

# SyndicateBank Global Credit Cards

*Extra*

## Power in your purse

### USER GUIDE



24 HRS HELP LINE  
TOLL FREE: 1800 22 5092  
TEL: 022-4042 6003



(Govt. of India Undertaking)

Corporate office: Card Centre: Credit card Cell  
No. 35, 1<sup>st</sup> Floor, Devanga Towers, Kempe Gowda Road,  
Bangalore-56 0009

Visit us at : [www.syndicatebank.in](http://www.syndicatebank.in)  
e-mail: [cardcentre@syndicatebank.co.in](mailto:cardcentre@syndicatebank.co.in)



Dear Customer,

I feel pleasure to welcome you to the privileged family of SyndicateBank Global Credit Card holders. You have in your hand an Indian Credit Card with Global features packed strength to provide you the 'Extra Power in Your Purse'

Our efforts have always been to provide our customers with the best of the services and this relationship brings you unparalleled convenience and remarkable benefits.

This User Guide provides all the information you may require on usage of your SyndicateBank Global Credit Card for a pleasant experience and to gain maximum benefits.

This User Guide also contains important terms and conditions, including your privileges and obligations for usage of Cards.

Please feel free to contact us, if you have any query or suggestion to make. We will feel privileged to hear from you.

With warm regards,

Yours sincerely,

General Manager

# SyndicateBank Global Credit Cards

## Terms and Conditions for issue of Cards

### 1. Definitions:

- a. **'Bank'** means SyndicateBank and its successors and assigns.
- b. **'Card'** means SyndicateBank Global Credit Card.
- c. **'Cardholder'** means the person, to whom or for whose use a card has been issued by the Bank and including both primary and add on card.
- d. **'Account'** means the Credit Card Account opened and maintained by the Bank for the cardholder.
- e. **'Merchant or Merchant Establishment'** means any business establishment including any company, corporation, firm or person, wherever located, with a card scheme, approved by Bank and with whom arrangements exist for acceptance and honour of cards in settlement of sale of goods and services.
- f. **'Primary Card'** means a credit card held by a cardholder, at whose request, add on card/s has/have been issued.
- g. **'Add on Card'** means a credit card issued to the immediate family member of the cardholder at the specific written request of cardholder.
- h. **'Charges'** means all transaction amounts charged to the cardholder's account, whether or not a charge slip is signed for the purpose, and includes but is not limited to amounts charged for purchase of goods & services and cash advances drawn by the use of the card or the card number, admission and membership fees, service charges, handling/additional charges, subscription fees etc. & taxes as may be applicable & all other amounts the cardholder has agreed to pay or has agreed to be liable for under these terms and conditions.
- i. **'Card Limit'** means the credit limit sanctioned by the Bank to the cardholder for all cards put together beyond which transaction may not be allowed.
- j. **'Cash Advance'** means any card transaction to obtain cash or demand draft or pay order.
- k. **'Cash Advance Limit'** means the maximum amount of cash advance (within total Card Limit) that may be drawn through use of the card as may be notified to the cardholder by the Bank from time to time.
- l. **'Bill'** or **'Billing Statement'** refers to the statement of account sent every month to the cardholder indicating the details of the transactions made on the card and the amount due and immediately payable by the cardholder.
- m. **'Validity Date'** means the last date of the month of the year mentioned on the card as the date up to which the card is valid.

### 2. Card Validity & Card Holder's Obligations:

- a. The card is valid for use in India & abroad and is valid up to the end of the month & year printed on the Card.
- b. The card issued will always be the property of the Bank and shall be returned unconditionally and immediately to the Bank upon request by the Bank without assigning any reasons.

- c. The transaction under this card shall be strictly in conformity with RBI guidelines or rules framed under FEMA, 1999 or any other law being in force in India and/or any other Country/State/Continent/Territory wherever located in the World at the time, notwithstanding the termination of this agreement and for any violations, the cardholder is directly and personally liable to appropriate authorities.
- d. The cardholder shall use the card strictly within the overall card limit determined for the cardholder as per the sanction conveyed to him. Any use beyond the said limit shall entitle the Bank to recall the advance, terminate the agreement, and impose penalties or take any other action as deemed fit.

### 3. Safety tips for using SyndicateBank Global Credit Cards

- A) Sign on the signature panel at the back of your Card immediately on its receipt.
- B) Treat the Card just like you would keep cash, cheques etc. and always protect it. No one should have access to the Card except you. Please notify us immediately, if it is lost / stolen / copied.
- C) Do not bend or scratch the Card, particularly the magnetic stripe on the back of the Card.
- D) Do not place two cards with magnetic strips together.
- E) Do not expose the Card to electronic devices and gadgets or heat / direct sunlight.
- F) Keep your PIN (Personal Identification Number) secret and do not record it anywhere in writing.
- G) **Do not disclose the PIN to any one, not even to the Bank staff.**
- H) Use your body to shield ATM keyboard, while entering PIN at ATM to ensure that no one can see you entering your PIN.  
  
Avoid using an ATM if you sense any abnormal/ suspicious behavior by person(s) near the ATM or notice anything strange or suspicious about ATM machine or in its vicinity including sign of tampering or attachment of additional fixtures like skimming device, transparent overlays on ATM keypads, tiny cameras overlooking the keypad etc.
- J) Don't take help from strangers in carrying out on ATM transaction.
- K) Enter your PIN carefully without mistake. Please note that in order to prevent fraudulent use, only three attempts to re-enter the PIN are provided. 3 failed attempts.
- L) There is a time out for response to any request in an ATM. So, please respond to the request displayed on the screen of ATM quickly.
- M) Quote your 16 digits Credit Card number in every correspondence/ payment.
- N) Ensure that the Merchant swipes/dips the card only once.
- O) Ensure that Card is swiped /dipped in your presence, In case of any doubt, immediately call our help line and confirm the transaction authorization. For contactless card, tap on terminal.
- P) Once Card is swiped and authorized by the system, payments towards such transactions cannot be stopped later.
- Q) In case of any cancellation of a transaction already done through your card at any merchant establishment, insist and obtain a VOID transaction slip generated by the POS terminal.
- R) Cardholders may receive 'phishing e-mails' (also known as 'carding or branding spoofing') asking to visit certain internet sites, which resemble existing legitimate sites of the Bank to trick customers into divulging personal financial information such as bank or card account numbers, ATM PIN or other personal identifiers. Such stolen information from successful 'phishing' activities is then used to commit fraud.
- S) Cardholders are requested to be aware of phishing e-mails and should neither respond to them nor access fraudulent websites.

- T) Card holders, who receive such e mails and phony request should immediately report the incidents
- U) If Cardholders suspect that they have disclosed confidential information to a fraudulent website, they should contact 24 Hour Toll Free Help Line to get the Card hotlisted.
- V) Bank would not initiate contact with cardholders by e-mail or phone seeking their personal or confidential information.
- W) Promptly notify Card Centre / 24 Hour Help Line of any suspicious transaction or email.
- X) Remove your helmet / hat while entering ATM to ensure CCTV identification.

#### 4. Add-on Cards (share the privilege with your family):

Share your Power of Purchase among your near and dear. You can gift Add-on Cards to your immediate adult family members. You can request for Add-on Card/s at the time of applying for the Credit Card or later in the prescribed application form. Please collect the application from your nearest SyndicateBank branch and submit the completed form to the branch, from where you got your Primary Card.

#### 5. Understanding SyndicateBank Global Credit Card:

Your SyndicateBank Global Credit Card is accepted at all the ATMs and Merchant Establishments (MEs) in India and across the world, where the Logo is displayed.



The SyndicateBank Global Credit Card is also accepted at all the ATMs of SyndicateBank and member Banks.

#### A) Salient Features of the Card:

Card Type	Three Types of cards (viz. Classic, Gold and Rupay) Rupay card will be issued shortly. Classic is silver coloured card and Gold is Gold coloured card.
Photo & Signature	Your card carries your photo & signature on the front of the Card to minimize any misuse of the Card.
CHIP	Your card carries a chip, just below your photo on the front of the card, which contains Essential information of the card holder
Card Number	Your card carries a unique 16-digit card number printed on the front side of the card. You need to quote this number whenever you interact with us.
Name	Your preferred name is embossed below the number.
Valid thru	This would indicate the month and year up to which the card would be valid.
Logo	Logo indicates that this is a Credit Card and is acceptable at all places displaying logo.
Hologram	The 3D dove hologram is tamper proof securing printing.
Black strip on the backside	This is a magnetic strip, which contains essential information of the Cardholder.
Signature Panel	Paper strip below the magnetic strip. You should authenticate the card by putting your signature on this strip as soon as you receive it. This panel also contains a three digit number called CW, which is required for online transactions.

## B) Card Activation

Your Syndicate Bank Global Credit Card, which you have received now, can be used in India and abroad. However your Credit Card will be activated only after your calling our 24x7 Helpline (Call Centre) at Toll Free Phone No 1800225092/ 022 40426003 (CHARGEABLE TO CALLER).

## C) PIN Mailer:

- a) Your Personal Identification Number (PIN) for drawing cash by operating your Card in an ATM has been mailed to you separately in a sealed cover.
- b) Please tear the sealed mailer along the perforated lines to know your 4 - digit PIN number printed below the black box in the second sheet. Please do not scratch the black box portion, which may damage the printed number. We recommend that you memorize PIN number and destroy the PIN Mailer to prevent any misuse.
- c) Cardholder shall neither keep a record nor divulge the PIN number to anyone. Any such act will be done by the cardholder at his/her own risk and responsibility and the Bank will in no way be responsible/liable for any direct /indirect or consequential loss to the cardholder due to such act.
- d) In case the PIN mailer is received in a mutilated or damaged condition, the cardholder shall return the same immediately to the Bank for issue of new PIN.
- e) In case you forget the PIN number, contact our 24 Hour Toll Free Help Line for getting a new PIN mailer.

## 6. HOW TO USE YOUR CARD:

### A) At Merchant Establishments (MEs):

Your SyndicateBank Global Credit Card is very simple to use. You can use your Credit Card at any of the Merchant Establishments in India and across the Globe and pay through your Credit Card. PIN may be required for using Card at the Merchant Establishments.



- a) After making your purchases or availing services offered by the ME, who accepts cards, just present your SyndicateBank Global Credit Card. The ME will swipe the cards in an Electronic Data Capture (EDC) Machine [also known as POS terminal) and present to you a printed transaction slip (charge slip) containing the details of your card number, amount of the bill and transaction date for your signature. Please verify the details on the slip and then sign on the slip exactly the way you signed on the signature panel of the Card.
- b) Please retain the copy of the bill and charge slip handed over to you by the ME to verify whether the transaction is reflected in your account correctly. A charge slip with the signature & the card number noted thereon would be the conclusive evidence between the Bank and the cardholder as to the extent of the liability incurred by the cardholder. The Bank shall not be required to ensure that the cardholder has received the goods purchased / availed of the services to the cardholders satisfaction. The liability for the charges incurred will not be avoided merely on account of omission to sign the charge slip.

- c) The Bank is not obliged to provide the original bill/charge slip of the Merchant Establishment to the cardholder. However, the Bank, if circumstances warrant, at its discretion, may provide on written request a copy of the charge slip, on payment of the charges prescribed for this purpose.
- d) The Bank shall not be liable for loss or inconvenience, if any, caused to the cardholder, if any ME does not, for whatsoever reason, honour the Card.
- e) The Bank shall not accept any responsibility for any dealings the ME may have with the cardholder, including but not limited to supply of goods / services. The Bank shall not be responsible for the quality of the product / service. The cardholder shall resolve any dispute with the ME on his own.
- f) The Bank accepts no responsibility for any charges over and above the value / cost of transactions levied by any ME and debited to cardholders account. The cardholder should ascertain such charges before availing the services of ME.
- g) A purchase and subsequent cancellation are two separate transactions. Such refunds shall be credited to cardholders account subsequently after due verification. The cardholder agrees that any debits received during the time of transaction will be honoured based on the available balance limit in the account without considering the pending refund. The cardholder also agrees to indemnify the Bank from acts of dishonouring the payment instructions in such circumstances. If the amount is not credited within 30 days of such cancellation, the cardholder should notify the Bank along with a copy of the credit slip issued by the ME.
- h) No cash withdrawal or deposit is permitted through EDC/ POS terminals using credit card.
- i) **A ceiling limit per transaction / per day for different categories of merchants has been fixed for each Credit Card In the interest of cardholder, to minimize any misuse of the Card. Therefore, even if cardholder's account has sufficient balance in the Credit Card limit, the purchases exceeding these limits will not be authorized on-line and the cardholder may have to seek voice authorization. However, the Bank may modify the ceiling limits at its sole discretion or upon specific written request and risk of the cardholder.**

#### B) AT ATMs:

- a) Your Syndicate Bank Global Credit Card is accepted for cash withdrawal at all the ATMs of SyndicateBank and other ATMs in India and across the Globe.
- b) Usage of Card in ATMs is upon physical insertion of the Card in the slot of the ATM and keying in the confidential Personal Identification Number (PIN).
- c) **When you are prompted to mention your account, while attempting to WITHDRAW cash at ATMs, please press the 'CREDIT' button only and do not press any other button.**
- d) There will be separate cash withdrawal fee & service charges, as announced by the Bank from time to time, for availing services through ATMs.
- e) The Bank will not be liable for any deficiency in services or to perform any obligation there-under, where such failure is attributable, directly or indirectly to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or other circumstances beyond its control.





- f) The availability of ATM services in a country other than that in which the card was issued is governed by the local regulations in force in the said country. SyndicateBank will not be liable directly/indirectly, if these services are withdrawn.
- g) The printed output produced at the time of operation of the ATMs is a record of the operations of the ATMs and shall not be construed as the Bank's record. The Bank's record of transactions shall be accepted as conclusive and binding for all purposes.

**Please be advised that in some ATMs, per transaction cash withdrawal limits may be applicable. In such case, if you withdraw in more than one transaction, applicable charges would be levied for each such transaction separately.**

To know the location of SyndicateBank ATMs, visit our website [www.syndicatebank.in](http://www.syndicatebank.in)

### C) Internet:

Your SyndicateBank Global Credit Card can also be used for off-line transactions, such as purchases through Internet.



**OTP:** One Time Pass word (OTP) enables you to have added security on your Credit Card. When you do online transaction, you will receive your OTP through the mode of your choice i.e. Registered mobile number/e mail id. This OTP will authenticate your identity and enables you to complete your transactions, as well as making you feel more secure at the same time.

**OTP is intended to help decrease risk in two ways:**

1. Copying card details, either by writing down the numbers on the card itself or by way of modified terminals or ATMs, does not result in the ability to purchase over the Internet because of the additional OTP, which is not stored on or written on the card.
2. Since the merchant does not capture the OTP, there is a reduced risk from security incidents at online merchants; while an incident may still result in hackers obtaining other card details, there is no way for them to get the associated password.

### D) Card Usage outside India:

- a) In all countries excepting Nepal and Bhutan, you are free to spend or draw cash with your Card in respective local currencies, yet you would be paying In Indian Rupees only. However, as per the RBI guidelines, you can use your card in Nepal and Bhutan for transactions in Indian Rupees or the local currency, but not for Foreign Exchange transactions.
- b) All transactions with this Card outside the country are governed by the Foreign Exchange Management Act (FEMA), 1999 rules or such other rules / guidelines issued by RBI/ Govt. of India from time to time.



Please be guided by the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made there under from time to time, while transacting with this card, as it is the sole responsibility of the cardholder to adhere to the same.

- c) All transactions in foreign country attract a transaction fee, apart from the currency conversion charges. Please refer to 'Schedule of Charges' for details of charges.

## E) Chip Card:

- a) The Chip Card is the new global payment standard. It offers the highest levels of security. The embedded chip in your credit card helps in protecting against counterfeiting and skimming card frauds. The chip card as compared to a normal magnetic stripe card has to remain in the terminal until the transaction is authenticated. Thus, there will not be any opportunity for foul play till the transaction is completed. The chip card also uses encryption algorithms for authentication of the card, thereby making it hard to counterfeit.

### b) Chip Card Operation:

A chip card is just like a normal credit card, but with the addition of an embedded microchip. The same is to be inserted into a Point-of Sale [POS] card reader as opposed to a regular swipe. The chip cards process data securely and make it virtually impossible to copy or tamper with the data. More and more merchants these days have the equipment that accepts the chip cards.

The Chip Card is not swiped but dipped i.e. inserted in the chip reader in the POS machine. Hence, the card has to be dipped and you have to enter the PIN for completing the transaction. The Chip Card will also have the magnetic strip just in case some merchants are yet to make a transition to a terminal capable of reading the chip and also for use in ATM. Therefore, cardholders will still be able to use their cards everywhere they use them today.

### c) How does the Chip Card work?

1. The merchant dips the Card into the card reader, in the POS Terminal.
2. The merchant enters the amount to be paid by you.
3. Entry of PIN.
4. On verifying the amount, the receipt will be printed.
5. The merchant hands over the receipt along with the Chip Card.



### d) Chip Card Do's and Don't's:

In case the merchant's terminal supports chip, ensure that the card is dipped in the POS terminal during purchase and not swiped.

There are merchants with older technology terminals and also ATMs and hence your card can also be swiped as usual.

In case the chip is not working, please call our customer care centre. Never bend the card or damage the card.

Do not expose your card to magnets and magnetic fields such as handbag clasps, electronic items, speakers, etc.

### e) Usage of Chip Card:

On making your purchase or on availing services at a Merchant Establishment (ME), present your Credit Card. If your card is EMV Chip card, the ME will dip the card [In case of EMV Chip Card] in a terminal and once the transaction amount is entered by ME, it will prompt for PIN entry. When the PIN is entered by you, the transaction goes successful and ME will present you a charge slip containing the details of your card number, amount of the bill and transaction date. Make sure that the card is always used in your presence and the PIN is entered by you and not disclosed to others.

In case the Merchant Establishment (ME) does not have a chip reader, the card can still be used with the help of the magnetic stripe. The chip is embedded into the card to process your transaction in a more secure manner.

**f) International Usage of Chip Card:**

The Chip Card provided to cardholders is by default not enabled for International usage, unless specifically requested. The cardholders are advised to send their request in the specified format for enabling international usage of the card whenever required. You can also download the application from our website [www.syndicatebank.in](http://www.syndicatebank.in)

Whenever you are travelling abroad, get your card enabled for International transactions. Also get your registered mobile enabled for receiving SMS/Calls from India while you are abroad.

**g) Contactless Card:**

- a) Fast and convenient: With Contactless, making purchases is whole lot easier. To pay, simply place your card over the NFC/ Contactless terminal and you are good to go in no time.
- b) Safe and secure: Your contactless card never leave your hand, so you have even more peace of mind.
- c) Still a regular card: Your card may still be swiped at card terminals for payment like a regular card, wherever terminal is not EMV/NFC enabled...
- d) Your card can still function as a regular card for Chip+PIN transaction if the terminal is not contactless enabled.
- e) What is the transaction limit that is set: The maximum transaction amount that can be processed with Contactless is ₹ 2000, which is the cap set by the RBI. For transactions over ₹ 2000/- you will be prompted to dip the card and enter your PIN.As and when the limit is modified by RBI the same shall become applicable.
- f) Contactless transactions can only be done at physical terminals, which are NFC/contactless enabled. Online transaction will continue to be processed as per existing procedure with the OTP Validation.
- g) You can do up to 5 Contactless transactions in a day i.e. 5 transactions each up to maximum of ₹ 2000/ without entering the PIN.
- h) The terminal at the out let will indicate that the payment has been completed with a message and will also print out a charge-slip for the transaction, like for any other transaction.

What happens if my card is stolen –can the person use it repeatedly?

There is a Contactless transaction limit set as low as ₹ 2000/- above which the transaction cannot be authorised without PIN verification. Additionally, there is a maximum transaction cap of 5 transactions in a day and each transaction you will get the message, if it is a fraudulent transaction message immediately hot list the card by contacting our Toll free No: 1800 225 092.



**7. REGISTRATION OF MOBILE NUMBER:**

**Need for Registration:** Registration of mobile nos. will facilitate for SMS alerts that will be sent for each transaction through Credit card. Cardholder on finding of any discrepancy observed on getting SMS Alerts can contact the 24 x 7 Help Line for either blocking or hotlisting the Credit Card or lodge complaint. Cardholders are Informed to invariably update the Bank on change in their mobile numbers if any.

## 8. Your Credit Card Statement:

PAYMENT DETAILS				
Date	Cheque No.	Bank & Branch	Amount	
Please cut along the dotted line and send this portion along with your payment.				

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Name <input type="text"/>					
Credit Card No. <input type="text"/>					
Credit Limit	Available Credit Limit	Cash Limit	Available Cash Limit	Statement Date	Payment Due Date
Opening Balance - Payments - Credits + Purchases + Cash Advance + Charges = Total Payment Due					
Date	Merchant's City	Details	Amount (₹)		
					

**AUTO-DEBIT FOR BRANCH CUSTOMERS (DO NOT SEND EVERY MONTH UNLESS THERE IS A CHANGE)**  
 To avail Auto Debit facility, Please return this entire Billing Statement duly signing the mandate given below and furnishing the 14 digit CBS Branch A/c. Number, to Card Centre at the address given overleaf.

I hereby authorize you, to debit my CBS branch account with the total amount payable towards the dues of SyndicateBank Global Credit Card, on Payment Due Date of every monthly Billing Statement. I undertake to maintain sufficient balance in my account on Payment Due Date. In the absence of adequate balance, the Bank shall have the right to cancel my standing instructions and to levy applicable late payment fee, service charges and service tax in addition to billed amounts.

14 Digit CBS Branch A/C No.

Yours faithfully,  
 \_\_\_\_\_  
 Signature of Account Holder

Your Credit Card Statement, reflecting the transactions on your account, will be sent to you every month (Statement will be sent by e-mail to those cardholders who have opted for soft copy and registered their e-mail id with the Bank. No hard copy of monthly statements will be sent to such cardholders). Certain key details of the statement are furnished below:

### A. Front Side of Statement:

The upper portion of the front side representing Payment Coupon contains your Name, Card Number, Total Payment Due & Minimum Payment Due as on the Date of Statement, besides the Payment Due Date. This portion is detachable & shall be used for making payment in any of SyndicateBank's branch to ensure that the payment is applied to the right account.

Please note to fill-up the details of your payment like date, cheque/DD no; bank & branch name and make your cheque / demand draft payable to: SBGCC A/C No. xxxx xxxx xxxx xxxx (16 digit credit card number). The lower portion contains details like Statement Date, Payment Due Date, Credit/ Cash Limits, Available Limits, Transactions during the billing period, Total Payment Due and the summary of Reward Points earned by you. We recommend you to open your Current or Savings Bank account with any of the SyndicateBank's branch convenient to you and opt for Auto Debit Facility through Standing Instruction for deducting either Minimum Payment Due Amount (subject to levy of finance charges on amount rolled over) or Total Payment Due (without any finance charges) on Payment Due Date every month.

## B. Back Side of Statement:

The reverse of the Statement contains the Most Important Terms and Conditions (MITCs) governing the operations of your card. It also contains the details of Help Lines & other contact numbers of the Bank, whom you could contact in case of need.

## C. Terms used in Statement:

**Total Payment Due (TPD):** Indicates the total amount payable on your account as on the date of statement.

**Minimum Payment Due (MPD):** Minimum Payment Due is calculated at 10% of the TPD as on the date of statement. If the Bank does not receive MPD for your previous statement/s, such unpaid amounts are added up to current MPD. Further, in case the TPD exceeds the credit limit assigned, the excess amount is also included in current MPD.

### Illustrations:

#### Case I: Where payments are regular -

If the TPD were ₹10,000, the MPD would be ₹1,000/-

#### Case II: Where MPD of previous month is not paid -

MPD for previous month (TPD being ₹10,000) : ₹1,000

Add: 10% of current month's TPD of ₹15,000 : ₹1,500

Minimum Payment Due for Current Month : ₹2,500

#### Case III: Where TPD exceeds the sanctioned limit & account is regular.

Sanction Limit : ₹1,00,000

Total Payment Due : ₹1,05,000

MPD (Exceeding of ₹ 5,000 + 10% of limit) : ₹15,000

## D Statement Date:

It is the date, on which your monthly statement is generated. Presently, the billing statement is generated on 20th of every month and sent to you by post or e-mail (if opted by you). In case you do not receive the statement within 7 days from this date, kindly call our 24 Hour Toll Free Help Line to know the amount payable to enable you to make payment within the due date and/or to obtain duplicate billing statement.

**Non-receipt or delayed receipt of the Billing Statement shall not be cited as a reason for non-payment of the amounts due and as such the cardholder shall not be entitled to any waiver of service charges on this count.**

## E. Payment Due Date:

A grace period of 20 days is given from the Statement Date for making payment. That is, you can make your payments by 10th of the next month, without attracting any late payment fees or finance charges, provided the Total Payment Due amount of previous Billing Statement was paid by Payment Due Date. However, if at least MPD is not received for any Billing Cycle, the Payment Due Date is shown as IMMEDIATE in the next billing Statement.

## 9. How to make payment:



It is simple to make payment for your SyndicateBank Global Credit Card account. All you need to do is to check the Total Payment Due (TPD) and Minimum Payment Due (MPD). Without prejudice to your liability to pay the TPD, you can choose any amount equal to MPD or more that you would like to pay. But note that by making payment of at least MPD amount, you can avoid levy of late payment fees and possible blockage of your card from further operations.

**Payment towards the Credit Card dues can be made through any of the following modes:**

**By Cash:** You can make the payment by cash through any branch of SyndicateBank during the normal banking hours, accompanied by Payment Coupon. Please note to write your 16 digit Card Number and contact number in the Pay-in-Slip.

**By Local Cheque:** payable to "SBGCC xxxx xxxx xxxx xxxx (16 digit Card number) as shown in the statement along with payment coupon at any branch of SyndicateBank.

**By Demand Draft (DD):** In case you prefer to remit the amount directly to Card Centre: Bangalore, you can purchase DD (favouring "SBGCC xxxx xxxx xxxx xxxx i.e. your 16 digit card number) payable at Bangalore from any branch of SyndicateBank. You can also remit the amount by means of DD of any other bank, but it should be payable at Bangalore.

**Outstation Cheque:** Payment by cash/ local cheque ensures quick accounting of your remittance, without any collection charges. However, if you prefer to make payment by an outstation cheque, the amount would be credited only on realization of the cheque. Further, applicable cheque collection charges would also be levied. Please refer to 'Schedule of Charges' for details of charges.

**Payment thro' NEFT :**

We recommend you to open your Current or Savings Bank account with any of the SyndicateBank's branch convenient to you and opt for Auto Debit Facility through Standing Instruction for deducting either Minimum Payment Due Amount (subject to levy of finance charges on amount rolled over) or Total Payment Due (without any finance charges) on Payment Due Date every month.

However, if you chose to remit periodical payments through your operative account with any other bank, you may remit the payments through NEFT by mentioning the following details in the remittance -

1. Beneficiary's Name: Write your name
2. Account Type: CREDIT CARD
3. Account No.: SBGCC followed by your 16 digits Card Number (for example - SBGCC 4090300000001234)
4. Centre (Location): BANGALORE
5. Name of the Bank & Branch: SYNDICATEBANK, CARD CENTRE
6. IFS code of the Branch: SYN0002915
7. Remarks/Narration: CREDIT CARD PAYMENT
8. Amount: ₹. ....

**Payment thro' Internet Banking:**

If you are enjoying or chose to enjoy Internet banking facility of Syndicate Bank, You may opt for payment of monthly credit card bills by registering for "Synd. Bill Pay".

**Internet Banking (Syndinet) with following modules:**

- a) One Time Standing Instruction
- b) Instruction for Specific Period (No. of months)
- c) Fixing the Upper Limit for debit through Standing Instruction
- d) Flexible Payments (VIEW & PAY).

**Auto Debit Facility for Customers of Syndicate-e-banking (CBS) branches:** If you are holding your account with any of our CBS branch, you can give one time standing instruction for debiting your account on Payment Due Date with Total Payment Due or Minimum Payment Due.

You can remit the payment at any time, even if the monthly Billing Statement is not received or is not due. Just fill up the "Pay-in-slip" available in the all branches of the Bank and make your payment. **Please remember to mention your 16-digit Credit Card number and contact number in the pay-in-slip.** For your convenience, drop boxes have been provided in all the ATMs and designated branches.

**Notes:**

- Please ensure that your cheque is complete in all respects and any material alteration is duly authenticated with full signatures.
- Please ensure that you deliver your local cheque at least 2 working days in advance of Payment Due Date.
- Please do not send post-dated cheques as the same will not be processed.
- Please do not deposit cash in the drop boxes.
- Please preserve the receipt for cash payments till the remittance gets reflected in your next billing statement.
- Please do not attach any correspondence along with your payments.
- Please write your name and phone number on the reverse of the Pay-in-Slip/DD /Cheques without fail.

**10. Appropriation of your payments:**

Payments and credits received by the Bank shall be applied in the following order:

- a. Service tax and any other taxes applicable
- b. Service charges
- c. Finance Charges
- d. Cash Advances
- e. Purchases of goods and / or services shown in the statement

**11. Your Card Privileges:**

**a. Credit Limit:**

Your Card carries a Credit Limit, which is conveyed to you through the forwarding letter, sent along with the Credit Card. You can transact upto this limit. **However, depending upon the nature of transaction, there are internal per transaction / per day / four-day sub limits, up to which you can spend on a particular merchandise or service.** For example, you can spend a maximum of ₹10,000 at Bar & Restaurant, irrespective of Card Limit, subject to available balance and 1-day/4-day limits. The purchases exceeding these limits will not be authorized on line and the cardholder may have to seek voice authorization. **However, the Bank may remove the ceiling limits at its sole discretion upon specific request of the cardholder.**

**b. Free Credit Period:**

The billing statements are presently generated as on 20th of every month with Payment Due Date being 10th of next month. Thus, you would get a minimum 20 days free credit period, provided the Total Payment Due shown in the statement is paid in full on or before the Payment Due Date. If any transaction were billed to the card account one day after the statement date, the same would be reflected in the next Billing Statement, which facilitates you to enjoy a maximum of 50 days of free credit.

**Illustration:**

**Case I: A transaction done on 21st of June**

As the billing statement is already generated on 20th of June, this transaction will be included in the statement to be generated as on 20th of July with Payment Due Date being 10th of August. Thus, you get free credit period of 50 days (from 21st June to 9th August).

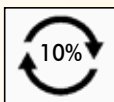
## Case II: A transaction done on 20th of June

This transaction amount will be reflected in the statement generated on 20th of June with Payment Due Date being 10th of July. Thus, you get free credit period of 20 days (20th of June to 9th of July).

**However, the interest free credit period would not be available, if the previous month's balance has not been cleared in full by Payment Due Date or you have withdrawn cash from ATM. In such cases, the applicable finance charges would be levied for all the transactions done during the month from the date of each transaction.**

### c. Flexi-payment

Without prejudice to your liability to make Total Payment Due (TPD), you may choose to go for flexi-payment option by paying only the Minimum Payment Due (MPD) indicated in the Billing Statement by Payment Due Date. The MPD shall be 10% of the TPD, but if there are some arrears of MPD of previous statement, these are also added to MPD of current statement. If the TPD is more than the Credit Limit, then the amount by which the Credit Limit exceeds is also included in the MPD. The remaining balance will be carried over to the next statement and applicable finance charges would be levied, which would be reflected in the next Billing Statement.



**IMPORTANT:** Please note that making only the minimum payment every month could result in the repayment stretching theoretically over 7 years with consequent levy of service charges & service tax on your outstanding balance.

### 12. Cash Advance:

You can avail presently cash advance upto 25% of the credit limit for Gold Card and 15% of the Credit Limit for Classic Card. Please note that the cash withdrawal limit is a part of Total Card Limit sanctioned to you.



The Credit Limit/ Cash Advance Limit sanctioned for Add-On Card/s forms a part of Credit Limit sanctioned to Primary Cardholder. There is no restriction on the amount to be used by Primary/ Add-On cardholder/s, but total outstanding amount shall not be more than the credit limit sanctioned to Primary Cardholder.

### 13. Petrol against Card:

Your Card is accepted at all the petrol pumps across India, where Visa Cards are accepted. However, processing / handling charges levied by the Bankers to the Petrol Pump would be added to the transaction amount to be reflected in the Billing Statement.



### 14. Booking of Railway Tickets:

You can use your SyndicateBank Global Credit Card for booking tickets from Indian Railways either across the counter or through Internet. However, processing / handling charges claimed by the Bankers to the Indian Railways would be added to the transaction amount to be reflected in the Billing Statement.



### 15. Booking of Airlines Tickets:

You can use your SyndicateBank Global Credit Card for booking tickets directly from Airlines, their authorised agents or through Internet. However, processing/ handling charges, if any, claimed by the Bankers to the Airlines would be added to the transaction amount to be reflected in the billing statement.



### 16. Airlines/Railway Refunds:

On cancellation of an Airline/Railway ticket, if the credit is not credited/ processed to the Cardholder's account within 30 days of the cancellation date, the Cardholder may send the copy of the credit voucher to enable the Bank to follow up with concerned member bank for processing the transaction. The Bank will credit the Card account on receipt of the proceeds from the processing Bank. However, any charges / finance charge(s) resulting from delay at any party's end to process the credit will be borne by the Cardholder.



The Ticket Deposit Receipt is not a valid document and Bank cannot take up the matter with the Bankers of Railway for processing the credit. Cardholder must submit the Ticket Deposit Receipt to the concerned Railway Authorities within the specified time period (as applicable from time to time) and obtain a credit voucher. In the absence of a valid credit voucher, the Bank would be unable to credit the Card Account.

The Cardholder hereby indemnifies the Bank fully against any liability (civil or criminal), loss, cost, expenses, or damages that may arise due to non credit of the cancelled ticket amount by the concerned authorities/member banks.

**17. Currency Conversion Process & Fee for International Transactions:**

The exchange rate between the Transaction Currency and the Billing Currency used for processing International Transactions is (a) a rate selected by range of rates available in wholesale currency markets for the applicable Processing Date, which rate may vary OR (b) The government mandated rate in effect for the applicable Processing Date. In each instance, the International Transaction Fee of the Bank with applicable Service Fee and other Taxes levied by the Government will be added on the transaction amount.

**18. Cancelled transactions appearing in Billing Statement:**

In case you have cancelled a transaction done at any merchant establishment and hold a valid VOID transaction slip, please inform us in case this cancelled transaction appears in your statement. Our endeavor will be to reverse the transaction at the earliest.

However, please note that a transaction done through your Credit Card and its subsequent cancellation are two different transactions. We may receive the credit for the cancellation subsequently from the Acquirer Bank. Therefore, please do not withhold payment for reasons of non-credit of cancelled transaction. Credit will be reflected in the subsequent bill. Please note that withholding the payment may result in charging finance charges etc., which will have to be borne by you.

**19. Default in Payment & Consequences thereof:**

Your SyndicateBank Global Credit Card is valid for 5 years. However, to keep the Card active & operative, you need to pay a "Minimum Payment Due (MPD)" amount every month by Payment Due Date depending upon the usage as displayed in the billing statement.

In case we do not receive at least MPD amount by the next Billing Statement, the "Payment Due Date" in your next statement will be reflected as "IMMEDIATE". You may also receive a letter/SMS/e-mail/phone call etc, besides printing of message in the Billing Statement regarding non-receipt of payment. If you have already paid any amount, which is not reflected in your Billing Statement, please contact our 24 Hour Toll Free Help Line, Regional Service Centre, or the branch where the payment was made. Please furnish the payment details (like mode of payment i.e. Cash or Cheque/Demand Draft, Cheque/DD no. & date, amount, name of the bank & branch on which the cheque/ DD is drawn, date of payment, name of our branch where payment is made, etc. to trace the payment and appropriate the same. After verification of the details provided by you, the amount, if received, will be reflected in the next billing statement.

In case payment is not made, please ensure immediate payment of at least "Minimum Payment Due" amount to ensure that your Card remains active for subsequent use.

**20. Temporary Suspension of Operations:**

In case even "Minimum Payment Due" Amount is not received for two consecutive billing statements, your Card operations will be suspended for further operations. **Upon receipt of appropriate amount before the date of next Billing Statement**, the operations on the Card will be resumed within 4 working days of intimation of payment.

**21. Hotlisting of Card for Non-payment:**

In the event of non-receipt of even "Minimum Payment Due" amount for 3 consecutive billing statements, the Card will be **HOTLISTED** on permanent basis and no operations will be allowed through the Card. You will be required to approach the Head of the Branch, from where you had originally applied for the Credit Card for obtaining a new replacement Card after settling the outstanding dues in full. However, please note that issuance of replacement card will be at the sole discretion of Head of the Branch.

## 22. Recovery of Dues:

Non-receipt or delayed receipt of the Billing Statement shall not be cited as a reason for non-payment of the amounts due and as such the cardholder shall not be entitled to any waiver of service charges on this count. In the event of default in payment, besides printing of messages in the Billing Statements, our staff/representative may contact you over phone, through personal visit or through SMS/e-mail/letter reminding you to make payment. Bank may also engage Recovery Agencies, who would contact you and impress upon you to make payments. However, such follow up would be within the framework of guidelines issued by Reserve Bank of India (RBI) or Indian Banks Association (IBA) from time to time. The Bank may also share the defaulter's information with such agencies for publication/ follow-up as permitted under such guidelines, rules, or regulations.

The Bank will have the right of lien/set off in respect of all monies and securities, which the Bank holds in the name of the cardholder at any of the branches of the Bank against the out-standings in the card account without any notice to the cardholder.

The Bank will initiate such legal action to recover Credit Card dues from chronic defaulters, as deemed appropriate under the laws. The Cardholder will be liable for all the costs associated with the recovery of dues, legal expenses etc., if the matter is referred to any recovery agent or legal action is initiated. The legal heirs, assigns, legatees and nominees of the cardholder will remain liable to the Bank for the amount due on the cardholder's account in case of death of the cardholder.

## 23. Billing disputes:

If any discrepancy is noticed in your Billing Statement, it should be brought to the notice of the Bank in writing within 30 days of the statement date. You can submit your letter directly to the Card Centre at the address given in this User Guide. Please note that if no representation is received within 30 days, it shall be construed that the cardholder has confirmed and accepted all transactions.

**If you do not recognize a transaction, which appears on your monthly billing statement, we will give you more details if you ask us. In case, where we do not accept your contention we will give you evidence that you had authorized the transactions, in question.**

In all the disputes brought to the notice of the Bank, it will be our endeavor to give a response within a maximum period of 60 days. In case you are not satisfied, you may approach Banking Ombudsman for resolution of the grievance.

## 24. Loss of Cards:

- a. In the event your Card is lost or stolen, please notify the loss/ theft to the Bank immediately through 24-Hour Help Line (Toll Free 1800 22 5092 OR STD Line 022- 4042 6003) You can also notify the loss/ theft of your Card to SyndicateBank, Card Centre, Bangalore through Fax No. 080-22351657. E-mail: [cardcentre@syndicatebank.co.in](mailto:cardcentre@syndicatebank.co.in)
- b. In case you are travelling overseas, you can utilize services provided round the clock for hotlisting of your lost/stolen card, which are subject to levy of service charges.
- c. Your card will be hotlisted immediately on receipt of your notification and all further operations in your Card account will be stopped through this Card. It is advisable, though not mandatory, that you file complaint of loss/theft of your Card with police in your own interest. However, it is necessary to file police complaint in case your card is found to have been misused after its loss/theft for lodging the claim with insurance company.
- d. The cardholder shall indemnify the Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss/theft or misuse of the Card in the event that it is lost and not reported to the Bank, or lost / stolen and misused before the same is notified to the Bank.

- e. The cardholder will be fully liable for all the charges on the lost/ stolen card. The said liability will be the aggregate of all transactions resulting from -
- 1) The use of the card for 30 days from the date of receipt of the written intimation of loss of the card by the Bank, in the case of offline transactions.
  - 2) The use of the card for 7 days from the date of receipt of the written intimation of loss of the card by the Bank, in the case of online transactions.

You can simultaneously apply for replacement card, using the application form contained in this User Guide. You can also download the application from our website [www.syndicatebank.in](http://www.syndicatebank.in).

#### 25. VISA Global Customer Assistance Service (GCAS):

- a. VISA Emergency Assistance Services are available by placing a collect call to centres worldwide on 1410-581-79-31 or to the centres in Singapore on 00-65-345-1345.
- b. The communications and arrangements of services of the Emergency Assistance Programme are provided by a third party service Provider and the card holder is responsible for the cost of any and all medical, legal or other services used.
- c. Assistance is provided on a best effort basis and may not be available due to problems of time, distance or location.
- d. The medical and/or legal professionals suggested and/or designated are not responsible for the availability use, omissions or results of any medical, legal or transportation service.
- e. The Bank will not be responsible in any manner for any deficiency / non-availability of such services.

#### 26. Issue of Replacement Card in lieu of Damaged Card:

If a card is damaged/broken accidentally or in the course of handling, the Bank may on receipt of your request in writing confirming the damage of the card beyond use, replace the same at a prescribed fee, which would be levied in subsequent Billing Statement. You can use the application form contained in this User Guide or download from our website [www.syndicatebank.in](http://www.syndicatebank.in).

#### 27. EMI Payment Option:

The bank has introduced option to card holders to convert any single retail transaction on the card for payment as EMI in specific period. E M I facility presently available for 3/6/9/12 months and in future it may extend up to 36 months.

#### 28. 24 Hour Help line:

An exclusive personalized 24 Hour Toll Free Customer Help Line No. **1800 22 5092** is provided, which can be accessed from most of the Card Issuing centers using only **BSNL / MTNL Land Line**. Alternately, you can access the 24 Hour help Line at 022-4042 6003 through any mobile/ landline phone. However, this call will be chargeable to you. You can use the Help Line for enquiring balances, payment details, notification of lost/stolen cards, duplicate billing statement, transaction details etc.



#### 29. Access to Card Transactions:

Bank to provide online viewing of bill details and statements through web portal facility. The Cardholders may go to the website <https://www.syndicatebank.in> to login and have their password registered. Details to be shared in the website.

#### 30. (i) Rewards Programme:

You earn while you spend with your SyndicateBank Global Credit Card in India or abroad. You earn 1 point on every ₹ 400/- spent with your Card at Point of Sale terminals.

You can seek encashment in multiples of 500 points (minimum 500 points) and the amount will be credited to your Credit Card Account. However, the encashment of reward points would not be permitted under following circumstances -

- a. The accumulated reward points are less than 500.
- b. The Credit Card account is in default state.
- c. The request for redemption of points is received after cancellation/ expiry of Credit Card.
- d. The Bank has closed the Credit Card account due to unsatisfactory conduct of the account.

**(ii) Go Green Scheme launched by Bank w.e.f April 2013**

As per "Go Green" Scheme, Card holders who share or have their Email Ids with the Bank will not receive any hard copy of the billing statement as a "Go Green" measure to save the environment. Your monthly account statement will reach through e-bill every month/ or by e-mail on demand.

This Scheme gives an opportunity to earn additional 10 Bonus points per month for sharing your E-mail-id in addition to the Bonus points you earn while purchasing. The Bank will provide the logs for any query on the e-bill statement sent.

**31. De-Activation of Cards:**

- a. The Bank reserves the right to de-activate/ hotlist a card for non payment of dues and/or utilization of the card in excess of the sanctioned card limit.
- b. The Bank reserves the right to block the operations/hotlist a card, if such instructions are received from any statutory authority or any other entity authorized to issue such instructions.
- c. The Bank will have the right to seize the hotlisted cards directly or through Agents or Merchant Establishments (MEs) and the reward payable to Banks/ MEs for delivery of such cards shall be charged to you.
- d. On payment of entire dues under the hotlisted card, the Bank may, at its sole discretion, consider reissue of the card on payment of prescribed replacement fee.

**32. Misuse of Lost / Copied Cards:**

In the event your Card is lost/ stolen/ copied and the Card is mis-used by the founder/miscreants between the time you notify us and we block the card for operations, such mis-used amount will be absorbed by the bank and you will not be liable for such payments. Your liability under such circumstances shall be restricted to a maximum of ₹ 1,000, **subject to your filing a Police Complaint immediately after detecting loss / theft or copying of Cards and submission of a copy of the same to Syndicate Bank, Card Centre, Bangalore along with your letter.**

**33. Termination / Surrender of Credit Card:**

The Bank may terminate the card facility with immediate effect and the card shall be returned upon the occurrence of any of the following events:

- a. Failure to comply with the terms and conditions herein set forth.
- b. An event of default under an agreement of commitment (contingent or otherwise) entered into with the Bank.
- c. The cardholder becoming the subject of any bankruptcy, insolvency proceedings, or proceedings of a similar nature.
- d. Demise of the cardholder.
- e. In the event the cardholder decides to surrender the card, the cardholder shall give the Bank not less than 7 days prior notice in writing and forthwith return the card to the Bank and obtain a valid receipt there for. Such surrender shall also be deemed a termination of all related facilities accorded by the Bank to a cardholder.
- f. In the event charges are incurred on the card after the cardholder claims to have destroyed the card, the cardholder shall be entirely liable for the charges incurred on the card, whether or not the same are the result of the misuse and whether or not the Bank has been intimated of the destruction of the card.

- g. The Bank shall be authorized to discontinue this facility at any time by canceling the card with or without assigning any reason whatsoever by giving 7 day's notice and shall be deemed to have been received by the cardholder within 7 days of the posting to the cardholder's address within India, last notified in writing to the Bank.

#### **34. Indemnity:**

The cardholder agrees to indemnify the Bank against all liabilities, losses, damages and expenses that the Bank may sustain or incur either directly or indirectly as a result of:

- a. Negligence, mistake, or misconduct of the cardholder.
- b. Breach or non-compliance to the rules / terms and conditions relating to the card and the account.
- c. Fraud or dishonesty relating to any transaction by the cardholder or his employees / agents etc.

#### **35. Disclosure of Information:**

The cardholder hereby expressly authorizes the Bank to disclose at any time and for any purposes, any information whatsoever relating to his particulars, accounts, transactions or dealings with the Bank, to any court of competent jurisdiction, quasi judicial authorities, law enforcement agencies, Govt. agencies like RBI, etc. or authorities and credit bureau including Credit Information Bureau of India Ltd. (CIBIL) in India or elsewhere, any agents or contractors which have entered into an agreement to perform any service(s) for the Bank's benefit and any other person(s) whatsoever where the disclosure is required by law or otherwise to whom the Bank deem fit to make such disclosure.

The cardholder agrees to provide the Information to the Bank that the Bank requires from the cardholder by law or regulation or any other appropriate information that the Bank may reasonably request from time to time.

#### **36. General Conditions:**

- a. In respect of any queries on the monthly bill, the Bank will take reasonable steps to assist the cardholder by providing information in relation to the charges debited to the cardholder's account. Prescribed charges will be debited to the cardholder's account for such information provided.
- b. If a Merchant Establishment issues a credit slip, in respect of a charge, the Bank will, upon receipt of the credit slip, initiate steps to receive the amount from Acquiring Bank to credit the amount shown on the credit slip to the cardholder's account. However, in all circumstances, the cardholder shall pay the full amount shown on the monthly billing statement and no claim by the cardholder shall be entertained by the Bank for set offs or counter claims against the Bank.
- c. The Bank shall not be liable for any act or omission of any third party supplier offering any privilege or benefit to the cardholder and the cardholder should directly settle any dispute arising there from with it.
- d. The Bank may, subject to satisfactory conduct of the cardholder, continue to renew the card limit annually or issue renewal cards and add-on cards until the cardholder instructs the Bank to stop renewal of the cards in writing. The renewal fees, wherever applicable, shall be charged to the cardholder's account annually.
- e. The card once issued remains the property of the Bank and the Bank reserves the right to reclaim the same and to revoke the cardholder's/ add-on cardholder's right to use the card at any time without any notice and without assigning any reason whatsoever. The revocation/ repossession of the card by the Bank shall not constitute any reflection on the cardholder's character or creditworthiness and Bank shall not be responsible for any statement by any person requesting the return or surrender of the card.

- f. The cardholder hereby authorizes the Bank to approach cardholder's employer or banker for attachment of the salaries/ monies against any outstanding balances on the card and to do all acts, deeds and things, which the Bank may deem fit in connection therewith. This shall survive even on termination of the card facility until all the dues to the Bank are paid in full together with all costs and expenses.
- g. The cardholder agrees that a copy produced from a microfilm of any document relating to his account with the Bank or produced from the data received electronically from all establishments' point of sale terminal or from the cardholder himself shall be admissible to prove the contents of the document for any purpose.
- h. The Bank may send the monthly Billing Statements, any communication or notice by post, fax, e-mail or through other authorised sources to the cardholder's address last notified to the Bank in writing. The Bank shall not be held responsible for any delay in receipt of any Billing Statements /communication or notices' sent by any authorized communication.
- i. Any change in the cardholder's employment and or office/ residential address shall be informed to the Bank in writing immediately upon such change occurring.
- j. The Bank is hereby authorized to contact the cardholder's employer / bank, credit reporting agencies, credit bureaus or any other information source and obtain, exchange, disclose any information, which the Bank may require to operate the cardholder's account.
- k. The Bank is hereby authorized to provide information on the cardholder confidentially to reputed third parties employed by the Bank for administrative reasons in connection with the operation of the credit card business, any third party whose name or logo appear on the card/ charge slip.
- l. The cheque/s issued by the cardholder towards card dues shall not be returned for any reason. The Cardholder hereby authorises the Bank to present the cheque returned any number of times during the validity period of the cheque towards realization of the dues. The Bank reserves the right to proceed against the cardholder for dishonoring the cheque issued by the cardholder for financial reasons as per provision of law including filing of criminal complaint under Sec. 138 of the Negotiable Instruments Act.
- m. No interest will be paid on any credit balances in the cardholder's account.
- n. The cardholder also agrees that the Bank may use cardholder's name/s and address/es for marketing/merchandising offers between SyndicateBank and other companies/institutions.
- o. The Bank reserves the right to utilize the information and data generated through the usage of the card by the cardholder in any manner, whatsoever deemed fit, in the conduct of its business.

### **37. LIEN AND RIGHT OF SET-OFF:**

In addition to any general right to set-off or other right conferred by law or under any other agreement, SyndicateBank may, without notice, combine or consolidate the outstanding balance on the Credit Card account with any other account(s) which you maintain with SyndicateBank and set-off or transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of your liability to SyndicateBank under this Agreement.

### **38. Acceptance of the Terms and Conditions:**

- a. It is deemed that the cardholder has applied for the card after understanding the terms & conditions printed on provided with the application. The cardholder shall be deemed to have unconditionally agreed to and accepted these terms and conditions by either signing the card application form or acknowledging the receipt of the card in writing or by signing the reverse of the card or by performing a transaction with the card, rendering the cardholder liable to pay all the charges and fees incurred.

- b. It is deemed that the cardholder has performed the first transaction with the Card after having carefully read the Most Important Terms & Conditions (MITCs) and User Guide accompanying the Card.
- c. The Bank reserves the right to add/delete or vary any of these terms and conditions as the Bank thinks fit in its absolute discretion and without assigning any reason whatsoever with due intimation to the cardholders in any manner it thinks appropriate. Such changes shall make a reference to this paragraph and shall be binding on the cardholder.

#### **39. JURISDICTION:**

All suits and proceedings against the Bank relating to any claims, disputes or differences arising out of or in respect of the card, shall be instituted only in the court situated at Bangalore. The Bank may, however, at its option institute any such suits or proceedings against the cardholder at any place where the cardholder resides or carries on business for work or gain or maintains his account with any branch of the Bank or in the city where the Corporate Office of the Bank is situated.

#### **40. STATEMENT BY E-MAIL:**

You can opt for receiving your monthly statement by E- mail. Please send your request by letter/e-mail quoting your card number.

You can view your credit card transaction details online by registering your credit card by accessing into SyndicateBank's website as > [www.syndicatebank.in](http://www.syndicatebank.in) and selecting > Global Cards > Syndicate Global Credit Cards > (view your credit card transaction details and statement online) Login/Register now.

#### **41. IVR facility available through calling to TOLL Fre No: 1800 225 092**

Option of the IVR is as follows:

Welcome to SYNDICATE BANK

Press 1 for Credit Card related enquiry

Press 2 for Debit Card related enquiry

Press 1 For Hot listing of Card

Press 2 For Other enquiry - Call will be connected to Call Centre Executive.

- 42. a) Bank shall exercise care when issuing PINs or codes and shall be under an obligation that it will not disclose the cardholder's PIN or code, except to the card holders.
- b) Bank shall be responsible for direct losses incurred by a card holder due to a system Malfunction directly within the bank's control.
- c) The bank shall not be held liable for any loss caused by a technical break down of the system if this breakdown was recognizable for the card holder by a message on the display of the device or otherwise known.
- d) The Bank's responsibility for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing.

#### **43. Rupay Credit Card**

Bank has started issuing Rupay Credit Card and may start issuing Credit Card from Master Card in future

**SCHEDULE OF CHARGES:**

Description of Charges	Amount
<b>FINANCE (SERVICE) CHARGES - PURCHASE</b>	
If Total Payment Due (TPD) is paid within the Payment Due Date (PDD)	NIL
If Minimum Payment Due (MPD) is paid within PDD	2.00% per month (24.00% p.a. charged monthly) for all transactions from date of each transaction.
If no amount is made or less than MPD is paid within PDD	2.50% per month (30.00% p.a. charged monthly) for all transactions from date of each transaction.
<b>FINANCE (SERVICE) CHARGES - CASH</b>	
If Minimum/Total Payment Due is paid within the Payment Due Date	2.00% per month or 24% p.a. charged monthly for all the transactions from the date of each transaction
If Minimum Payment Due is not paid within the Payment Due Date	2.50% per month or 30.00% p.a. charged monthly for all the transactions from the date of each transaction
<b>CASH ADVANCE (WITHDRAWAL) FEE</b>	
Syndicate Bank's ATMs	2% of the amount withdrawn on each occasion (minimum ₹ 50/-) + Finance (Service) Charges from the date of such withdrawal, as detailed above
Other Bank's ATMs in India	2.5% of the amount withdrawn on each occasion (minimum ₹ 100/-) + Finance (Service) Charges from the date of such withdrawal, as detailed above
Overseas ATMs	2.5% of the amount withdrawn on each occasion (minimum ₹200/-) + Finance (Service) Charges from the date of such withdrawal, as detailed above
<b>OTHER CHARGES</b>	
International Transaction (Mark Up) Fee	3.00% of the amount of transaction + SERVICE TAX AS APPLICABLE
Over the Credit Limit Usage limit	₹ 100/- for each instance of over the usage.
Limit Enhancement	₹ 200/- for each request for such enhancement
Retrieval of Charge Slip / Processing of Charge Back request	₹ 150/- or the actual charges, whichever is higher, for each such slip retrieval
Cheque Bouncing Charges	₹ 200/- per instrument
Outstation Cheque Processing Fees	1% of cheque value with minimum of ₹ 100/-
Late Payment Fee, if payment is not received by Payment Due Date	₹ 200/- for relevant month
Petrol Transaction Charges	2.5% of transaction amount with a minimum of ₹ 10/- or actual charges claimed by the Acquirer Bank
Railway Ticket Purchase or Cancellation	Actual charges claimed by the Railways/ Acquirer Bank
Replacement Card in lieu of lost, stolen, damaged or hotlisted card	₹ 100/-
Replacement Card issue charges in case of hot-listed Cards due to default in payment	₹ 200/-
PIN Replacement	₹ 50/-
Duplicate Billing Statement (beyond three months)	₹ 50/- for each monthly statement

**Service Tax** - Applicable on all fees, finance and other charges as per Budget Notifications from time to time.

*The Bank retains the right to alter or introduce new charges/ fee from time to time, as it may deem appropriate, with due intimation to the cardholders.*



**LETTER TO BE SUBMITTED BY CARDHOLDER FOR DISPUTED TRANSACTIONS**

From,

Date:

Name : \_\_\_\_\_

Address : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone No. : \_\_\_\_\_

e-mail id : \_\_\_\_\_

To,

The Deputy General Manager,  
 SyndicateBank, Card Centre,  
 No. 35, 1<sup>st</sup> Floor, Devanga Towers,  
 Kempe Gowda Road  
 Bangalore-560 009 Karnataka

Dear Sir,

Ref: My SyndicateBank Global Credit Card No. \_\_\_\_\_

This is to inform that the following transaction appearing in the Billing Statement as on \_\_\_\_\_ received by me has not been carried out by me/was unsuccessful (strike out whichever not applicable)

Transaction attempted Through	Name of the Bank/ Establishment	Location of ATM/ Merchant Establishment
ATM		
POS at Merchant Establishment		

**Transaction Details are as follows :**

Details	
Date of Transaction	
Amount attempted through Transaction	
Amount received (Partial dispensing of Cash)	
Amount Disputed	

**Reason/s for Dispute/s is/are as follows :**

Reasons for Dispute	
Amount reflected in the Billing Statement but Cash not dispensed by the ATM	
Amount reflected in the Billing Statement but Partial Cash dispensed by the ATM	
Amount reflected in the Billing Statement but transaction not successful at POS (Merchant Establishment)	
Single transaction processed more than once at POS/ ATM	
Amount reflected in the Billing Statement but transaction not recognised / authorised by me. It may be deemed as a fraudulent transaction.	

I request that the transaction may please be verified and suitable action may be initiated to reverse the amount with relevant charges in my Credit Card account. In case the disputed transaction is decided in favour of acquirer as per VISA Dispute Resolution Rules, I hereby authorise you to debit my Credit Card account with principal amount and relevant charges, including charges claimed by the acquirer bank, from the value date of the transaction. I undertake to pay the entire amount in such event.

Yours faithfully,

(Signature of the Cardholder)

**APPLICATION FOR STANDING INSTRUCTIONS FOR DEBIT OF  
CARDHOLDER'S ACCOUNT TOWARDS SYNDICATEBANK GLOBAL  
CREDIT CARD DUES**

From,

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To,  
The Branch Head  
SyndicateBank  
Branch \_\_\_\_\_

Dear Sir,

Sub: Standing Instructions

I hereby authorize you to debit my following account with the amount payable towards the dues of SyndicateBank Global Credit Card, on Payment Due Date of every monthly Billing Statement as per under-mentioned details:

SyndicateBank Global Credit Card Nos. (16 digits)	
Credit Cardholder's Name	
A/c No. (14 Digits) to which amount to be debited	
Account Holder's Name	
Payment Options #	

#Mention clearly whether Minimum Payment Due or Total Payment Due amount / undertake to maintain sufficient balance in my account on Payment Due Date of my Credit Card and that the Bank shall have the right to cancel my standing instructions, in case I fail to maintain required balance on Payment Due Date. In case of non-availability of sufficient balance in my account as on the date of carrying out standing instructions, I would be liable for payment of late payment fee, service charges and service tax in addition to billed amounts.

Yours faithfully

Signature of Account Holder

**FOR BRANCH USE**

Ref. No. \_\_\_\_\_

Date:

We confirm that Standing Instruction has been recorded at S. No. \_\_\_ in the Register and original of the Standing Instruction has been kept in Safe Custody.

Branch Name	Signature Verified By (Name)	Signature
Signature No.		

**Forward to Card Centre: Bangalore for carrying out the Standing Instructions.  
FOR USE AT CARD CENTRE**

Request Processed On	
Signature	

**APPLICATION FOR REMOVAL OF INTERNAL SECURITY LIMIT /  
AUTHORISATION OF INTERNATIONAL PAYMENT OF  
GLOBAL CREDIT CARD**

From,

Date:

Name : \_\_\_\_\_

Address : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone No. : \_\_\_\_\_

e-mail ID : \_\_\_\_\_

To,

The Deputy General Manager,  
SyndicateBank, Card Centre,  
No. 35, 1<sup>st</sup> Floor, Devanga Towers,  
Kempe Gowda Road  
Bangalore-560 009 Karnataka

Dear Sir,

- Sub: 1. Removal of Internal Security Limits of my Credit Card.  
2. Authorisation of International Payment for my Credit Card.**

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1. \* I request you to arrange for removal of the Internal Security Limits of my above Credit Card to the full extent of my limit from \_\_\_\_\_ to \_\_\_\_\_ (mention dates) or permanently (strike out whichever is not applicable) entirely at my risk and responsibility.

2. \* I request you to arrange for authorisation of International Payment from my above Credit Card to the extent of ₹ \_\_\_\_\_ (within the Credit limit of the card) for the period from \_\_\_\_\_ to \_\_\_\_\_ (dd/mm/yyyy) or permanently (strike out whichever is not applicable) entirely at my risk and responsibility.

I am aware that by opting for removal of Internal Security Limits and / or Authorisation of International Payment as above I am exposed to the risk of my Credit Card being misutilised to its full limit at Merchant Establishments/ Internet/ ATM and /or at International location if the same is lost from my possession to which I shall own or otherwise.

Yours faithfully,

(Signature of the Cardholder)

Name of the Cardholder:

Mobile Number : \_\_\_\_\_

(NB: \* - Strike out whichever is not applicable)

**In case of need, please contact**

Tel No: Help Desk: 080 22073810, CM 080 22073813

Tollfree helpline : 1800 22 5092 & 022-4042 6003

Email: cardcentre@syndicatebank.co.in

Fax: 080 22351657

**REQUEST FOR CHANGE OF ADDRESS/TELEPHONE NUMBERS/E-MAIL ID**

From,

Date \_\_\_\_\_

Name: \_\_\_\_\_

Father's/Husband's Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

To,

The Deputy General Manager,  
 SyndicateBank, Card Centre,  
 No. 35, 1<sup>st</sup> Floor, Devanga Towers,  
 Kempe Gowda Road  
 Bangalore-560 009 Karnataka

Dear Sir,

Ref: My SyndicateBank Global Credit Card No. (16 digit)

\_\_\_\_\_

 Reg: Change in address/ telephone number/ e-mail id.

I request you to incorporate the following changes in your database in respect of my captioned Credit Card

PARTICULARS	EXISTING	TO BE CHANGED TO
Residential Address		
Office Address		
Mailing Address		
Phone Number Residence		
Phone Number Office		
Mobile Number		
E-Mail ID		

Yours faithfully,

(Signature of the Cardholder)

**FOR USE AT CARD CENTRE**

Information Cross-checked & Request processed on		Signature	
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**REQUEST FOR ISSUE OF REPLACEMENT CARD IN LIEU OF LOST / STOLEN SYNDICATEBANK GLOBAL CREDIT CARD**

From,

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To,

The Deputy General Manager,  
SyndicateBank, Card Centre,  
No. 35, 1<sup>st</sup> Floor, Devanga Towers,  
Kempe Gowda Road  
Bangalore-560 009 Karnataka

Dear Sir,

Ref: My SyndicateBank Global Credit Card No. (16 digit)

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**Reg: Issue of Replacement Card in lieu of Lost/Stolen Credit Card.**

I wish to inform you that I have lost my above credit card on \_\_\_\_\_ at \_\_\_\_\_ (Place) and got the Card hot-listed on \_\_\_\_\_ (Date) and at \_\_\_\_\_ (Time) through your office / Help Line.

I request you to issue me a Replacement Credit Card in lieu of above lost/ stolen Credit Card immediately by levying the stipulated charges to my Credit Card account and send the new Card at my existing mailing address to enable me to continue availing Credit Card facility.

Further I wish to inform you that (tick (☑) whichever is applicable)

1. I have already lodged a Police Complaint/ FIR and a copy of the same is enclosed for your perusal and records.

OR

2. I am yet to lodge a Police Complaint/ FIR and I will submit you copy of Police Complaint/ FIR shortly.

OR

3. I do not intend to lodge a Police Complaint/ FIR, I confirm that my Lost Card has not been misused and all the transactions outstanding on my Lost Card prior to Hotlisting of the Card have been done by me only. (The transactions have been verified through Help Line). I am aware that filing of police complaint is necessary in case my Credit Card is misused.

Yours faithfully,

(Signature of the Cardholder)

Name: \_\_\_\_\_

## Grievance Redressal:

In case the cardholder is not satisfied with the response received on the enquiries, the cardholder can address the grievance to higher authorities of the Bank, (by intimating contact number and e-mail ID, if any), at

**SyndicateBank, Card Centre, Bangalore**

OR [cardcentre@syndicatebank.co.in](mailto:cardcentre@syndicatebank.co.in)  
91-80 22073800 or 91-80 22073813

## Warning signals that your credit is getting out of control:

- When you struggle to pay even the Minimum Payment Due amount.
- When you take a Cash Advance to make a payment on your Credit Card.
- When you borrow on one Card to settle the payment of other Card.
- When you regularly exceed your credit limit.
- When you borrow money from friends and relatives.
- When you allow your cheques to bounce.
- **When you get new loans or extensions to pay off your debt.**

**If you find yourself answering, "YES" to three or more of these situations, you may be getting into trouble.**

To sum up, the Credit Card is a safe, secure, and convenient management tool that offers many benefits. When used recklessly, it can get you into trouble. When used wisely, it is safe, practical and convenient. Now that you have read this information, we hope you will use these tips to use your SyndicateBank Global Credit Card to your advantage and keep clear of a credit crisis.

## SyndicateBank Card Centre

No. 35, 1<sup>st</sup> Floor, Devanga Towers, Kempe Gowda Road

Bangalore-560 009 Karnataka

e-mail: [cardcentre@syndicatebank.co.in](mailto:cardcentre@syndicatebank.co.in)

Phones: 91-80 22073800 or 91-80 22073813 Fax: 91-80 22351657

## SyndicateBank Global Credit Cards

ENTRANCE & RENEWAL FEES (Amount in Rs.) (w.e.f. 21.08.2008)

Type of Fee	Classic Card		Gold Card	
	Primary	Add On	Primary	Add On
Entrance Fee	FREE	NIL	FREE	NIL
Annual / Renewal Fee	300	150	500	250

The Renewal Fee shall be levied in advance to the cardholder's account in the anniversary month of issue of the card, if the card becomes irregular / overdue due to non-payment. No separate notices are issued in this regard.

## Monthly Billing Statement

Statement Date - 20th of every month

Payment Due Date – 10th of next month

In case of non-payment during a particular month, the payment Due date gets changed to "IMMEDIATE" during next Billing Statement.

## 24 Hour Help Line - For card activation, queries and notification of lost / stolen Cards

Kindly get the card activated by contacting Toll Free No: 1800 22 5092 / STD No: 022-4042 6003 (Chargeable to caller)





(Govt. of India Undertaking)

Corporate office: Card Centre: Credit card Cell  
No. 35, 1<sup>st</sup> Floor, Devanga Towers, Kempe Gowda Road,  
Bangalore-56 0009

Visit us at : [www.syndicatebank.in](http://www.syndicatebank.in)  
e-mail: [cardcentre@syndicatebank.co.in](mailto:cardcentre@syndicatebank.co.in)