

Frequently Asked Questions (FAQs)

PNB Metal Credit Card – ‘LUXURA’ (RuPay & VISA)

General Information

Q1. What is the PNB Metal Credit Card ‘LUXURA’?

A. PNB Metal Credit Card ‘LUXURA’ is a premium metal credit card launched by Punjab National Bank for High-Net-Worth Individuals (HNIs), top-tier professionals, and affluent business owners, offering exclusive lifestyle and financial benefits with global acceptability.

Q2. On which card networks is the PNB Metal Credit Card ‘LUXURA’ available?

A. The card is available on both **RuPay (Ekaa)** and **VISA (Infinite)** platforms.

Q3. Why has the Bank introduced LUXURA on the VISA platform?

A. Based on feedback from the field and customer demand for enhanced flexibility and global acceptance, the Bank has extended the availability of the LUXURA Credit Card to the VISA platform in addition to RuPay.

Q4. Who are the target customers for the LUXURA Credit Card?

A. The card is targeted at:

- High Net Worth Individuals (HNIs)
- Top-tier professionals
- Affluent business owners
- Bank staff and ex-staff (as per eligibility norms)

Eligibility Criteria

Q5. What is the age eligibility for applying for the LUXURA Credit Card?

A. Applicants must be between **21 and 70 years** of age.

Q6. What income criteria are applicable?

A. Income criteria:

- **Salaried:** Minimum gross monthly income of ₹1.50 lakh
- **Non-Salaried:** Minimum annual income of ₹18 lakh
- **Staff/Ex-Staff:** All officers (Scale I and above), irrespective of salary
- **Against Fixed Deposit:** Minimum FD of ₹1.50 lakh

Q7. What credit score is required?

A. Credit score required:

- Salaried/Pensioners: **CIBIL score of 700 and above**

- Others: **CIBIL score of 750 and above**

Credit Limit & Issuance

Q8. What credit limit is offered on the LUXURA Credit Card?

A.

- **Minimum:** ₹1,00,000
- **Maximum:** ₹50,00,000
The final limit is assigned as per the Board-approved Risk Underwriting Model.

Q9. Can the card be issued against a Fixed Deposit?

A. Yes, the LUXURA Credit Card can be issued against a fixed deposit of ₹1.50 lakh or more.

Q10. Are charges different for cards issued against Fixed Deposit?

A. No. Charges applicable to the LUXURA Credit Card issued against a fixed deposit are the same as those applicable to the standard LUXURA Credit Card.

Fees & Charges

Q11. What are the joining and annual fees for VISA LUXURA?

A.

- **Joining Fee:** ₹4,999 + GST
- **Annual Fee:** ₹1,999 + GST
Fee waivers are available based on annual spending milestones.

Q12. What are the joining and annual fees for RuPay LUXURA?

A.

- **Joining Fee:** ₹9,000 + GST
- **Annual Fee:** ₹7,500 + GST
Fee waivers are available subject to higher annual spend criteria.

Q13. Is an add-on card facility available?

A. Yes, add-on cards (metal and non-metal) are allowed as per the Bank's Credit Card Policy, with the same benefits and waiver conditions as the primary card.

Benefits & Privileges

Q14. What welcome benefits are offered?

A. Welcome benefits:

- **VISA Infinite:** 20,000 reward points (₹5,000 value) on spends of ₹50,000 within 90 days
- **RuPay Ekaa:** 40,000 reward points (₹10,000 value) on spends of ₹50,000 within 90 days

Q15. Are lounge access benefits available?

A. Yes. Both RuPay and VISA variants offer **unlimited complimentary domestic and international airport lounge access.**

Q16. Is there any forex markup charged?

A. No. Forex markup is NIL for both RuPay and VISA LUXURA Credit Cards.

Q17. What reward structure is offered?

A. Reward structure

- Earn 4 reward points for every ₹100 spent
- 3X rewards on travel and dining spends
- Milestone benefits on annual spends
(Reward exclusions apply on certain MCCs such as fuel, cash withdrawal, etc.)

Dining, Travel & Lifestyle Benefits

Q18. What dining offers are available on VISA LUXURA?

A. Cardholders can avail up to 20% discount at participating restaurants across **12 markets**, including Hong Kong, Taiwan, Japan, South Korea, Singapore, Malaysia, Thailand, Indonesia, Philippines, Vietnam, India, and Sri Lanka.

Q19. Are concierge services available?

A. Yes.

- **RuPay Concierge:** 1800-26-78729
- **VISA Concierge:** Offered globally, including chat-based services across major international markets

Application & Support

Q20. How can customers apply for the LUXURA Credit Card?

A. Customer can Apply at any PNB Branch, PNB Website:
www.creditcard.pnb.bank.in

Q21. How can customers raise queries regarding LUXURA Credit Card?

A. Contact Us

- Email: pnbmetal@pnb.bank.in

- Toll-Free Number: **1800-180-2345**

Additional Important Information

Q22. Is card network conversion allowed?

A. No. Although multi-carding is permitted, **conversion between card networks (RuPay to VISA or vice versa) is not allowed within one year of issuance** of the LUXURA Credit Card.

Q23. Can benefits and offers change in the future?

A. Yes. Benefits and offers are governed by RuPay/VISA programs and may be revised or modified from time to time as per respective network policies.

Q24. Do existing PNB credit card guidelines continue to apply?

A. Yes. All existing guidelines related to eligibility, underwriting, RUM, and service charges continue to apply unless explicitly mentioned otherwise.