



FREQUENTLY ASKED QUESTIONS

RuPay Credit Cards



Know Your RuPay Credit Card

1. Introduction

1. What is Credit Card and how does it work?

A credit card helps you in quick and easy borrowing of credit, make convenient payments and meet everyday expenses in your life that you will pay for later.

At the end of the month, you receive a statement that shows your purchases done using your Credit card, the total amount you owe and the minimum amount you must pay to the Bank. If you pay the entire amount due, you won't pay any interest. However, if you only make the minimum payment, an interest charge will be applied to the remaining outstanding balance on your Credit Card account.

2. How is Credit Card different from Debit Card & Prepaid Card?



3. What is the eligibility of availing RuPay Credit Card?

In order to avail any of the RuPay credit cards, the applicant must satisfy the conditions as prescribed by the Issuing bank.

4. How do I apply for an RuPay Credit Card?

You may apply for RuPay Credit Card by visiting any of the Issuing Bank branches or can apply through various card issuing channels provided by Issuing Bank. For list of Issuing Banks, please click on "How can I get a RuPay Credit Card?" link.

5. Where can I use my RuPay Credit Card?

RuPay Credit card can be used at any PoS, ATM and Ecom merchants in India. For international transactions the RuPay credit card can be used at any PoS, ATM and Ecommerce website which are enabled for Discover Financial Service (DFS).

6. Can I use my Credit Card as soon as I receive it?

All the Credit cards are sent in deactivated state and needs to be activated. If a card has been sent to you in a deactivated state, the same will be indicated by a sticker on the card sent to you.

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You may activate the card in any of the following ways:

- Use your ATM PIN to activate the card on an bank's ATM
- Perform a PIN based transaction
- Call Phone Banking

7. Can I avail RuPay Credit Card against my existing Fixed Deposit with the Bank?

In order to avail any of the RuPay credit cards through fixed deposit you must contact your Issuing Bank.

8. What documentation do I need to provide when applying for an RuPay Credit Card?

Primary Documents required for applying RuPay Credit cards

Identity Proof

- Passport
- PAN card
- Voter's Identity Card
- Driving License
- Job Card issued by NREGA duly signed by an officer of the State Govt
- The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number (vii) Identity card (subject to the bank's satisfaction)
- Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank

Address Proof

Any one of the documents from the above submitted as proof of identity which contains an address or any of the following:

- Telephone bill
- Bank account statement
- Letter from any recognized public authority
- Electricity bill
- Ration card
- Letter from employer (subject to satisfaction of the bank)
- A rent agreement indicating the address of the customer duly registered with State Government or similar registration authority.
- Income Proof (Salary Slip/Income Tax return)

Other supporting documents as per bank policy.

9. Do I need to fill all the details mentioned in the Credit Card Application Form?

You will have to fill all the necessary and mandatory details asked in the Credit Card application form for easy and quick processing or may experience delays in processing affected by the omission of information.

10. I have applied for a Credit Card, how can I check the status of my Credit card application?

Once the Credit Card is despatched, the Bank sends an intimation to the customer about his Credit Card despatch or else you may contact your respective Issuing Bank customer service.

11. When will I receive my Credit Card and what will be my credit limit?

You will receive your new Credit Card within Issuing Bank specified timelines. The Credit Limit and Cash Withdrawal Limit are assigned to you based on your issuing Bank's internal credit criteria, which is communicated to you at the time of Card delivery and are also indicated in the monthly statements.

12. I have not received my PIN with the Welcome Kit, how do I apply for the new PIN?

The PIN is always sent separately to you for security reasons. In case if the same is not received, you may try to generate a new PIN using the Banks alternate channels (Mobile/ Internet Banking / IVR).

13. What do I do if my Credit Card is received in a damaged or tampered condition?

You may return the Credit Card along with the Welcome Kit to your Issuing Bank and inform your Issuing Bank by referring call to action details mentioned on the Kit.

14. What is a Chip Credit Card?

Chip Credit Cards come with an embedded microchip which provides additional security against counterfeiting / duplication of the card. It also provides an extra layer of security in the form of a Personal Identification Number (PIN). You will be required to enter your 4-digit PIN on the terminal for transactions at merchant outlets.

15. How does a Chip Card function?

When you use a Chip+PIN credit card at a POS terminal, the POS machine will prompt you for your PIN to be entered, you are required to enter the Credit Card ATM PIN in the terminal and complete the transaction.

- Step1: The merchant dips your card at a POS terminal
- Step2: The merchant enters the Transaction amount
- Step3: The terminal prompts for a PIN to be entered
- Step4: The cardholder enters the Credit Card ATM PIN
- Step5: On entering the correct PIN the transaction is confirmed and completed

Note: For terminals without PIN authentication support, your Chip+PIN credit card shall continue to support the regular signature mode as per Bank's policy.

16. How is the Chip Card more Secure?

A Chip Card is a Card with an embedded microchip. The Chip is encrypted and provides enhanced security and protection to help guard against fraudulent transactions. When you use your Chip Card at stores or restaurants that have Chip-enabled terminals, the system validates the Chip ensuring security of your transaction. The microprocessor chip on the EMV Chip Card is protected by cryptographic encryption, which prevents its contents from being replicated. Magnetic stripe cards, on the other hand, use an older technology making the card vulnerable to cloning.

17. What should I do if I suspect a fraudulent activity on my Credit Card?

If you suspect a fraudulent activity, then report the same to your Issuing Bank immediately by calling Customer Care. The card will be blocked instantly. You can also block the card by visiting any branch of our bank.

18. What do I do if my Credit Card is lost or stolen?

In the event that you lose your Credit Card, please report the loss to your respective Issuing Bank for blocking the Card

1. By calling the Customer Service
2. Visiting the nearest branch.
3. Log on to your Net Banking.

19. What fees and charges are linked to my Credit Card?

Following are the various Fees and Charges linked to your Credit Cards. These fees are Bank specific and may vary depending upon the Credit variant you are holding:

1. Joining Fee, Annual Fee & Add on Card Fee
2. Finance & Interest Charges - Overdue Interest on extended Credit, Interest on Cash Advances
3. Other Fees & Charges: Cash Withdrawal Fees, Fee for Cash Payment at branches, Card Replacement (lost or stolen or re-issue), Duplicate Statement Fee, Late Payment Fee, Over-limit Penalty, Charge slip Retrieval Fee or Copy Request Fee, Outstation Cheque Fee, Cheque return or Dishonour Fee or Autodebit Reversal, Surcharge on purchase or cancellation of Railway Tickets (Internet / Counter booking), Fuel Transaction Surcharge, Foreign Currency Transaction Fee, Mobile Alerts for Transactions, Hotlisting Charges, Balance Enquiry Charges, Cash deposit at Bank branches / ATMs towards credit card repayment.

For details, please refer your Issuing Bank's Schedule of charges.

20. How are the finance and late charges calculated?

Finance Charges: Finance Charges are payable only if the cardholder chooses not to pay his outstanding balance in full, and also on all cash advances, till they are paid back.

- a. Finance charges on Cash advances are applicable from the date of transaction until the

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payment is made in full.

b. If the Cardholder has made a part payment and avails the revolving credit facility of your Bank credit card the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges till such time as the previous outstanding amounts are repaid in full.

c. In case of balance transfer from other credit card accounts, finance charges accrue immediately from the date of issue of banker's cheque on the transferred amount and on any purchase amount.

d. Late Payment charges will be applicable if minimum amount due is not paid by the Payment due date, clear funds need to be credited to Bank Credit Card account on or before the Payment due date, to avoid Late Payment charges.

21. What is the interest free credit period on my Credit card?

The Interest free (grace) period could range from 20 to 50 days subject to the scheme applicable on the specific Credit Card and the submission of claims by the Merchant. The grace period depends on the date of the transaction and the statement date, as illustrated below.

For a *Statement generated for the period from 19th May 2016 to 18th June 2016 , assuming the payment due date falls on 8th July 2016 and if the previous month's dues have been paid in full, the grace period would be:

1. For a purchase dated 20th May 2016, interest free grace period is 20th May 2016 to 8th July 2016 = 50 days.
2. For a purchase dated 15th June 2016, interest free grace period is 15th June to 8th July = 24 days.

Please note that Interest-free (grace) period would NOT be applicable in the following scenarios:

- If you have not paid the previous month's balance in full.
- If you have availed cash from an ATM, interest is charged from the date of the transaction to the date of settlement of dues.

*Statement generation period is at the discretion of the bank

22. What are the fees charged for Lounge Access?

For Domestic Lounge usage an authorization for an amount (Rs. 2) will be debited from customer's account which is non-refundable.

For International Lounge Access, the Cardholder will be charged with applicable lounge access fee at the time of entry. The lounge access fee will be reimbursed to the Cardholder's account in the subsequent month.

23. Do I have to use my PIN for all Credit Card transactions?

Yes, PIN is required for all ATM and PoS (Point of Sale) transactions. You can use your ATM PIN for POS transactions.

All Ecommerce transactions will be supported by OTP (One time Password) validation, which will be sent to your registered mobile number.

24. Will I be charged extra for an ATM transaction done using my Credit Card?

For domestic and International ATM usage a specific amount is charged to cardholder as per the bank policy. For details, please refer your Issuing Bank's Schedule of charges.

2. Features and Benefits

25. What are the benefits linked to my Credit Card?

You can enjoy the following exclusive benefits available on your RuPay Credit Card:

1. *Welcome Benefits:

- Flat Rs. 100 off on 1st & 2nd Snapdeal transaction (Min transaction: Rs. 1000).
- Exclusive Gift Voucher from Croma worth Rs.500.
- Avail discount upto 15% on Apollo Pharmacy Stores

2. RuPay Insurance Program: Avail Insurance Cover of upto Rs. 10.0/Rs. 2.0/ Rs. 1.0 lacs on your RuPay Select/ RuPay Platinum/ RuPay Classic in case of loss of life or permanent disability due to accident.

3. Lounge Access Program: Enjoy complementary lounge access to over 500+ lounges worldwide and 30+ lounges in India with your RuPay Select Credit Card.

4. Concierge Services: Make life simple by availing assisted services, anytime, anywhere with your RuPay Platinum/RuPay Select Credit card.

- Simply call on toll free number 1800-26-78729 for referral and reservation services
- Accessible 24x7, 365 days
- Available in English and Hindi

For more details, please refer your Issuing Bank user guide.

5. *Cash Back Offers:

 Avail attractive monthly cashback offers on the following:

- **Utility Bill Payments:** Cash Back of 5% of total bills paid or upto Rs. 50 per month maximum
- **Eating Places & Restaurants:** Cash Back of 5% on Eating Places & Restaurants or upto Rs. 50 per month maximum

*For detailed terms and conditions, please refer your Issuing Bank user guide.

26. What all offers are available on my Credit Card?

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Please refer to your Issuing Bank /NPCI website for all latest merchant related offers available on your Credit Card.

27. Is there a Rewards programme linked to my Credit Card?

Please refer your Issuing Bank website

28. What is the validity of my Rewards Points and how can I redeem them?

Please refer your Issuing Bank website

29. Is there a Lounge access available on my RuPay Credit Card?

Yes, RuPay Select Credit Cardholders are entitled to Domestic and International Lounge visits as per the details listed below:

Card Variant	Domestic Lounge Visits	International Lounge Visits
RuPay Select	2 visits per quarter	4 visits financial year

Please refer your Issuing Bank's website for the list of Domestic and International lounges

30. What are Concierge Services available on my RuPay Credit Card? How can I avail the same?

Concierge Services are available 24x7 on all RuPay Platinum & RuPay Select Credit Card variant for free of cost. The cardholder can avail the service in English or Hind by calling 1800-26-(78729).

List of Domestic Concierge Services available on RuPay Credit Card (Platinum & Select Variants)

- Gift Delivery Assistance
- Flower Delivery Assistance
- Restaurant Referral and Arrangement
- Courier Service Assistance
- Car Rental and Limousine Referral and Reservation Assistance
- Golf Reservations
- Movie ticket sourcing Assistance
- IT Return assessment and filing assistance
- Investment Consultancy - Real Estate, Mutual Funds, Equity, Debts, F&Os, Life Insurance, General Insurance and Health Insurance

List of International Concierge Services available on RuPay Credit Card (Platinum & Select Variants) (For Travel Services only)

- Pre-trip Information
- Embassy referral services
- Lost passport & lost luggage assistance services
- Arrangement of hospital admission
- Arrangement of Emergency Medical Evacuation

Mortal remains management and repatriation

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31. How do we know which offers/discounts are currently live on my RuPay Credit Card?

NPCI provides comprehensive list of ongoing offers on NPCI website and also the same can be accessed through your Issuing Bank's website.

32. How do I claim my Cashback amount available on my RuPay Credit Card offers?

The Cashback amount will be directly credited to your Credit card account within 60 days from the transaction.

33. What if the offer is not working on my RuPay Credit card?

Please contact your Issuing Bank for any queries related to RuPay Credit Card offers.

34. Is there any lost card Insurance Cover on my RuPay Credit Card?

No lost card insurance coverage is provided by NPCI on any of the RuPay Credit card Variant. For further details, please refer your Issuing Bank website.

35. What is the Insurance facility available on my RuPay Credit Cards?

RuPay provides Insurance coverage in terms of Personal Accident - Personal Accident policy covers death occurring due to accidents or accidental injuries which are non- intentional or not self-inflicted and permanent disability on all your RuPay Credit Cards. Please refer your Issuing Bank website for details.

36. What is the eligibility and procedure for claiming Insurance?

All RuPay Credit cardholders are eligible for the Insurance cover as per the below mentioned criteria:

- Age - 18 years to 70 years
- Card Usage - one successful financial or non-financial transaction at any channel in the last 45 days for RuPay Select and RuPay Platinum cards and 90 days for RuPay Classic card prior to the incident.

The claim should be intimated within 90 days of the date of accident and the claim documents needs to be submitted within 60 days from the date of claim intimation. For detailed procedure, please refer your Issuing Bank website.

37. What is the Personal Accident Insurance cover available on RuPay Credit cards?

- ✓ RuPay Select- Insurance amount can be claimed upto Rs 10 Lacs
- ✓ RuPay Platinum- Insurance amount can be claimed upto Rs 2 Lac
- ✓ RuPay Classic- Insurance amount can be claimed upto Rs 1 Lac

38. What if my Credit Card account balance exceeds my assigned Credit limit?

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As a service gesture, Banks may approve certain Card transactions attempted by the cardholder which are over and above the assigned credit limit. For such transactions, an overlimit fee will be charged to your Credit card account based on the Bank's policy. Please check your Issuing Bank schedule of charges for details.

39. How can I increase / decrease my Credit limit?

The Credit Limit and Cash Withdrawal Limit are assigned to you based on your issuing Bank's internal credit criteria. The Credit limits are communicated to you at the time of Card delivery and also indicated in the monthly statements.

Cardholders seeking increase or decrease in the existing limit on the Credit Card may contact their respective Issuing Bank.

3. Usage

40. Where can I use my card?

RuPay Credit card can be used at any PoS, ATM and Ecom merchants in India. For international transactions the RuPay credit card can be used at any PoS, ATM and Ecommerce website which are enabled for Discover Financial Service (DFS).

41. How much can I spend with my card?

You can spend any amount at any time as long as your total balance does not go over your credit limit. Remember to leave available credit on your account for any interest to be added.

42. How do I use my card in a shop?

Your card is inserted in a Chip and PIN terminal, you will then have to enter your 4-digit PIN number on the keypad and a receipt will be generated and given to you. Few outlets, where there's no Chip & PIN terminal facility available, the sales assistant will swipe the card through a machine and give you a credit card receipt to sign.

43. How do I use my card over the Internet?

To complete your order, you normally need to type in the 16-digit account number and the card's expiry date that are both shown on your card. You may also need to enter your CVV number, which are the last three digits of the number on the back of your credit card.

44. How do I use my card to buy products over the phone?

You will usually need to give the merchant your name, your 16-digit account number and the expiry date. They are all printed on your credit card. They may request your CVV number, which are the last three digits of the number on the back of your card.

45. Can I use my card to take cash out and how much will it cost?

Yes, you can withdraw cash using your credit card and PIN at any cash machine in India or internationally. A daily interest on cash withdrawals might be charged at your cash interest rate. Please refer your Issuing Bank schedule of charges.

46. How do I know how much I have to pay for my Credit Card Bill?

The amount due for payment is reflected in your Credit Card Statement as Total Payment Due. However, you can choose to pay just the Minimum Amount Due. If you only pay the Minimum Amount Due, the remaining balance will be carried over to the next statement with the applicable finance charges.

For applicable Finance charges, please refer your Issuing Bank Schedule of charges.

47. How can I make a payment & when do I have to pay?

You may pay your Credit Card Bill by choosing the Payment mode that suits you the best:

1. Pay by visiting your Issuing Bank ATMs
2. Pay by logging into your Internet Banking/ Mobile Banking
3. Pay through Cheques by visiting any of your Issuing Bank branches.

The payment date due is printed on your Credit Card monthly statement. If we don't receive the minimum payment by the due date you could be charged a late payment fee.

48. Can I make minimum monthly repayment on my Credit Card payment due?

You can choose to pay just the Minimum Payment Due out of the Total amount due on your Credit Card for the month. However, if you only pay the Minimum Payment Due, the remaining balance will be carried over to the next statement with the applicable finance charges.

For applicable Finance charges, please refer your Issuing Bank schedule of charges.

49. How much will I have to repay each month?

Each month you get a statement from your Issuing Bank which tells you your full outstanding balance (everything you have spent plus any interest and charges) and the amount of your minimum payment. You can pay any amount between this minimum payment and your full outstanding balance

50. Can I register for e-Statements? If yes, what is the procedure for the same?

Yes, you can opt for e-Statement of your credit card. Please refer your Issuing Bank website

51. Can I download my statements?

You can save your statement as PDFs on your computer from your Online Account (please ensure you password protect these for your security).

52. My statement shows an estimated Interest figure, what is this?

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The Estimated Interest figure shown in your statement is an indication of the interest you may be charged in your next statement and this happens only if you pay the minimum amount due on the due date. Please note: the interest charged will differ from the figure shown if a change is made either to your interest rate, your statement date or if you make any new transactions on your account before your next statement.

53. Can I make more than one payment a month?

Yes, but you must pay the minimum amount required by the due date shown in your statement.

54. How long does it take for my payment to reach my account?

How quickly your payment reaches your account depends on how you pay. For full details of timeframes, please log onto your online account servicing, or check for details mentioned on rear side of your statement.

55. I've made a payment and my account still says there is a 'Minimum payment due'?

The 'Minimum payment due' information will always be stated on the account service screen, even if the payment has been made. It is only updated on a monthly basis when you receive your new statement. For online payments, sign in to your Online Account to check the online payment history.

56. Why isn't my recent payment showing?

Please contact your Issuing Bank.

57. There's a transaction on my statement I don't recognise.

For such queries, please contact your Issuing Bank customer service.

58. Why haven't I received a statement this month?

Please contact your Issuing Bank.

59. How much can I spend with my card?

You can spend any amount at any time as long as your total balance does not go over your credit limit. Remember to leave available credit on your account for any interest to be added.

4. Customer Service

60. Can I apply for Add-On Credit Cards? How many Add-on cards can I request for on my Primary Credit Card?

Yes, you can apply for add-on cards in addition to the primary card basis your Issuing Bank guidelines. The credit limit assigned to the primary card is shared between the primary and the add-on Cardholders and the primary Cardholder is responsible for the payment of outstanding against these cards.

61. How can I apply for additional cards?

For Add-on Credit cards, you may please contact your Issuing Bank customer service and walk into the branch for the same.

62. What will happen to Credit Card on Expiry? Will I get a new Renewal Card?

Your card will be active till the last day of the month of expiry. The existing card will be renewed automatically and dispatched prior to the actual expiry of the card. For more details, please contact your Issuing Bank.

63. How do I apply for a Replacement Card?

Please contact your Issuing Bank Customer Service for a Replacement Credit Card. Alternatively, you may also visit your Issuing Bank branch for the issuance of Replacement Card.

64. What do I do if I have lost my Credit Card?

In the event that you lose your credit card, please report the loss to your Issuing bank to block the card either by calling phone banking service or visiting the nearest bank branch.

65. In case if I forget or lost my ATM/TeleBanking/Internet Banking PIN, how I re-generate a new PIN?

You can request for a new PIN in any of the following ways:

- Call your Issuing Bank Phone Banking numbers
- Log on to Internet Banking
- Visit your Issuing Bank branch to place the request

66. How can I cancel my Credit Card?

To close your Credit Card Account, you may call your Issuing Bank's Phone Banking helpline or visit the nearest branch. Also, for security reasons, please cut card into two pieces and dispose them. If there are outstanding balances remaining on your Credit card, your monthly statement will continue to be sent to you until full payment has been made.

67. Do's and Don'ts with your Credit Card

DO's...

- ✓ **Pay your credit card bills regularly:** Pay your Credit card bills on time before due date. Your monthly due date is a deadline paying before your due date will likely allow you to enjoy the free credit without incurring interest charges.
- ✓ **Read terms and conditions of MITC:** Check the terms and conditions of your RuPay Credit card in detail mentioned in MITC, sent to you along with the welcome kit .
- ✓ **Contact your card issuing bank for any queries:** if your bill is delivered late or you know you will be unable to pay your bill on time, contact card issuing bank to make payment arrangements. Look on your bill for details on how to contact your card issuing bank for any kind of queries.

DON'T's...

- ✓ **Don't miss your Credit card payment:** There is always a cost associated with the benefits that you enjoy. The credit card companies, who lend you money for an interest free period of around 45 to 50 days and also provide you rewards for your purchases, ought to charge a fee if you fail to make the timely payment. If you want to enjoy these free benefits, then you should promptly repay your credit card dues each month.
- ✓ **Never share your Credit card information:** You should never share your credit card details, especially the password and PIN, with anyone (not even the customer care executive). Always ensure to enter or key-in your IPIN over the conversation with customer care and do not spell it out as this can lead to sharing of sensitive information over the phone with a third party.
- ✓ **Do not fully utilize your credit limit:** Your credit score might get affected if you fully exhaust your credit limit and if you exceed your sanctioned credit card limit, then you may have to pay charges to your credit card provider.