should be the local currency of those countries or in Indian Rupees.

- **Multi Cards-Limit Sharing**: For customers holding multiple City Union Bank Credit Cards, the Credit and Cash Limits are shared across all cards. Any usage from one card will impact the available credit for all linked cards.
- **Credit Limit Changes:** City Union Bank reserves the right to change the Credit Limits in accordance with internal guidelines. Changes will be communicated to Cardholders with due intimation of at least one month.
- **RBI Guidelines:** Cards are enabled for domestic transactions by default, but the Cardholder can enable or disable International Transactions, contactless payments, or online transactions through the Bank's channels. The issue and usage of the Card shall be subject to the Reserve Bank of India ("RBI") regulations in force from time-to-time, Exchange Control regulations of the RBI, Foreign Exchange Management Act (FEMA), all the rules and regulations framed under FEMA, notifications / circulars issued and any other corresponding enactment in force from time-to-time.

Credit - Free Period

1. **Grace Period**: The interest-free period ranges from 20 to 50 days depending on the transaction date and outstanding balance. If there is an unpaid Overdue Amount from the previous month, the interest-free period will not apply.
2. **Cash Advances**: Interest begins to accrue from the date of the cash withdrawal.

C. BILLING AND STATEMENTS

i. Statement Delivery: Monthly Account Statements will be sent to the Cardholder for accounts with an outstanding balance of more than INR 100. The Account Statement details all the Card Transactions in the preceding month(s) and posted into the Card Account in the intervening period between the date of generation of the previous statement and the current statement.

ii. Minimum Amount Due (MAD): Cardholders can opt to pay only the Minimum Amount Due. The total amount due or MAD must be paid before the Payment Due Date.

iii. Billing Disputes: Cardholders must notify City Union Bank of any discrepancies within 7 days of receiving the Account Statement.

iv. Payment Allocation: Payments will be allocated in the following order:
    a. Fees and charges
    b. Interest charges
    c. Cash advances
    d. EMI, balance transfer, purchases

v. Failed Payments: If payments fail, City Union Bank may suspend or withdraw the Credit Card and apply applicable fees.

vi. Duplicate Statements: Cardholders can request duplicate statements for a fee.

vii. Credit Card Payment Methods: You have the following channels using which you may make payments to Your Credit Card Account:
   a. Account transfer using the internet banking facility or mobile app of CUB.
   b. Through the Credit Card Portal: https://creditcard.cubonline.in/cubcredportal/cub
   c. Using Direct Payment Portal: https://creditcard.cubonline.in/cubcredportal/cubpay

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.

1. Interest Computation Example

Statement Cycle Details

- Statement Cycle: 24th of one month to 22nd of the next month
- Statement Generation Date: 23rd of every month
- Interest Rate: 3.5% per month

Illustration

Type	Transaction Date	Amount
Shopping	14 Jan 2025	10000
Payment Received	10 Feb 2025	7000

Type	Transaction Date	Outstanding Balance	Up to date	Days	Interest Rate	Interest
Shopping	14-Jan-25	10000	23-Jan-25	9	3.50% pm	103.56
Opening Balance on 23/Jan/2025		10000	10-Feb-25	18	3.50% pm	207.12
Payment of Rs.7000 on 10/Feb/2025	10-Feb-25	7000	23-Feb-25	13	3.50% pm	104.71
					Total	415.40

Please note in the above illustration interest has been calculated at 3.50% p.m.

Interest is calculated on a daily basis on the current outstanding balance of the Cardholder. Interest is levied if Total Amount Due is not paid off by due date. Also, interest will be levied on all cash advances from the date of the transaction until the date of payment. Interest rate of 3.50% per month (42% per annum) will be applicable initially. The bank can at its sole discretion change the interest rate depending on factors such as, but not limited to, credit history, purchase patterns, payment behavior, loyalty and vintage of the customer. Interest charges are dynamic and are subject to change based on periodic review by City Union Bank.

2. Minimum Amount Due (MAD) Computation Logic

MAD Formula:

- 5% of the sum of all purchases and cash withdrawals
- 100% of all interest/finance charges, fees, and taxes

Example:

- Purchase of ₹5,000: MAD contribution is ₹250 (5% of ₹5,000)
- Joining Fee of ₹1000: Fully included in MAD
- GST on Joining Fee (₹180): Fully included in MAD
- Cash Withdrawal of ₹2,000: Adds ₹100 (5% of ₹2,000) to MAD
- Cash Withdrawal Fee of ₹500 and GST of ₹90: Fully included
- Interest of ₹35.99 and GST of ₹6.48 on Cash Withdrawal: Fully included
- Total Due: ₹8,812.47
- MAD: ₹2,162.47

"If the Cardholder fails to pay the Minimum Amount Due (MAD) by the Payment Due Date (by 6 PM), City Union Bank shall have the right to debit the Cardholder's Savings or Current Account(s) linked under the same Customer ID to recover the MAD. If the MAD remains unpaid by Payment Due Date + 1 day, the Bank shall have the right to mark a general lien for the MAD on any deposit(s) or balance(s) held by the Cardholder in any account with the Bank, and may recover the outstanding dues from such accounts/assets without any further notice."

D. DEFAULT

In the event of a default, i.e., if the Minimum Amount Due is not paid by the Payment Due Date or breach of any clause of this Agreement, City Union Bank will send reminders to the Cardholder from time to time by post, fax, telephone, e-mail, SMS messaging, and/or through third parties appointed for collecting the dues. Any third party so appointed shall adhere to the Indian Bank's Association (IBA) code of debt collection.

City Union Bank allows a grace period of 3 days from the Payment Due Date, where payments are not Overdue. This facility is provided considering the processing time of payments, but the Cardholder must clear their dues by the Payment Due Date mentioned in the Account Statement.

City Union Bank shall report a Card Account as 'past due' to Credit Information Companies (CICs) and levy late payment charges when the Card Account remains 'past due' for more than 3 days. The number of 'days past due' and late payment charges shall, however, be computed from the Payment Due Date mentioned in the Account Statement.

In the event that the Cardholder commits an instance of default, City Union Bank, at its sole discretion, will be entitled to:

a. Withdraw all Credit Card facilities to the Cardholder.
b. Ask the Cardholder to immediately pay all outstanding balances on their Card.
c. It is agreed that the Bank, at any time and without notice, will have a lien and right of set-off on all monies belonging to the Cardmember standing to their credit in any account whatsoever with the Bank or in the possession or custody of the Bank. If upon demand by the Bank, the balance outstanding on the Card Account is not repaid within the prescribed time, such credit balance in any account including fixed deposit accounts and any properties of the Cardmember in the possession or custody of the Bank whether for safe

keeping or otherwise, including but not limited to dematerialised shares or other securities of the Cardmember, held by the Bank as a Depository Participant, may be adjusted towards dues under the Card Account. In case of any deficit, the deficit amount may be recovered by the Bank from the Cardmember.

In the case of a default, City Union Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the Payment Due Date and the billing date indicated on the Account Statement is considered the notice period for reporting a Cardholder as a defaulter.

The procedure for withdrawal of a default report and the period within which the default report would be withdrawn after the settlement of dues is as follows:

- City Union Bank submits the Cardholder's data to CIBIL - Credit Information Bureau (India) Limited twice a month (cycle date reporting and month-end reporting) in the format prescribed by CIBIL. This data includes the repayment status of all Cardholders, both defaulters and current, for the previous month. CIBIL uploads the submitted data onto their server in another thirty days.
- In the event a Cardholder opts for a compromise settlement or in instances wherein the account has been written off, the CICs will be updated as settled & written off, respectively.

In the event of death/permanent incapacity of the Cardholder, the complete outstanding balance (including unbilled transactions) will become immediately due and payable to City Union Bank. City Union Bank will be entitled to recover the total outstanding from the estate of the Cardholder and the estate of the card holder shall keep City Union Bank indemnified against all costs including legal fees and expenses incurred in recovering such outstanding. City Union Bank will also be entitled to recover the total outstanding from monies/deposits/accounts maintained in the Cardholder’s name with City Union Bank.

1. Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

In accordance with the provisions of the Regulatory Guidelines, lenders are required to recognize incipient stress in borrower accounts, immediately on default, by classifying them as Special Mention Accounts (SMA). The classification of borrower accounts as SMA as well as NPA shall be done as part of the day-end process for the relevant date, and the SMA or NPA classification date shall be the calendar date for which the day-end process is run. Accordingly, the date of SMA/NPA shall reflect the account's classification status at the day-end of that calendar date. An illustration of such classification is as follows:

- **SMA 0** - If due date of a loan account is March 31, 2021, and full dues are not received on this date, the account shall be SMA 0 on the day-end of March 31, 2021.
- **SMA 1** - If it continues to remain overdue, then this account shall get tagged as SMA-1 upon completion of 30 days of being continuously overdue, i.e., April 30, 2021.
- **SMA 2** - If the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021.

- **NPA** - If the account continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

As per RBI guidelines, classification of accounts as NPA is done borrower-wise and not facility-wise. Hence, if any facility availed from the Bank is classified as NPA due to non-payment of dues, all other loan/Credit Card accounts of the borrower with the Bank shall also be classified as NPA, and it shall entitle the Bank to recall all such loans/Credit Cards/facilities, irrespective of regular payment in those accounts.

E. TERMINATION / SURRENDER / RECOVATION OF CARD MEMBERSHIP

The Cardholder may choose to terminate or surrender the Card Account at any time, with or without prior notice. To avoid misuse, it is advised to cut the Credit Card into four pieces, ensuring the hologram and magnetic strip are destroyed. Termination can be requested by writing to customer service with the complete Card Number or calling Customer Care. Termination becomes effective once City Union Bank receives full payment of all outstanding dues related to the Card Account.

In case of program closure or renewal, City Union Bank reserves the right to issue a different Card type at its sole discretion. The Credit Limit and Cash Limit are subject to City Union Bank's discretion. The Card application remains valid for any replacement Card provided at the time of closure or renewal.

Finance Charges will continue to accrue even after the Card Account is closed, until the outstanding Overdue Amount is cleared. If a Card has been inactive for more than a year, City Union Bank reserves the right to close the Card Account after notifying the Cardholder. If no response is received within the specified time, City Union Bank will close the Card Account (including any Add-On Cards), subject to payment of all dues.

If a Cardholder has a negative Reward Points balance at the time of closure, the equivalent value will be debited to the Account Statement and must be paid by the Cardholder along with other dues. No annual, joining, or renewal fees will be refunded on a pro-rata basis.

City Union Bank may also restrict, terminate or suspend the use of The Cardholder Account at any time without prior notice if City Union Bank reasonably believe it necessary for business or security reasons and/ Or at the request of any law enforcement agency, and/or any government authority and/or under the laws & regulations which apply to City Union Bank & its customer.

The death of a Cardholder, insolvency/dissolution/bankruptcy/or winding up of a Corporate Body of a Cardholder shall automatically cancel the card issued to the Cardholder as well as any Add-on cardholders. All amounts outstanding on the Card Account shall be deemed to have immediately become due on death, insolvency, bankruptcy, winding up or instruction from government/regulatory bodies, as the case may be, and City Union Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardholder to forthwith pay all outstanding amounts.

In the event a Corporate Body is subject to any dissolution or winding up proceedings, or if any order is in force issued by a government/regulatory body which directly or indirectly prohibits the Bank from issuing Credit Cards to that Corporate Body, all Corporate Cards issued to employees of that Corporate Body would be cancelled without notice. The City Union Bank is not liable for any claims arising out of such cancellation. All Cards would have to be destroyed and surrendered in the stipulated manner and all amounts outstanding on these Cards would become payable immediately.

F. LOSS / THEFT / MISUSE OF CARDS

Cardholders must notify City Union Bank at the 1800 120 5000 (IVR) or through any of the multiple channels for reporting unauthorized transactions immediately if the Card is lost, stolen, or mutilated if someone else has access to the PIN or other security information, or if the Card is being used without permission. A Police Complaint / First Information Report (FIR) must be lodged with the nearest police station, and a copy must be submitted to City Union Bank.

The cardholder can also block the card instantly either on IVR or through SMS based services.

- Phone Banking Number: Credit Card Helpline: 1800 120 5000 (TOLL FREE) / 044 7122 5000
- Email address: creditcardsupport@cityunionbank.in

Changes in contact details including mobile number, of your credit card account would be intimated to your new as well as preceding contact details in the system. It is advised to keep your current contact details including mobile number updated in our records.

In the event of misuse, City Union Bank's liability will be limited to the amount covered under the Lost/Stolen Card Insurance Policy, subject to fulfilling the Policy Terms and Conditions. The Cardholder remains solely liable if he/she acts fraudulently, without reasonable care or misuses the card involving ATM transactions or transactions made using PIN/Password/OTP/mPIN/CVV.

The Cardholder hereby indemnifies the City Union Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the card, in the event that it is lost and not reported to the Bank or lost and misused before the Bank is informed.

G. GRIEVANCE REDRESSAL

Customer Care Service

- **Credit Card Helpline**: 1800 120 5000 (TOLL FREE) / 044 7122 5000 *All calls to/from our call center may be recorded.*
- **Email address:** creditcardsupport@cityunionbank.in
- **Mailing address:**
    - City Union Bank Ltd, A5 A6, SIDCO Industrial Estate, Guindy, Chennai 600032,
- **Dedicated Toll-Free Telephone Number:** 1800 120 5000

For Closure / Surrender

- **Email address:** creditcardsupport@cityunionbank.in
- **Dedicated Toll-Free Telephone Number:** 1800 120 5000
- **IVRS Contact Number:** 044 7122 5000

Reporting Loss / Theft / Misuse

- **Phone Banking Number:** Credit Card Helpline: 1800 120 5000 (TOLL FREE) / 044 7122 5000
- **Email address:** creditcardsupport@cityunionbank.in
- **Dedicated Toll-Free Telephone Number:** 1800 120 5000
- **IVRS Contact Number:** 044 7122 5000
- **Mailing address:** City Union Bank Ltd A5 A6, SIDCO Industrial Estate,Guindy, Chennai 600032.

Grievance Redressal

- **Grievance Redressal Officer:** Shri. G. Satishkumar, General Manager, Customer Experience, City Union Bank Ltd., No.24 B, Gandhi Nagar, Kumbakonam-612001
- **Email:** complaints_grievances@cityunionbank.in
- **Dedicated Telephone Number:** 044 7122 5000
- **Dedicated Toll-Free Telephone Number:** 1800 120 5000
- **Email address:** creditcardsupport@cityunionbank.in
- **RBI Ombudsman email address:** Kindly refer to the following link for more details: **https://www.cityunionbank.com/ombudsman-scheme**

H. DISCLOSURE

City Union Bank may tie-up with credit bureaus authorized by the RBI and will share credit information including, but not limited to, your current balance, payment history, demographic details, etc. The credit bureaus do not provide any opinion, indication, or comment regarding whether credit should or should not be granted. It is in your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureaus in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Default by customers will be available with credit bureaus, which in turn would impact your creditworthiness for future requirements. City Union Bank will report customer information to credit bureaus on a monthly basis or such other time period as may be agreed between City Union Bank and the credit bureaus. In case of any billing dispute notified to City Union Bank, City Union Bank will suspend reporting to credit bureaus until the dispute is resolved.

The Cardholder acknowledges that City Union Bank is authorized to share information relating to the Cardholder/Add-on Cardholder(s), including information relating to any default committed by

the Cardholder in discharge of his/her obligation, as City Union Bank may deem appropriate and necessary, with any existing or further credit bureaus as determined by City Union Bank from time to time. Accordingly, the consent from Add-on Cardholder(s) to disclose information to such credit bureaus is deemed given. Such entities may further make available processed information, data, or products thereof to banks/financial institutions and other credit grantors. Credit bureaus include Credit Information Companies, Credit Reference Agencies, or any other entity formed and authorized by RBI for the purpose of collecting, collating, and disseminating credit information pertaining to borrowers.

If the Cardholder does not wish to receive any direct marketing or tele-calling/telesales calls from City Union Bank/its associates/subsidiaries/agents, the Cardholder may opt-out by registering in the 'Provider Customer Preference Register' as per details provided at the 'TRAI' website.

City Union Bank offers co-branded Credit Cards jointly with other merchants/corporates. City Union Bank may share revenue/fees with the partner merchant/corporate under this arrangement. Cardholders expressly consent to City Union Bank sharing and disclosing the information shared by them with City Union Bank to co-brand partners for the purpose of enrollment, card feature fulfillment, marketing, promotional activities, and benefit redemption. This shall be applicable to co-branded Credit Cards issued with partners like airlines, retailers, and other service providers.

City Union Bank also offers Credit Cards with a variety of features and benefits. For the provision of the same, City Union Bank employs various service providers on a contractual basis to provide product features/benefits/other value-added services to the Cardholder, such as vouchers, discounts, cashback, memberships, and insurance options like card protection plans, credit shields, health plans, etc. Cardholders have expressly consented to and authorized City Union Bank to obtain, collect, process, record, share, and disclose the Cardholder's personal data, including personal information and sensitive personal information, with the authorized service providers of City Union Bank, for the purpose of enrollment, card feature fulfillment, marketing, promotional activities, and benefit redemption.

City Union Bank, in tie-up with insurance companies, offers insurance cover with City Union Bank Credit Cards to take care of liabilities arising out of lost cards, card frauds, etc. If the Cardholder wishes to opt-in for availing of any such Insurance Cover with the City Union Bank Credit Card, the Cardholder confirms to have read, understood, and agreed to the following terms and conditions:

1. The Cardholder provides explicit consent to City Union Bank to share their personal data with authorized service providers and/or tie-up insurance companies for the purpose of offering and processing relevant insurance covers on the Credit Card.
2. City Union Bank is committed to protecting the Cardholder's privacy. Personal data will be shared only with authorized service providers and/or tie-up insurance companies in accordance with applicable data protection laws and regulations. Reasonable security measures will be implemented to safeguard the data.
3. City Union Bank confirms that the frequency of such calls will be reasonable and in compliance with relevant regulations. City Union Bank strives to provide valuable information without causing inconvenience to the Cardholder.

4. City Union Bank reserves the right to modify these terms and conditions, with any changes being communicated to the Cardholder through appropriate channels.

The Cardholder is hereby informed that while the time taken for Credit Card approval may vary, the Credit Card delivery TAT from the date of application shall be 14 days.

The Cardholder acknowledges that they have provided a mobile number registered in their name in the Credit Card application. If it is found later that the mobile number provided during the Credit Card application is not registered in the Cardholder's name, they shall be liable and responsible for any activity/transaction done through the mobile number on the Credit Card.

City Union Bank is a member of the Banking Codes and Standards Board of India (BCSBI). Please visit the homepage of our website to view our commitments under the BCSBI code.

Arbitration Clause

All disputes, differences, and/or claims or questions arising out of this Agreement, or in any way touching or concerning the same, or as to constructions, meaning, or effect thereof, or as to the rights, obligations, and liabilities of the parties hereunder, shall be referred to and settled by arbitration, to be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory amendments thereof, by a sole arbitrator to be nominated by City Union Bank. In the event of death, unwillingness, refusal, neglect, inability, or incapacity of a person so appointed to act as an arbitrator, City Union Bank may appoint a new arbitrator to act as the sole arbitrator. The arbitrator shall not be required to give any reasons for the award, and the award of the arbitrator shall be final and binding on all parties concerned. The arbitration proceedings shall be held in Chennai only.

Prohibition Clause

International Credit Cards cannot be used on the internet or otherwise, for the purchase of prohibited items such as lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call back services, and/or such items/activities for which no drawl of foreign exchange is permitted.

FEMA (Foreign Exchange Management Act)

a. Usage of the Card for transacting outside India must be made in accordance with applicable law, including the Exchange Control Regulations of the RBI and the Foreign Exchange Management Act, 11000, and in the event of any failure to do so, you may be liable for penal action.
b. Credit Cards cannot be used for making payments directly/indirectly towards Overseas Forex Trading through electronic/internet trading portals. This is prohibited as per regulatory guidelines. For further details, please visit City Union Bank's website.
c. The Card is valid for use, both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.

Unauthorized Electronic Banking Transactions in Card Account

1. City Union Bank will not offer the facility of electronic transactions, other than ATM cash withdrawals, to Cardholders who do not provide valid mobile numbers to City Union Bank.

2. The Cardholder shall inform City Union Bank in writing within seven (7) days if any discrepancies exist in the transactions/particulars of the balance on any Account Statement/records that are made available to the Cardholder.
3. If City Union Bank receives any information to the contrary beyond seven (7) working days, the Cardholder's liability shall be determined as per City Union Bank's Board-approved policy, which is available on City Union Bank's website.
4. All records of your instructions and such other details (including but not limited to payments made or received) maintained by City Union Bank, in electronic or documentary form pursuant to the Terms and Conditions herein, shall be deemed to be conclusive evidence of such instructions and such other details.
5. In case of any dispute relating to the time of reporting and/or transactions made on the Card Account or any other matter in relation to the said Card Account, City Union Bank shall reserve the right to ascertain the time and/or the authenticity of the disputed transaction. Your liability in case of unauthorized transactions in your Card Account due to third-party fraud, or where you have not contributed to the fraud, will be governed by the guidelines as per RBI Circular on "Customer Protection- Limited Liability of Customers in Unauthorized Electronic Banking Transactions." Any changes in the regulations as amended from time to time will be applicable and binding.
6. For Customer Care/Customer Redressal contact details, please refer to City Union Bank's website www.cityunionbank.com.

Secured Credit Cards

1. The fixed deposit shall act as continuing security for the ultimate balance of all monies that may be due from the Cardholder to City Union Bank under secured Credit Cards or any other facility sanctioned by City Union Bank.
2. In case of default or if the credit facility or facilities are not repaid on demand, City Union Bank may take all necessary steps to prematurely encash the fixed/term deposit or set off or uplift the securities/fixed or term deposits offered or held at any time, or transfer/assign or reassign the same as considered reasonable by City Union Bank, and appropriate the net amounts towards discharging the Cardholder's liabilities in the account(s) with City Union Bank or any of its branches.
3. City Union Bank has the right to remove the lien from the Fixed Deposit linked to the secured Credit Card based on the Cardholder's eligibility, at its sole discretion.

DISCLAIMER:

City Union Bank, its employees, agents, or contractors shall not be liable for any loss or damage, whether direct, indirect, or consequential, including but not limited to the loss of revenue, profit, business, contracts, anticipated savings, or goodwill, loss of use or value of any equipment (including software), whether foreseeable or not, suffered by the user or any person, arising from or relating to any delay, interruption, suspension, resolution, or error of the Bank in receiving and processing requests, formulating and returning responses, or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the user and the network of any service provider and the Bank's system, or any breakdown, interruption, suspension, or failure of the telecommunication

equipment of the user, the Bank's system, or the network of any service provider and/or any third party who provides such services.

City Union Bank may, at its sole discretion, utilize the services of external service provider(s) or agent(s) as necessary in relation to its products.

- City Union Bank will communicate the status of the application form within 21 working days.
- City Union Bank will never ask for the card CVV, PIN, OTP, or internet password to offer any deals, gifts, vouchers, redemption of reward points, activation, or cancellation of the card. Kindly ignore such requests on call/email. Confirm City Union Bank contact numbers on the official website before any correspondence.
- Please ensure the authenticity of the website and/or portal before initiating any online/e-commerce transactions. Be aware of fake websites that may defraud you of your money.
- The card issued by the Bank is for the personal use of the customer. The Bank does not encourage or support transactions made on behalf of or for the benefit of a third party.

In case of merchant refunds/disputes for international transactions, any rate difference arising out of currency fluctuation would be borne by the customer.
