CARD FEATURES

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)/DCC 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.

Reward Points Program

Credit Card Variant	**Rewards**
CSK/SRH RuPay Platinum	Burn Rate: 1 point = ₹0.50 Earning Rate: • 2 points per ₹150 spent via UPI • 1 point per ₹150 spent on other transactions • 2x Reward Points on Apparel, Department Stores, and Food Delivery • 3x Reward Points on CSK/SRH Merchandise & Ticket Purchases
CSK/SRH Master Platinum	Burn Rate: 1 point = ₹0.75 Earning Rate: • 1 point per ₹125 spent

	• 2x Reward Points on Apparel, Dining, Department Stores, and Food Delivery • 3x Reward Points on CSK/SRH Merchandise & Ticket Purchases
CSK/SRH Master World	Burn Rate: 1 point = ₹1 Earning Rate: • 1 point per ₹100 spent (Domestic) • 2 points per ₹100 spent (International) • 2x Reward Points on Travel, Flights, and Hotel Bookings • 3x Reward Points on CSK/SRH Merchandise & Ticket Purchases

Welcome Kit & Benefits

Credit Card Variant	**Benefits**
CSK/SRH RuPay Platinum	• Exclusive CSK/SRH-themed Card Holder Pouch • 1,000 Welcome Points on cumulative net spends of ₹5,000 or above within 30 days of card issuance
CSK/SRH Master Platinum	• CUB Key FOB - Tap and Pay (On customer Request) • Co-branded Items - Coffee Mug, Pen and Wallet* • Discount Vouchers worth Rs.5000* • **SRH Variant**: **Original SRH Fan Jersey** worth ₹600, on cumulative net spends of ₹20,000 or above within 45 days of card issuance. • **CSK Variant**: **Original CSK Fan Jersey** worth ₹600, on cumulative net spends of ₹20,000 or above within 45 days of card issuance.
CSK/SRH Master World	• Co-branded Items : Mouse, Portable Charger, Thermal Flask, and Pen* • Discount Vouchers worth ₹10,000 on Cumulative net spend of ₹50,000 or above within 45 days. • CUB Key FOB - Tap and Pay (On customer Request) • **SRH Variant: Original SRH Jersey** • **CSK Variant: A complimentary Dhoni No. 7 Jersey**