

How to Apply for New Card:

Individuals who satisfies the eligibility criteria as laid down can apply for PNB Credit Card. Application form can be downloaded from Bank's Credit Card Website www.pnbcards.in or may be obtained from any of the Bank's Branch.

Eligibility Criteria for Issuance of PNB Credit Card

The applicant should meet the following laid down criteria:

i) Age Criteria: The applicant should be between the age of 21 years and up to 70 years. For add-on cards – minimum age will be 18 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.

ii) Educational Qualification: Applicant should be literate

iii) Independent Financial Means: The applicant should have independent financial means and the proof of income has to be enclosed with the application. Primary Credit Card will not be issued to persons / students with no independent financial means. However, add-on cards can be issued to them but the liability for such add-on cards will be solely of the principal / primary cardholder.

iv) Minimum Annual Income: Credit Cards to individuals are issued basis on minimum annual income as under:

For PNB Customers				(Amt. in Lac)
Profession	VISA Classic & RuPay Platinum	VISA Gold	VISA Platinum, RuPay Select & RuPay Millennial	Visa Signature
Salaried / Business / Self Employed / Professional	Rs. 2.50 Lac	Rs. 3.50 Lac	Rs. 5 Lac	Rs. 7.50 Lac

For Non PNB Customers			(Amt. in Lac)
Profession	VISA Classic, VISA Gold & RuPay Platinum	VISA Platinum, RuPay Select & RuPay Millennial	Visa Signature
Salaried / Business / Self Employed / Professional	Rs. 3.50 Lac	Rs. 5 Lac	Rs. 7.50 Lac

v) **PAN Card & e-mail ID:** The applicant should have PAN card and should submit copy of the same with the application. Email-id is mandatory for issuance of Credit Card in all cases.

vi) **Proof of Address:** The applicant should have a valid KYC document where his/her complete address is mentioned and submit the same along with the Credit Card application.

Documents to be Submitted:

1. **Application Form**
2. **Proof of present / correspondence / permanent residence and Proof of Identity:** Any of the latest Official valid documents (OVD), as per KYC guidelines of bank.
3. **Proof of Income:** Any of the following latest document.

<i>For PNB customers</i>	<i>For non-PNB customers</i>
<p><u>For Salaried persons / pensioners</u></p> <ol style="list-style-type: none"> 1. Latest 3 Months Salary Slip 2. Salary Certificate (not more than 3 year old) 3. IT return duly acknowledged by IT Deptt. 4. Form 16 5. If salary/pension is credited in PNB account for not less than 6 months and amount being credited should not be < Rs.20,834/- then no income proof is required. 6. Pension slip/last 6 months bank statement in which the credit of pension is reflecting <p><u>For Self – employed / Professionals:</u> IT return duly acknowledged by IT Deptt. for last 2 years.</p>	<p><u>For Salaried persons / pensioners</u></p> <ol style="list-style-type: none"> 1. ITR/Salary Slip and Copy of latest Statement of Account (SOA) (showing transactions done within last 6 months) 2. Pension slip/last 6 months bank statement in which the credit of pension is reflecting <p><u>For Self – employed / Professionals</u></p> <ol style="list-style-type: none"> 1. IT return duly acknowledged by IT Deptt. for last 2 years. 2. Copy of latest Statement of Account (SOA) (showing transactions done within last 6 months)

4. **Copy of PAN Card**
5. **Photograph**

Channels for Applying PNB Credit Card

1. **Corporate Website:**
2. **Internet Banking**
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 **PNB<SPACE>PROD** on **5607040**--> Revert with **PNB<SPACE> Product code<SPACE> Pincode**
8. SMS "INSTA Y" to 7092200200
9. Scan following **QR Code:**

