

(Please complete all sections in **CAPITAL LETTERS**) Tick mark ☒ in appropriate ☐ boxes

23. KYC Documents

PAN/ Tax Identification No.

Country of Tax Residence in India only? Yes ☐ No ☐

Proof of Identity/Address (Please tick the appropriate Box (any one ID Type)

Passport ☐ Voter's Identity Card ☐ Driving Licence ☐ Aadhaar No.

☐ NREGA JOB CARD ☐ Letter Issued By National population Register containing name & address

Document/ID No.

Issued By

Issue Date Expiry Date (If applicable)

If the proof of address/OVD provided does not contain current address, please provide any of the documents below as OVD

☐ Utility bill ☐ PPO/FPPO ☐ Property/Municipal tax receipt ☐ Letter of allotment of accommodation issued by employer/ issued by State or Central Government departments, statutory or regulatory bodies, Public sector undertaking, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation ☐ Self-Declaration (applicable only when customer has carried out e-KYC (AADHAAR Authentication) and address in AADHAAR is not same as Current Address)

Document No. Date

I/We shall submit OVD with updated Current Address within a period of three months, failing which bank may restrict the operations in the account.

24. Request For Add-On Card: (1)

Add-on Card details (No separate sub-limit for the add-on Card will be fixed and it will be operated within overall credit limit sanctioned to Primary Card holder)

Name : ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. (Please leave ☐ between First, middle & Last name)

Name as desired on the add on card (Please leave ☐ space between names)

Sex ☐ Male ☐ Female ☐ Third Gender

Date of Birth

Marital Status: ☐ Single ☐ Married

Relationship : Spouse/Mother/Father/Major son/Major Unmarried Daughter

Occupation:

Mobile number of add-on card holder

Request For Add-On Card: ☐

Add-on Card details (No separate sub-limit for the add-on Card will be fixed and it will be operated within overall credit limit sanctioned to Primary Card holder)

Name : ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. (Please leave ☐ between First, middle & Last name)

Name as desired on the add on card (Please leave ☐ space between names)

Sex ☐ Male ☐ Female ☐ Third Gender

Date of Birth

Marital Status: ☐ Single ☐ Married

Relationship : Spouse/Mother/Father/Major son/Major Unmarried Daughter

Occupation:

Mobile number of add-on card holder

25. Regional Rural Bank Details (Employee's Only)

RRB Name

Staff Name

Designation

(Enclose RRB Employee Annexure along with application)

26. PUNJAB NATIONAL STAFF DETAILS

P.F No. Date Of Joining

Designation Scale

Place of Posting Since

Nature of a/c ☐ saving Account ☐ Current Account ☐ Others

Bank Account No.

(16 digit)

Name of the Branch

Nomination-Rupay Credit Card Insurance Cover

I son/daughter/wife of applied for PNB Rupay (Platinum/Select) Credit Card. I hereby nominate the following person for receiving the claim amount of Rupay personal accidental insurance and/or permanent disability cover on Rupay Credit Card

Name of Applicant

Father's Name of Applicant

Address

Age

Bank A/c No. (SF/CA/OD)

Name of Nominee and Relationship

Age of Nominee

Aadhar No. of Nominee

IF Nominee is Minor, Name of Guardian

And his/her Address

Address of Nominee

" I have read carefully and fully understand all terms and conditions for the eligibility of claim in case of accidental death and permanent disability before signing this nomination form and payment of the claim is subject to the fulfilment of terms and conditions of policy documents/credit card."

Date:

Signature of Applicant

Undertaking/Declaration by FDR Account-holder (Mandatory)

I/We have applied for PNB Credit Card. I/We maintain fixed deposit having account no _____ with your Bank. I/We hereby authorize you to mark lien on the above-mentioned deposit account held. I/We hereby declare that I/We have not/shall not create/create any charge/lien or other encumbrances upon over the same or any part thereof. Deposit Receipts as detailed hereunder are enclosed for marking lien thereon.

I/We further authorize PNB to exercise the right of set off, irrespective to the maturity date(s), on all monies, securities, deposits belonging to me/us or standing in my name in an event of default in repayment of monthly dues as per the terms of PNB Credit Card.

I/We further authorize PNB to recover the amount dues from the fixed deposit held with the Bank for the Credit Card in cases when the balance in my/our SF account does not meet the amount of dues of credit card after giving a notice for a period of 60 days from the due date. In cases when the balance in the SF account is not sufficient to meet the amount of dues on Credit Card, customer will be allowed a period of 60 days to settle the amount of dues, failing which the amount of dues will be recovered from the fixed deposit held with the Bank and Credit Card will be blocked for further usage. I/We undertake that deposit held with bank will not be withdrawn during period for which the credit card is held. I/We shall be liable for any pipeline transaction not reflected at the time of surrender of the Credit Card.

Signature of Depositor

Signature of Joint Holder
(in case of Joint FDR)

DECLARATION

☐ I/we hereby apply for PNB Credit Card (Physical and/or e-card)."

☐ I/we hereby declare that the above information is complete and true and PNB is entitled to verify this directly or through any third-party agent I/we further state that PNB may at its sole discretion sanction or decline this application. I/we authorize PNB to debit my/our credit card account for any fees, charges, Interest, etc. The usage of the credit card/s by me/us will also be deemed to be automatic confirmation of the acceptance of the said terms and conditions. I/we will be liable to comply with the rules of the Foreign Exchange Management Act 1999 and the amendments thereof as stipulated by the Reserve Bank of India, I/we undertake to intimate PNB and surrender our credit cards before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality. I/we authorize PNB to share details of my/our card transactions with other card issuers and/or financial institutions and/or other entities as PNB may deem fit I/we acknowledge that PNB remains entitled to assign any activities to any third party agency at its sole discretion.

In addition to any general right to set-off or other rights conferred by law or under any other agreement. I/we authorize PNB to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we maintain with PNB and set-off, transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to PNB under this Agreement. I also authorize PNB to send me SMS Alerts on marketing/account related information on my mobile phone number. I/we authorize and hereby give consent to PNB to provide details of my/our account to third party agencies for the purpose of processing issuing, marketing and management of all activities relating to credit card."

I, the primary card holder, acknowledge that the credit card limit approved on my account covers all transactions whether made by me or add-on card holders (now added or 1, the subsequently added). I/we will be responsible for any transaction/usage of card made i.e. withdrawal from ATM, payment and other transactions through ATM, purchase from Merchant Establishment by me/add-on card holder's and even by anyone else by misuse or use permitted by me or add-on card holder, of the card issued to me or to add-on card holder/s. I, as primary card holder, will be liable for all transactions of mine as well as add-on card holder/s.

I/we, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund based credit facilities to me/us. PNB requires my/our consent for the disclosure by PNB of information and data relating to me/us, obligations assumed to be assumed, by me/us, in relation thereto and default if any, committed by me/us, in discharge thereof:

1. Accordingly, I/we, hereby agree and give consent for the disclosure by PNB of all or any such: (a) Information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed, by me/us and (c) default, if any committed by me/us, in discharge of my/our such obligation, as PNB may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI in terms of Credit Information Companies (Regulation) Act 2006
2. I/we undertake: (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by PNB and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to Banks/financial institutions and other credit guarantors, as may be specified by the Reserve Bank in this behalf.
3. I/we hereby agree and give consent to the Bank to modify the rate of finance charges at its sole discretion from time to time without any prior information and levy such charges accordingly.
4. The applicant agrees and confirms that the Bank will always be at liberty to stop making advances or cancel the credit facility (ies) at any time without prior notice and without assigning any reason, even though the credit limit(s)/credit facility(ies) has/have not been fully availed of."
5. I/we confirm having received and understood the PNB's Credit Card Terms and Conditions supplied to me which I/we unconditionally accept and also the changes brought out from time to time.
6. I/we further authorize PNB to use the personal information provided for cross selling the product with its subsidiaries or other agencies/entities.
7. I/we confirm having read and understood the recent terms and conditions including Most Important Terms and Conditions (MITC) supplied to me which I/we unconditionally accept the same. Further, I/we are aware that it is available on PNB credit card website (pnbcards.in) for reference.
8. I/we authorize PNB to use Aadhar number, PAN TIN and other information/details provided by me/us to collect/verify information/details from Unique Identification Authority of India (UIDAI) National Securities Depository Limited (NSDL), Income Tax and/or any other government body or authorities I/we understand that PNB shall be relying on the information received from UIDAI and/or any other government body for processing credit card Application.
9. I/We hereby give my consent for issuance of e-Credit Card and agree to use the same on PNB's Credit Card terms and conditions already accepted and understood by me.
10. I/we hereby am/are aware & understand any change in terms and conditions, other important information are updated on PNB credit card website (pnbcards.in) from time to time. I/we shall visit the website for any such updated terms and conditions/information regularly.
11. I/We confirm having received the Key Fact Statement (KFS) pertaining to Credit Card.

Affix photo
and sign across

Primary card applicant

Affix photo
and sign across

Add-on Card applicant

Affix photo
and sign across

Add-on Card applicant

Signature of primary card applicant

Signature of 1st add-on card applicant

Signature of 2nd add-on card applicant

Date _____

(Please complete all sections in **CAPITAL LETTERS**) Tick mark ✓ in appropriate ☐ boxes

For branch use only

CERTIFICATE TO BE ENCLOSED WITH PNB CREDIT CARD APPLICATION

Name of the applicant _____

Printed Application No. (UARN) _____ D. No. of the branch _____

With respect to above application, we confirm as under :

Serial No. _____

Confirmation for Status (Yes/No)

- | | |
|---|--------------------------|
| 1. Photocopies of the documents have been verified from originals and authorized official has signed it | <input type="checkbox"/> |
| 2. Photocopies of documents have been attested by the applicant. | <input type="checkbox"/> |
| 3. The correspondence address/Mailing address is complete along with PIN code of the area with mobile number and email address. | <input type="checkbox"/> |
| 4. Organization or employer address is complete. The applicant is contactable on organization's /employer's Phone numbers given in the application. | <input type="checkbox"/> |
| 5. Authenticity of the salary certificate has been cross checked with employer and /or verified with statement of Bank account when salary is being credited. | <input type="checkbox"/> |
| 6. Income given in application matches with profile of applicant. | <input type="checkbox"/> |
| 7. Enquiry regarding income & profile of spouse as mentioned in the application has been made from the applicant. | <input type="checkbox"/> |
| 8. Enquiry regarding present residence whether owned / rental / financed as declared in application has been made from the applicant. | <input type="checkbox"/> |
| 9. Applicant has satisfactory relationship with the Bank. | <input type="checkbox"/> |
| 10. Statement of account for latest 6 months is enclosed. | <input type="checkbox"/> |
| 11. Lien has been created on the deposit Account (FDR) is case Credit Card is applied against FDR. | <input type="checkbox"/> |
| 12. Customer is KYC compliant and the KYC Details of the customer are updated in the system. | <input type="checkbox"/> |

Check list before submission

- All the columns of the application have been filled up.
- Signatures on the application have been verified with that on Bank's record.
- Photograph of the applicant is verified.
- If Customer is not our bank customer then provided other bank salary A/c statement

1. Recommended by (CBS Maker)

2. Verified by (CBS Checker)

Name _____

Name _____

Designation _____

Designation _____

Signature with stamp & Employee Code _____

Signature with stamp & Employee Code _____

Date _____

Date _____

For Head office use only

Whether Risk Underwriting done Yes ☐ No ☐

CIBIL Score _____

Recommending Authority _____

Sanctioning Authority _____

Signature _____

Name & Employee Code _____

Limit Recommended _____

Signature _____

Date _____

Limit Sanctioned _____

Date _____

Note: Application can not be processed unless all sections are fully complete. PNB reserves the right to reject this application by informing proper reason through SMS/E-mail

DOCUMENTS REQUIRED :

- Copy of PAN Card.
- Copy of residence/Address proof-Telephone/Electricity Bill/Voter ID Card/Driving License/Aadhar or any other eligible document as per bank's guidelines.
- Copy of Income proof: Copy of latest Form 16/Income Tax Return/Salary Certificate.

Punjab National Bank
Credit Card Processing Centre
C-24, C Block, Ground Floor, Sector- 58, Noida – 201301
Contact Details: 0120-4478989, 0120-4478925
Email: creditcardho@pnb.co.in

Credit Card Division
Punjab National Bank : 6th Floor,
7, Bhikaji Cama Place, New Delhi - 110066.

KEY FACT STATEMENT

I. SCHEDULE OF FEES & CHARGES FOR CREDIT CARD

S.No	Particulars	RuPay Platinum/Select/Millennial	VISA Classic/Gold/Platinum/ Signature
1	Joining fee –Primary	Platinum: Nil Select: Rs.500/- Millennial: Rs 399/-* ; For Staff - Free	Classic/Gold/Platinum: Nil Signature: Rs. 1500/- ; For Staff – 750/-
	Joining fee -Add-on cards	Platinum/ Select: Nil Millennial: Rs 399/-*	Classic/Gold: Nil Platinum: Rs.500/- (per card) Signature: Rs.500/- (per card) ; For Staff – 1 st Card : Free, 2 nd Card – Rs. 250/-
		Nil for Credit Card issued against bank's lien on Fixed Deposit	
2	Renewal fees	Nil	Nil
3	Annual fees – Primary Card	Platinum: Rs.500/- @ Select: Rs.750/- @ Millennial: Rs 999/-** ; For Staff – Rs.499/-***	Classic: NIL Gold: Rs.300/- ^{\$} Platinum: Rs.500/- ^{\$} Signature: Rs.2000/- [^] ; For Staff – Rs.1000/-**
	Annual fees – Add-on Card	Nil	Nil
4	Joining Fee - Corporate Credit Card	NA	VISA Classic/Gold/Platinum Corporate Card with corporate liability: Rs. 2000/- Corporate Card with individual liability: Rs. 1000/-
	Annual Fee – Corporate Credit Card	NA	VISA Classic/Gold/Platinum Corporate Card with corporate liability: Rs. 2000/- Corporate Card with individual liability: Rs. 1000/-
5	Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue	2.95% per month	
		1.5% per month for cards against Fixed Deposit	
6	Annualized percentage rate (APR) on revolving credit	35.89% per annum	
		19.56% per annum for Credit Cards issued against bank's lien on Fixed Deposit	
7	Cash advance transaction charges#:		
	Domestic – PNB ATMs	Platinum: 2% of cash withdrawn or Rs.100/- whichever is higher Select /Millennial: 2% of cash withdrawn or Rs.150/- whichever is higher	2% of cash withdrawn or Rs.100/-whichever is higher
	Domestic – Other ATMs	Platinum:2% of cash withdrawn or Rs.150/- whichever is higher Select/ Millennial:2% of cash withdrawn or Rs.200/- whichever is higher	2% of cash withdrawn or Rs.150/-whichever is higher
	Overseas	Platinum:2% of cash withdrawn or Rs.250/- whichever is higher Select/ Millennial:2% of cash withdrawn or Rs.300/- whichever is higher.	2% of cash withdrawn or Rs.300/-whichever is higher
8	Late payment fee	On outstanding Total Amount Due as under: Rs.1000/- or Less – Nil Rs.1001 to Rs.5000/ – Rs.500 Rs.5001 to Rs.10000/- Rs.600/- Above Rs.10000/ – Rs.750	
		For Credit Card against FD: 30% of minimum amount due subject to Min. Rs.200 & Max. Rs.500 per billing cycle.	
9	Charges for over the credit limit usage	2.5% OR Minimum Rs.500/-	Classic & Gold: 2.5% OR Minimum Rs.250/- Platinum & Signature: 2.5% OR Minimum Rs.500/-
		Minimum Rs.250/- for Credit Cards issued against Fixed Deposit	
10	Return of cheques/ dishonour of ECS / Auto debit (SI)	Rs.200/- per instrument	Classic/Gold: Rs.100/- per instrument Platinum/Signature: Rs.250/- per instrument
		Rs.100/- per instrument for cards against fixed deposit	
11	Duplicate statement (beyond three months)	Rs.50/- (no charges for e-statement and card against FD)	
12	Card replacement fee (for reasons other than technical defects)	Rs.200/- per card	Classic/Gold: Rs.100/- per card Platinum/Signature: Rs.250/- per card Card against FD: Rs.100/- per card
13	Pin replacement fee	Rs.100/- per card (No charges for electronic pin /E pin)	Classic/Gold: Rs.50/- per card Platinum/Signature: Rs.100/- per card (No charges for electronic pin/E pin)
		Rs.50/- per card for cards against Fixed Deposit	
14	Retrieval of charge slip	Rs.100/-	
15	Limit enhancement charges	Nil	
16	Balance transfer processing fees	1% of transfer amount or Rs.199/-, whichever is higher.	
17	Balance transfer interest charges	0.99% p.m. for BT facility under EMI scheme for period of six months	
18	Foreign currency transaction	3.50% markup over and above the currency conversion rate	
Processing fee for payment			
19	Outstation cheques	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues.	
20	Charges on railway tickets purchase or cancellation)	At counter: 2.5% on the transaction amount. IRCTC website: Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)	
21	Custom Duty /Airport tax / Excess Baggage	2.25% of transaction amount (minimum Rs.75/-).	2.25% of transaction amount (minimum Rs.100/-) (minimum Rs.75/- for cards against Fixed Deposit)
22	Fuel surcharge (Exclusive of service tax and other charges)	Min. Rs.12.50 or 1% on single fuel transaction of amount greater than Rs.500 & less than Rs.4000/-. Platinum: maximum surcharge waiver up to Rs. 250/- within a billing cycle exclusive of service tax and other charges.	Classic/Gold: Min. Rs.10 or 1% on transaction amount greater than Rs.400 and less than Rs.3000/- Platinum/Signature: Min. Rs.10 or 1% on transaction amount greater than Rs.500 & less than Rs.4000/-

		Select/ Millennial: maximum surcharge waiver up to Rs. 350/- within a billing cycle exclusive of service tax and other charges.	
23	Free interest period	20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM.	
24	'Minimum amount due' to be paid by due date	5% of total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to minimum amount due	
25	Cash advance limit	20% of credit limit	
26	PNB EMI plan	Processing Fee: 2% of transaction amount minimum Rs. 200/- Finance Charges: 18% p.a. (1.5% p.m.) Prepayment charges: 3% on outstanding amount, Nil for card against fixed deposit	
27	Instant EMI facility	Processing Fee: 2% of transaction amount minimum Rs. 100/- Finance Charges: 3,6,9 & 12 months @12% p.a., 18,24 months @ 14% p.a. Prepayment charges: Nil	
28	GST	As applicable from time to time	

The above charges are subject to change from time to time at sole discretion of the bank.

*waiver as a promotional offer for first year

**subject to waiver if the annual spends on the card is Rs. 1,00,000/- in the preceding year.

***subject to waiver if the annual spends on the card is Rs. 50,000/- in the preceding year.

^subject to waiver if the annual spends on the card is Rs. 3.00 Lakh in the preceding year

\$ Annual charge shall be waived in case a Credit Card account satisfied following conditions:

a) If the usage of card, in preceding year, is more than the credit limit of the card.

b) There is at least one retail transaction [i.e. other than fuel or cash withdrawal] in every calendar quarter.

c) Account has never been irregular in past.

@ Annual charge shall be waived in case the card is used at least once in each quarter in the preceding year.

Also applicable for cash withdrawals against credit balances.

II. DRAWAL LIMITS:

RuPay (NPCI)		VISA	
Credit Card Variant	Range of Credit Card limit	Credit Card Variant	Range of Credit Card limit
RuPay Platinum	Rs 10,000/- to Rs 5,00,000/-	Classic	Rs 10,000/- to Rs 1,00,000/-
RuPay Select / PNB Millennial	Rs 50,000/- to Rs 10,00,000/-	Gold	Rs 50,000/- to Rs 5,00,000/-
Rakshak RuPay Platinum	Rs 25,000/- to Rs 5,00,000/-	Platinum	Rs 50,000/- to Rs 10,00,000/-
Rakshak RuPay Select	Rs 50,000/- to Rs 10,00,000/-	Signature	Rs 1,25,000/- to Rs 15,00,000/-

Cash withdrawal limit is 20% of card credit limit.

Available Credit Limit is the unutilized Credit left in the Credit Card Account for use.

III. BILLING AND STATEMENT:

Billing Statement: Frequency & Mode of Sending Punjab National Bank will send the credit cardholder a monthly statement showing the payments credited and the transactions debited to the credit cardholder's account since the last statement. The Bank will mail through postal/courier services a statement of transactions in the credit card accounts every month on a predetermined date, to the mailing address on record with the bank or send a statement via e-mail to the email ID of the credit cardholder. If the balance outstanding is NIL / below Rs 100 or has a credit balance, no statement will be issued.

Minimum Amount Due: The Minimum Amount Due shall be 5% of the outstanding amount or such other amount as may be determined by PNB at its sole discretion. In case the credit cardholder has availed BT or EMI facility, the amount of dues thereon, during the statement period shall be added to Minimum Amount Due.

Method of payment: Cash Payment, Cheque / Draft, Auto Debit, Auto Pay Process, IBS, ECS, NEFT, VISA Money Transfer Facility, Online Payment through Bill Desk are the methods of payment

Billing Dispute Resolution: All the contents of the statement will be deemed to be correct and accepted if the credit card holder does not inform Punjab National Bank of the Discrepancies within 60 Days of the Statement Date in writing. Upon receipt of such information, Disputed Credit Card transactions will be marked and shall not be considered for CIC's reporting till its resolution. Further, no charges shall be levied till its resolution. In case the dispute is not settled in favor of credit card holder all applicable charges will be levied on the credit card from the date of transaction and the same will also be reported to CICs after 15 days of issuance of notice to the concerned customer by the Bank in case of non-payment of outstanding dues by the Card Holder.

Complete Postal Address of Card Issuing Bank:

Punjab National Bank

Credit Card Processing Centre, C-24, C Block, Ground Floor

Sector- 58, Noida – 201301, Contact Details: 0120-4478989, 0120-4478925, Email: creditcardho@pnb.co.in

Toll Free number for customer care service:

The Cardholder can contact toll free number 18001802345, tolled number 0120-4616200 or such other telephone numbers as may be notified by PNB from time to time.

Grievance Redressal:

In the rare event of not being satisfied with the response from any of the recent contacts with the Bank, you can contact us between specified working hours as under:

Grievance Redressal Cell, Punjab National Bank,

Credit Card Processing Centre, C-24, C Block, Ground Floor

Sector- 58, Noida – 201301, Contact Number: 0120-4478989, E-mail: creditcardho@pnb.co.in

The Schedule of Fees & Charges and Other Terms & Conditions are subject to revision from time to time. Please visit www.pnbcards.in for further details.