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What is the age criteria to apply for PNB credit card?	The age of applicant should be between 21-70 years. In case of application against FD, minimum age is 18 years and there is no ceiling on the upper age limit for primary as well as add-on cards.
What is the minimum annual income criteria to apply for PNB Credit Card?	For Visa Classic Card/RuPay Platinum/RuPay Rakshak Platinum: Salaried /Self Employed Person Min. 2,50,000/- .For Visa Classic Card/RuPay Platinum/RuPay Rakshak Platinum: Salaried /Self Employed Person Min. 2,50,000/- .For Gold card :Salaried /Self Employed Person Min.3,50,000/- For Visa Platinum/Rupay Select/RuPay Millennial/RuPay Rakshak Select Credit Card: Salaried & Self Employed min.5,00,000/- . for Visa Signature Credit Card Min. 7,50,000/-
What are documents required to apply for PNB Credit Card?	a) Address & Identity Proof b) Income Proof c)PAN Card
How many Add-on cards can be issued to a primary card holder and to whom?	Maximum two add-on cards can be issued only to spouse, mother, father, major son and daughter (unmarried) of the primary cardholder. The age of add on cardholder should be between 18 and 70 years. Add on cards are not issued in case of Corporate Credit Cards.
Which are different variants of PNB Credit Cards presently available?	Bank currently offers 4 variants of PNB VISA Credit Cards:(a)VISA Classic (b) VISA Gold (c) VISA Platinum & "Wave n Pay" Platinum Credit Card (d) VISA Signature . Variants of PNB Rupay Credit Cards on NPCI platform: (a)PNB Rupay "PLATINUM" (b) PNB Rupay "SELECT" (c) PNB RuPay "MILLENNIAL". Bank offers two more variants of credit cards for defence personnel:(a)PNB RAKSHAK RUPAY PLATINUM (b) PNB RAKSHAK RUPAY SELECT CREDIT CARD .
When can a customer request for EMI?	Request for conversion to Easy Pay Plan should be made within 30 days of purchase/before the Payment Due Date (whichever is earlier).
What are the tenure options for EMI on PNB Credit Card?	The repayment period is 3, 6, 9, 12, 18, 24&36 months only. The tenure option of 36 months is only available for booking amount greater than or equal to Rs. 30,000/-.
Can we convert the total o/s into an EMI?	Only retail transactions in respect of goods purchased at a merchant outlet through EDC machine or any e-commerce transaction through internet will be eligible for the EMI facility Other debit

	transactions including cash withdrawals, fuel, gold & jewellery etc., and accrued charges shall not be eligible for conversion into EMI under Balance EMI facility.
What is auto debit?	Auto debit is a procedure by which total amount due (TAD) or minimum due amount (MAD) is debited by the Bank from the customer's account for credit to PNB Credit Card account on the due date.
What is the difference between RuPay and Visa Credit Cards?	These are two different card networks and there is no major difference in them. Our card will work on ATM machines/ POS terminals having RuPay/VISA logo.
What is the max. and min. limits for PNB Credit Cards for individuals?	For Visa Classic card min. limit is 10,000/- & max. limit is 1,00,000/-, Visa Gold card - Min. limit is 50,000/- & Max limit is 5,00,000/- , Visa Signature-Min 1,25,000/- & Max. 15,00,000/-.RuPay Platinum/RuPay Rakshak Platinum - Min. limit is 25,000/- & Max limit is 5,00,000/- and for Visa Platinum/RuPay Select card/ RuPay Millennial/RuPay Rakshak Select Min 50,000/- & Max. 10,00,000/-.
What is the cash withdrawal limit for PNB Credit Card?	20% of Credit Card limit for all variants /types of Credit Cards. Out of the above cash limit, Single Transaction Limit will be 50% of the Available Cash Limit.
What are different modes for payment of Credit Card dues?	Followings are the modes of payment of credit card dues: 1. Depositing Cash, 2. Transfer of funds, 3.Clearing instruments like cheques/ drafts / pay order, 4. Auto Debit (Standing Instructions), 5.Internet Banking, 6. Mobile Banking Application (PNB Genie and PNB ONE), 7.VISA money transfer facility, 8.National Electronic Fund Transfer (NEFT), 9. Through PNB ATMs, 10. Through 'Bill desk', 11. Through UPI 12. BBPS
What is the Joining Fee (Primary) for Visa Classic / Gold Card?	Classic: NIL. Gold : Rs. NIL
What is the Joining Fee (Primary) for Visa Platinum Card?	NIL
What is the Joining Fee (Primary) for Visa signature card?	Rs 1500/-
What is the Joining Fee (Primary) for Rupay Platinum?	NIL
What is the Joining Fee (Primary) for Rupay Select?	Rs. 500/-
What is the Joining Fee (Primary) for Rupay Millennial?	Rs. 399/-
What is the Joining Fee (Add On Cards) for Classic / Gold Card?	Classic: NIL. Gold : Rs. NIL

What is the Joining Fee (Add On Cards) for Platinum Card?	Rs.500/- (for each add-on card)
What is the Joining Fee (Add On Cards) for Signature Card?	Rs. 500/- (for each add-on card)
What is the Joining Fee (Add On Cards) for Rupay Platinum Platinum / Select Card?	NIL
What is the Joining Fee (Add On Cards) for Rupay Millennial Card?	Rs. 399/-
What is the Joining fee for Classic / Gold/Platinum Card in case of - i) Corporate Card with corporate liability ii) Corporate Card with individual liability	i) Rs.2,000/- ii) Rs.1,000/-
What is the Renewal Fees for all PNB Credit Card Variants	NIL
What is the Annual Fees for Classic / Gold Card	Classic - NIL ; Gold - Rs. 300/-
What is the Annual Fees for Platinum Card	Rs. 500/-
What is the Annual Fees for Signature Card	Rs. 2000/-(Charges will be Waived if annual spends are more than Rs. 3 Lacs.)
What is the Annual Fees for Rupay Platinum / Select Card	Platinum - Rs. 500/- ; Select - Rs. 750/- (Charges will be Waived if the Card is Used Once in a Quarter)
What is the Annual Fees for Rupay Millennial Card	Rs. 999/-(Charges will be Waived if annual spends are more than Rs. 1 Lacs.)
What is the Annual Fees for Add On Cards	NIL
What is the Annual fee for Classic / Gold Card in case of i) Corporate Card with corporate liability ii) Corporate Card with individual liability	i) Rs.2,000/- ii) Rs.1,000/-
What is Billing/Due/Payment Date for Visa Classic	Billing date : 5th of Every Month, Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Visa Gold	8th of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Visa Platinum	16th of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Visa Corporate Gold	1st of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Visa Signature	20th of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Rupay Platinum	16th of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Rupay Select/Millennial	20th of Every Month , Due / Payment Date : 20 Days from Billing Date
What is Billing/Due/Payment Date for Rupay Select Rakshak	20th of Every Month , Due / Payment Date : 20 Days from Billing Date

What is Billing/Due/Payment Date for Rupay Platinum Rakshak	16th of Every Month, Due / Payment Date : 20 Days from Billing Date
What is the Helpline Number of Credit Card Customer Care	18001802345(Toll-Free)/0120-4616200(Tolled)
Contact us on Mail Address	creditcardpnb@pnb.co.in
How to Activate Credit Card	To activate a Card, SMS ACTIV<SPACE>LAST 6 DIGIT OF CARD NUMBER<SPACE>DOB IN DDMMYYYY> TO 7092200200
How to de activate Credit Card	To deactivate a Card, SMS DEACTIV<SPACE>LAST 6 DIGIT OF CARD NUMBER<SPACE>DOB IN DDMMYYYY> TO 7092200200 or download Credit Card Mobile App PNB Genie
How to Generate Credit Card Pin	To Generate a Pin, SMS CARDPIN<SPACE>LAST 6 DIGIT OF CARD NUMBER<SPACE>DOB IN DDMMYYYY> TO 7092200200 or download Credit Card Mobile App PNB Genie
How to get Credit Card Mini Statement	To Get mini statement, SMS CCBAL<SPACE>LAST 6 DIGIT OF CARD NUMBER<SPACE> MMYYYY month and year of which statement required> TO 7092200200 or download Credit Card Mobile App PNB Genie
How to activate E -Com Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to deactivate E -Com Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to activate POS Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to deactivate POS Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to activate Cash Withdrawal Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.

How to deactivate Cash Withdrawal Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to activate Contactless Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to deactivate Contactless Transactions	Logon to Credit Card Mobile App PNB Genie or Website pnbcard.in and Enable/Disable transaction rights under Transaction Preferences Menu.
How to Block a Card	To Block a Card , SMS HOT<SPACE>LAST 4 DIGIT OF CARD NUMBER TO 7092200200 or download Credit Card Mobile App PNB Genie
Where to send of Disputed Transactions what are the channels for applying Credit Card	Kindly mail your details at creditcardpnb@pnb.co.in Channels for Applying PNB Credit Card 1. Corporate Website (www.pnbindia.in): 2. Internet Banking (www.netbanking.in) 3. PNB One App 4. ATM: 5. Missed Call: Give a missed at 1800-180-5555. 6. Inbound Call: 1800-180-2222, 1800-103-2222, & 0120-2490000. 7. Short Messaging Service: SMS PNBPROD on 5607040--> Revert with PNB Product code Pin code 8. SMS "INSTA Y" to 7092200200