

# HAPPINESS on the CARDS!



## PNB Credit Cards *User Guide*



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## USER GUIDE

### INTRODUCTION TO YOUR PNB GLOBAL CREDIT CARD

PNB Global Credit Cards are issued for domestic usage unless specifically requested for enabling the card for international usage. Your PNB Global Credit Card can be used worldwide\*. You can use your card for the following:

- **For making purchases:** The card is accepted worldwide at all Merchant Establishments using EDC machines or POS terminals displaying the VISA logo. The network of establishments include Airlines, Railways, Travel Agents, Star Hotels, medium sized hotels, Restaurants, Bars, Hospitals, Departmental Stores, Super Markets and Outlets for Household appliances i.e. Electronics appliances, Watches, Jewellery, Sports, Footwear etc. In short, name any product or service that could be bought with money, it is yours through PNB Global Credit Card.
- **For cash withdrawal:** The Card would be accepted for cash withdrawal in India and all over the World at ATMs of PNB as well as at all the ATMs displaying VISA logo.
- **For e-commerce transactions:** You can use your credit card for e commerce transactions through online merchants which accept VISA cards such as Indian Railways, Airlines etc.
- **For Bill Payments:** You can use your credit card for paying your electricity bills, telephone bills, insurance premiums, etc at [www.visabillpay.in/pnb](http://www.visabillpay.in/pnb). This service is offered free-of-charge.

### KNOW YOUR PNB GLOBAL CREDIT CARD

1. **Your Credit Card Number** is an exclusive 16-digit card number. Please mention this number in all your correspondence with us.





2. **Your name:** Please check and ensure that your name is correctly embossed on the card.
3. **Validity:** Initially, your credit card is valid for three years from the month of issue till the last date of the month of expiry. It will be automatically renewed further for three years and dispatched to you directly provided your account is in good status and is in compliance to conditions by the Bank from time to time.

In case you do not receive the card till the last day of the month of expiry, please contact us through 24 hour customer helpline number i.e. 0120-4616200 or 1800 180 2345, email to [creditcardpnb@pnb.co.in/](mailto:creditcardpnb@pnb.co.in/) or write to Punjab national Bank, Credit Card Processing Centre, 3rd Floor, Rajendra Bhawan Near Rajendra Place Metro Station, New Delhi - 110008.

If you do not wish to renew your card, please inform us at least two months in advance.

- Signature panel:** Please sign on this signature panel immediately on receipt of the card using a non-erasable ball point pen (preferably in black ink).
- Chip/ Magnetic strip/:** Important information pertaining to your credit card is encoded on this chip/ magnetic strip. Protect your credit card from exposure to direct sunlight, magnets and continuous magnetic fields (hand-bag clasps, televisions, speakers and any other electronic appliances). Also, prevent the chip/ magnetic strip from scratches.
- CVV number:** This is 3 digit number used for internet / online transactions. For reasons of safety please memorize this number and erase the CVV no. from the card.

## HOW TO USE YOUR PNB GLOBAL CREDIT CARD.

### 1. At Merchant Establishments

When using your credit card to pay for products or services, please follow these simple steps:

- Verify the bill amount of the purchases you have made. Present your PNB Global credit card for payment of the bill.
- The Merchant establishment will dip/ swipe the chip/ magnetic strip of your card in the POS/EDC machine. In case the card is dip in the EDC machine, the cardholder would be required to key the 4 digit PIN number for the transaction to get complete.
- The machine will generate 2 charge-slips. This Charge-Slip will have details of your card, date-time of purchase, Merchant Name and Amount of purchase.
- You will be presented and asked to sign on one of the charge-slips. Verify the contents before signing the charge slip.
- Collect your copy of charge slip, your card and your bill from the merchant.
- Please ensure that the card returned is yours.

### Caution:

Before signing the charge slip verify the following contents:

- Name of the Establishment
- Date of transaction
- Transaction amount

### 2. At ATMs:

For cash withdrawal / balance inquiry at PNB ATMs or at any ATM bearing VISA logo:

- Insert your card in the ATM slot
- Select the language of your choice( if language selection option is available)
- When prompted to enter your PIN, enter your **4 digit PIN**.
- Select your transaction
- Once you have completed your transaction remember to collect your card from the ATM machine you have operated.

Additionally, you can change your ATM PIN at any PNB ATM.

### 3. Internet Transactions:

For payment of an internet transaction the website will require the following details to be entered.

- Please select VISA as type of card.
- Your sixteen digit card Number
- Name of the Card Holder
- Name of Issuing Bank
- Date of expiry
- Three digit CVV number
- After CVV no. OTP password is to be filled in.

Please note that some sites require CVV no only while some site requires 3D secure password only while still some other sites require both CVV no and 3D secure password.


Please exercise caution while using your card for online transactions and guard against spurious websites.

#### DO'S and DON'TS:

A few tips to help you transact safely:

##### DO's

- **Do** keep your credit card safely and treat it as you would treat cash & **Never** leave it unattended.
- **Do** keep your credit card in the same place within your wallet/ purse so that you notice immediately if it is missing.
- **Always** memorize your Personal Identification Number (PIN) and change it on regular basis.
- **Do** ensure that the merchant processes the transaction on your credit card in your presence and also ensure that he does not note down your credit card number, swipes your credit card more than once or fills out more than one charge slips. However, in case of 'swipe error' card can be swiped again. In such case ensure that you tear up the extra copies of payment slips.
- **On** completion of the payment, before leaving the counter, do make sure that 'your' credit card is returned to you.
- **In** case of loss of card, theft of card, fraudulent transaction or suspicion of having compromised details of card, Do call PNB Credit Cards' 24 hour customer helpline number 1800 180 2345 or 0120 – 4616200 and email to creditcardpnb@pnb.co.in and get your credit card hot-listed
- **Do** keep a record of PNB's 24 hour customer help line number 1800 180 2345 or 0120-4616200 and also address of PNB, Credit Card Processing Centre, 3rd Floor, Rajendra Bhawan Near Rajendra Place Metro Station, New Delhi - 110008. in a safe and accessible place, ready for immediate use.
- **Do** exercise caution while transacting on websites for any on-line purchase.
- **Do** keep track of your credit card's billing statement date. If your credit card statement is not received in time, do not hesitate to contact PNB's 24 hour customer help line number 1800 180 2345 or 0120-4616200 to ensure that it has been dispatched to your appropriate mailing address.

- **Do** make regular payment of your credit card dues. This will help you in avoiding levy of finance charges, late payment charges, etc.
- **Immediately** notify the Bank's PNB's Credit cards' 24 hour Customer help line Centre, in writing or on phone, of any changes in your employment and/or residential address/ mailing address and telephone numbers.
- **Do Change your login Passwords Periodically:** We recommend that you change your passwords regularly, at least every 30 days or so. To change your Passwords, login [www.pnbcards.in](http://www.pnbcards.in) **or through credit card link at [www.pnbindia.in](http://www.pnbindia.in)** then click on the 'Change Password' option given on left side of the screen. **Please change the password immediately if you think it is compromised.**
- **Keep your Online Credit Cards login Passwords Confidential :** We assure you that Punjab National Bank officials never ask you for your online credit cards Passwords by sending either an email/ web page link or on telephone.
- **Take Care to Log Off:** Log Off from [www.pnbcards.in/](http://www.pnbcards.in/) [www.pnbindia.in](http://www.pnbindia.in) every time after you complete your online credit card session. Do not close your browser directly. If you are accessing Online Credit Cards through cyber café, ensure that you clear the browser history and delete all temporary files/cookies at the end.
- **Add [www.pnbcards.in/](http://www.pnbcards.in/) [www.pnbindia.in](http://www.pnbindia.in) to your List of Favourite Sites :** We recommend you to bookmark / add to your favourites the URL : [www.pnbcards.in/](http://www.pnbcards.in/) [www.pnbindia.in](http://www.pnbindia.in) in order to access information and submit requests related to your credit card account with Punjab National Bank.
- Always visit Punjab National Bank's Credit Cards site through link available **through credit card link at [www.pnbindia.in](http://www.pnbindia.in)** or open directly [www.pnbcards.in](http://www.pnbcards.in) in home page by typing the bank's website address on to the browser's address bar.
- **Look for the  padlock symbol** on the bottom bar of the browser to ensure that the site is running in secure mode before you enter sensitive information.
- **Clear your browser's cache :** Clear your browser's cache and history after each session so that your account information is removed, especially if you have used a shared computer to access online credit cards on [www.pnbcards.in /](http://www.pnbcards.in/) [www.pnbindia.in](http://www.pnbindia.in)
- **Disable the "Auto Complete" function on your browser:** If you are using Internet Explorer, turn off the 'Auto Complete' function on your browser to prevent your browser from remembering Passwords.
- **To Disable the "Auto Complete" function**
  1. Open Internet Explorer and click on "Tools">>"Internet Options">>"Content"
  2. Under "Personal Information", click on "Auto complete"
  3. Uncheck "User names and passwords on forms" and click on "Clear Passwords".



4. Click "OK"

- **Shred unnecessary financial documents immediately:** Discard pin or password mailers immediately after memorizing them. Never write them down.
- **Use virtual keyboard** feature while logging into your online credit cards account. Please do not enter your password if you feel that keyboard is not displayed properly. Immediately report the matter to the Bank at PNB Credit Cards' 24 hour customer help line number 1800 180 2345 or 0120 - 4616200.
- **Do cross check** your last login information available in online credit cards upon every login to ascertain your last login and monitor any unauthorized logins.
- **Always type** your confidential account information. Do not copy paste it.
- **Monitor** your transactions regularly.

**DON'TS**

- **Do not** keep a copy of your PIN/ OTP password in your wallet/purse and never write your PIN/ OTP password number on your credit card.
- **Do not** reveal your PIN/ OTP password to any one - not even to your family members.
- **Do not** reveal your credit card details/PIN number/ OTP password etc. to any e-mail soliciting your personal information/ any telephonic survey.
- **Do not** seek help from strangers at the ATM, even if offered voluntarily, while utilizing your credit card at ATMs.
- **Do not** authorize lottery or gambling transactions on your credit card as it is prohibited by RBI.
- **Do not** bend your credit card.
- Never sign an incomplete charge slip
- **Do not** surrender/ hand-over your credit card to anyone other than a merchant when making a purchase. Remember, your Credit Card is for your use only.
- **Do not leave personal information lying around** in an unprotected place. Always ensure that your belongings are kept in a secure place.
- **Avoid downloading programs from unknown sources:** Some sources may have hidden forms of spyware or viruses that could compromise the security of your computer.
- **Do not open attachments** sent through mails, if you do not know the sender.
- **Never open email attachments** that have file extensions like .exe, .pif, or .vbs. Such files are usually dangerous.
- **Do not keep computers online when not in use:** Either shut the PC off or physically disconnect it from the internet connections.
- **Do not use shared computers:** We recommend that you

avoid accessing Bank's website from a public / shared computer, for e.g.: cyber cafe etc.

- **Do not click on links** in the emails or sites other than [www.pnbcards.in/](http://www.pnbcards.in/) [www.pnbindia.in/](http://www.pnbindia.in/) to access your online credit cards web page.
- **Do not disclose your card number and other details** available on card to anyone. Rub out or use ink to smudge the CVV2 number shown on the back of the credit card after remembering it.

#### OTHER IMPORTANT INFORMATION

1. Please note that it is mandatory for all Merchant Establishments displaying VISA logo acceptance marks to accept all valid cards under the particular franchise of VISA hologram and logo, regardless of the issuer's name. Please report any non-acceptance immediately at our PNB's 24 hour customer help line number or to PNB, Credit Card Processing Centre, 3rd Floor, Rajendra Bhawan Near Rajendra Place Metro Station, New Delhi - 110008. preferably in writing, giving all the details, date, time, the Merchant Establishment's name and address and if possible, the Merchant Establishment's Banker's name to enable us to take action. However, it may be noted that if your card has been marked as hot listed on being reported lost or misplaced or the validity period of your card has expired and/or is appearing in the Card Recovery Bulletin supplied to the Merchant Establishments, they are not expected to accept the cards.
2. PNB Global Card is valid for use in India and overseas. It is, however, not valid for making foreign currency transactions in Nepal/Bhutan (i.e. transactions in currencies other than local currency of Nepal/Bhutan or in Indian Rupees). Your card transactions outside India must be made strictly in accordance with the Exchange Control Regulations of the Reserve Bank of India. In the event of any failure to do so, you will be liable for action under the Foreign Exchange Management Act, 1999.
3. **Please settle your dues by the due date.** Keep track of your credit card's billing statement date. If your credit card statement is not received in time, do not hesitate to contact PNB's 24 hour customer help line number or PNB, Credit Card Processing Centre, 3rd Floor, Rajendra Bhawan Near Rajendra Place Metro Station, New Delhi - 110008. to ensure that:
  - It has been dispatched to your appropriate mailing address.
  - To find out your Amount of dues, Minimum amount due for payment.
  - Lodge a request for duplicate statement.
4. **Your Card Credit limit:** A Card Credit limit is communicated to you at the time of card delivery.  
  
Your **available credit limit** (at time of statement generation) is provided as a part of your monthly statement. Your available credit limit is arrived at in the following manner:  
  
Available Credit Limit = Total credit limit less outstanding on your card.
5. **Termination of Credit Card:** You may terminate your credit card by giving notice to us and by following the procedure laid down by us as per our Credit Card Holder Agreement, (enclosed with this User Guide ) after clearing outstanding

## FORMAT OF MONTHLY STATEMENT

### CREDIT CARD STATEMENT

Card Number	
Statement Date	
Payment Due Date	
Total Amount Due	
Total Amount Due for the month*	
Minimum Amount Due	

\*TAD for the month consists of current month purchases, charges, cash advances and amount of BT/EMI due for the month if any.

**Making only the minimum payment in any month would result in the repayment stretching over subsequent months with consequent interest payment on your outstanding balance.**

Please examine your statement immediately upon receipt. If no error is reported within 60 days from the date of statement, the account will be considered correct.

Account Summary				
Previous Balance	Purchase and other charges	Cash Advances	Payment and other Credits	Total Amount Due

Tranx Date	Post Date	Transaction Details	From	to	Amount (In Rs.)

Rewards Points Details	Opening Balance (Points)	Point Earned	Point Redeemed	Point Reversed	Closing Balance (Points)

Credit Summary	Total Credit Limit (including cash)	Total Cash Limit	Available Credit Limit	Available Cash Limit

Please make all cheques/Draft duly crossed payable to "PNB Credit Card No

" and write your Name and Contact TELEPHONE NUMBER on the reverse of the instrument.

dues, if any.

## MONTHLY STATEMENT

Your Credit Card Statement of dues will be sent every month. You can also opt to receive your monthly statement through email address specified by you.

- You will be requested to pay your dues as per your credit card statement of account. Your monthly statement is a comprehensive record of all activities on your credit card for the related statement period.
- You may not receive a regular monthly statement if there have been no transactions on your account, your account has no dues or your account has a credit balance. However, you will receive a statement at least once a year indicating any account movement since your previous statement.
- In case you are having Platinum Credit Card, at the end of year, a Year End Summary Statement, containing summary of spends on different

categories, shall be mailed to you.

- Keep track of your credit card's billing statement date. If your credit card statement is not received in time, do not hesitate to contact PNB's 24 hour customer help line number or write to PNB, Credit Card Processing Centre, 3rd Floor, Rajendra Bhawan Near Rajendra Place Metro Station, New Delhi - 110008 to ensure that :
  - It has been dispatched to the correct mailing address.
  - To find out your balance for payment and request for duplicate statement
- **To facilitate timely credit of funds in your card account deposit your cheque at least 4 working days in advance of payment due date**

#### TERMINOLOGY USED IN CREDIT CARD STATEMENT

Your statement is a complete record of your card transaction activities during the past month, clearly segregated into Domestic, International and Add-on transactions (if any).

It would be in your interest to understand terminology used in your monthly credit card statement. This will enable you to manage your account more efficiently.

1. **Name & Address:** This is your name and address as per our records. Please notify any change in your address or other contact details immediately to ensure timely receipt of your statement.
2. **Main Card Number:** This is your Primary PNB Global Credit Card Number. Your cheque / draft has to be made payable to this Credit Card Number.
3. **Statement date:** This is the date your statement is generated for the given billing cycle. You might have made other transactions after the statement date which will be in the course of processing and will be listed in the next billing cycle.
4. **Payment due date:** This is the date on which outstanding as per your credit card statement falls due for payment. After this date the outstanding dues attract Finance charges. To make good credit history please make payment before this date. Normally, you need to at least pay the "Minimum Amount Due" by the payment due date and to avoid levy of a late payment fee (refer to the schedule of fees and charges for details).
5. **Total Amount Due:** This is the total amount outstanding that is unpaid. Total Amount due = Previous balance + purchases + Cash advance + Amount of Dues on account of BT + Dues on account of EMI+ Other charges - payments received
6. **Total amount Due for the month:** This is the amount that has become due for payment during the current month and comprises previous balance+purchases + Cash advance + Installment amount on account of BT or EMI + Other charges-payment received
7. **Minimum Amount Due:** This is the minimum that you have to pay before the payment due date to keep your account in good standing. The minimum amount due is normally calculated as 5% of the transaction amount / fees / charges besides Balance transfer and / EMI. You may, of course, choose to pay a higher

amount.

8. **Account Summary:** Summary of total payment due comprises of the following: -

- i) **Previous balance:** This is balance outstanding that remained unpaid as per the Credit Card statement of the previous month.
- ii) **Purchase and other Charges:** This is the amount of retail purchases made by you and other charges levied since the date of previous statement.
- .iii) **Cash Advance:** This is the amount of cash withdrawn from ATMs in India or overseas through usage of your credit card during the current statement period.
- iv) **Payment and Other Credits:** This is the amount received towards payment of credit card dues since the date of previous statement.
- v) **Total Amount due:** It is the total balance of the account due as of the last day of the statement period. It includes amounts of installment on account of purchases under Equated Monthly Installment scheme, Installment on account of Balance Transferred under the scheme, charges, if any, and all other transaction made by you through usage of credit card and posted to your account during the statement period as well as the amounts brought forward from the previous month and credits in the account adjusted for payments received, if any.
- vi) **Transaction Date and Post Date:** Transaction date refers to the date when actual transaction was made by you and post date is date when transaction is posted to your credit card account by the Bank.
- vii) **Transaction details:** This section lists all domestic and international purchases and cash advances made during the month, with a brief description of Merchant Establishments. Sometimes, the name of the merchant establishment where you used your credit card may differ from that shown on your statement. This happens when the merchant's trading name differs from its registered company name. Your copy of the sales slip will assist with this reconciliation.

All overseas transactions (i.e. made in currency other than Indian Rupees, or the local currency of Nepal and Bhutan) will also reflect the currency of transaction and the amount in foreign currency denomination.

This section also gives details of payments received and balance brought forward, fees charged and adjustments made (if any).

- vii) **Amount:** Denotes the amount in Indian Rupees against each purchase, cash advance or payment received. The letter 'Cr' against an amount indicates a credit to your account.

9. **Reward Points Detail:** This portion provides you the details of the Reward points earned.

- i) **Opening Balance (Points)** This reflects points carried forward from your last statement.
- ii) **Points Earned** reflects the points earned on the spends incurred in the statement cycle.
- iii) **Points Redeemed/Reversed.** When you redeem your points, it will be reflected in the points redeemed section.
- iv) **iv) Closing balance (Points).** This reflects your total points accumulated less points redeemed.

**10. Credit Summary:**

- i) **Total Credit limit:** This is the maximum amount assigned on your credit card account at any given time. This limit is specified in the mailer accompanying your credit card as also in the statement format. Your purchases and cash advance should not exceed this limit.
  - ii) **Total Cash Limit:** This is the limit up-to which you can withdraw cash on your card from ATMs worldwide.
  - iii) **Available Credit Limit:** This is the unutilized amount out of your existing credit limit, which is mentioned in the Monthly Statement.
  - iv) **Available Cash limit:** This is the unutilized amount of your existing cash limit which is mentioned in the Monthly statement.
11. **Amount over the limit:** The portion of your Total payment due, which is in excess of your specified limit, is payable immediately. Please ensure that your credit card account outstanding is within the credit limit assigned to you at all times.
12. **Past due/Overdue payment:** It relates to "Minimum Amount Due" which was not paid in time till payment due date and remain outstanding, from the previous statements. This amount is payable immediately.

However, if your statement shows an **amount "over limit"** and/or an **amount "past due"**, then the total minimum amount due is 5% of the closing balance (or Rs.100/- whichever is more) adjusted for the amount over limit and the amount past due.

**METHOD OF PAYMENT / PAYMENT OPTIONS**

The Bank will send monthly bills to cardholder for all the charges incurred on your Credit Card. The Cardholder is liable for all charges including all those made by the add-on cardholder(s).

You have many choices of making payment and settle your credit card monthly dues.

**Cash payment** can be made at any branches of PNB.  
**Cheque/ Draft: Make a** Cheque/draft in favour of PNB Credit Card No. xxxx xxxx xxxx xxxx (sixteen digit) and deposit the same in cheque drop boxes. List of drop boxes is available at PNB credit card link through [www.pnbindia.in](http://www.pnbindia.in) or [www.pnbcards.in](http://www.pnbcards.in). Please ensure to write your name and contact number on the reverse of the cheque. (Please note that outstation cheques and post-dated cheques are not accepted for making payment of credit card dues. However, multicity cheques are acceptable)

**Auto Debit:** In case of an account holder of PNB, auto debit instruction for payment of credit card dues on monthly basis can

be given either for "Minimum Amount Due" or "Total amount due".  
. For details & download format for auto debit instruction please visit bank's website [www.pnbcards.in](http://www.pnbcards.in) or through credit card link at [www.pnbindia.in](http://www.pnbindia.in).

**Auto Pay Process:** Credit Card customer availing facility of PNB Internet Banking can give mandate for auto debit of their linked SB/CA account with PNB to make payment for PNB credit card already linked with internet banking. This request can be raised either for Total Amount Due (TAD) or Minimum Amount Due (MAD) of billed amount on their credit card. Request raised will get processed within 2 working days and shall be effective from the earliest payment due date of credit card. The cardholder can change the mandate from MAD to TAD or vice versa. Cardholder has also option to deregister the mandate for auto pay process.

**IBS:** PNB's internet Banking user can link their account to credit card after logging into internet banking site and make payment of credit card dues. The User guide for Credit Card access is also available at PNB Internet Banking-Retail-Log in page.

**ECS:** In case of an account holder with any other bank at ECS authorized centre, ECS mandate for payment of credit card dues either for Minimum Amount Due" or "Total Amount Due can be given. Details & download format for ECS instructions are available at PNB credit card link through [www.pnbindia.in](http://www.pnbindia.in) or [www.pnbcards.in](http://www.pnbcards.in).

**National Electronic Fund Transfer(NEFT):** Customers maintaining accounts with bank's other than PNB can make payment online through NEFT. The instructions are available at PNB credit card link through [www.pnbindia.in](http://www.pnbindia.in) or [www.pnbcards.in](http://www.pnbcards.in).

**VISA Money Transfer Facility:** In case you hold other Bank's VISA debit or credit card, you can also use VISA Money Transfer facility of that other bank to pay PNB credit cards dues online. VISA money transfer service is offered by the Bank's on their terms & conditions.

**ON-Line Payment through Bill Desk:** Credit Card holder maintaining accounts with Banks other than PNB, can make online payment through Bill desk by using internet Banking Channel of other select Banks. For user instructions please visit [www.pnbindia.in](http://www.pnbindia.in), and click to link for credit card or [www.pnbcards.in](http://www.pnbcards.in)

**Please note:**

The cardholder shall pay to the Bank; **the total amount due or Total Amount due for the Month** or minimum amount due as shown in the statement at the earliest but not later than the due date stipulated in the bill for payment.

Non-receipt or delayed receipt of the bill/statement shall not be cited as a reason for non-payment of the amount due and as such, the cardholder shall not be entitled to any waiver of service / finance charges on this count.

Finance charges shall be levied to the cardholder's account at the prescribed rates or at such rates as amended from time to time by the bank on the balances as remained unpaid on due date.

The applicable service tax or any other tax levied by the Government from time to time shall be charged to the cardholders account at the prescribed rates or at such rates as amended from time to time by

the Government and the cardholder agrees to pay all such charges.

If any cheque is not honoured, for each such cheque, the Bank may charge to the card account appropriate charges as per Schedule of fees and charges annexed hereto.

#### **SETTLEMENT OF FOREIGN EXCHANGE TRANSACTIONS:**

Please note your credit card is valid for use both in India and overseas. It is however **not valid for making foreign currency transactions in Nepal and Bhutan** i.e. the transactions in currencies other than local currency of Nepal/ Bhutan or in Indian Rupees.

While you travel abroad, you enjoy the freedom and flexibility to transact there. However, usage abroad must be in strict conformity with RBI's exchange control regulations and Foreign Exchange Management Act 1999 (FEMA 1999).

Any violation of the Exchange Control Regulations of Reserve Bank of India arising out of utilization of this credit card is the responsibility of the individual credit cardholder (primary/additional) and he/she would be liable for action under the provisions of the Foreign Exchange Management Act (FEMA), 1999 and any other regulation in force from time to time. Please note the onus of ensuring compliance of the regulations is with the holder of the PNB Global credit card.

- Add-on-Card holders are individually liable for compliance with the RBI's regulations. All transactions (domestic and international) incurred by your add on credit cardholders will also be reflected on your credit card statement.
- Foreign exchange transactions can be put through the Internet provided the purpose is otherwise allowed under the Foreign Exchange Management Act (FEMA), 1999.
- You must ensure that the aggregate expenses you have incurred overseas (i.e. through cash/ traveller's cheques and on card) should not exceed the limit set by RBI from time to time. If you have violated these regulations in any manner, you would be liable for action under FEMA 1999.
- Please note that the "total amount due" shown on your credit card statement reflects the total outstanding on your credit card account and includes both, domestic and international transactions.
- Your card provides you facility of extended credit, which permits you to pay only minimum amount due every month, your card allows you this facility for both foreign exchange transactions as well as domestic transactions. Any payment that you make in your card account will be adjusted against the total outstanding of your account.

#### **CARD HOLDER PRIVILEGES**

A credit card is a safe, secure and convenient management tool that offers many benefits. When used recklessly, it can get you into trouble. With information about your card being handy, we hope you will use the card facility to your advantage and stay clear of credit crisis.

Resident card holders going abroad for employment or on



emigration are not permitted to use it for drawing exchange and they would be required to surrender their card before they proceed abroad.

- **Add-on Credit Cards**

You can apply for up to two free add on credit cards, for your parents/ spouse/ son (s)/ unmarried daughter(s) above 18 years of age, at the time of applying for the issue of Credit Card or at a later date in the prescribed application format.

- **Photo Cards**

You may choose to have your photograph digitally imprinted on your card. This will provide you with extra security and recognition at any of the merchant establishments.

- **Global Customer Entitlement**

PNB Global Card is valid for use in India and overseas\*. It is, not however, valid for making foreign currency transactions in Nepal and Bhutan i.e. transactions in currencies other than local currency of Nepal/Bhutan or in Indian Rupees.

Your PNB Global Credit Card is accepted worldwide\* at over 29 million Merchant establishments and 1 million ATMs for hassle-free travel, shopping or entertainment. In India, it is accepted at over 4,40,000 Merchant establishments and over 80000 ATMs for cash withdrawal.

**For Purchases:** Any Merchant establishment displaying the VISA logo accepts your credit card worldwide\*. The network of establishments include Airlines, Railways, Travel Agents, Star Hotels, medium sized hotels, Restaurants, Bars, Hospitals, Departmental Stores, Super Markets and Outlets for Household appliances i.e. Electronics appliances, Watches, Jewellery, Sports, Footwear etc. You can use the card for purchases through internet also. Briefly, name any product or service that could be bought with money, it is yours through PNB Global Credit Card.

**For Cash withdrawal:** The card would be accepted for cash withdrawals at over 80000 ATMs in India and at over 1 million ATMs across the Globe\*, where Visa logo/sticker is displayed. The Card would also be accepted for cash withdrawal at all ATMs of Punjab National Bank.

- **Free Credit Period**

You can get minimum 20 days and maximum up to 50 days free credit period on purchases without any finance charge being levied to your credit card account. This is applicable provided the total payment due as shown on your statement is settled in full on or before the payment due date.

Free credit period is not available on cash withdrawal from ATMs and cash advance charges i.e. interest is charged from date of cash transaction.

- **Revolving Credit Facility**

You can choose to pay minimum amount due as shown in the monthly statement and revolve the balance amount to next month's billing cycle.

Suppose, during the period of billing cycle for that month a purchase for Rs.10,000/- has been made. You have the following payment options:

- Pay the total amount due i.e. Rs.10000/-or
- Pay the minimum amount due i.e. Rs.500/- or
- Pay any amount between the minimum amount due and total amount due depending upon your convenience
- If there is some unpaid minimum amount due from the previous statement then this amount will be added to your current minimum amount due. If for some reason you have exceeded your credit/cash limit then the amount by which you have exceeded the credit/cash limit will also be included in minimum amount due.

You can settle the remaining balance later at a specified finance charges (Presently 2.95% on monthly basis, APR 29.81% per annum which is at present 20.51%\* above bank's MCLR 9.30%\*). The interest charges are calculated on average daily balance. Interest charges will cease to apply immediately if all outstanding payments are made at any point of time.

(\*For Latest MCLR and mark up please refer Bank's website. Applicable charges are subject to change from time to time at the sole discretion of PNB.

- **Fuel Surcharge Waiver**

PNB will waive the surcharge that is ordinarily levied on credit card fuel purchases for customers who use PNB credit card on spends between Rs.500 and Rs.4,000 (inclusive) for Bank's Platinum credit cards and between Rs.400 and Rs.3000 for other credit cards per transaction on fuel in any city and at any petrol pump in India.

- **Special Benefits offered by VISA**

To view the available offers at any point of time visit the below mentioned website:

<http://www.visa-asia.com/ap/sa/cardholders/offers>

- **Railway ticket purchase**

You can use your card to book your railway tickets at railways ticketing counters or online. There would be surcharge as levied by railways :-

At Railway Counter: 2.5% on the transaction amount.

IRCTC website : Up to 1.8% of the transaction amount.

Note: (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)

- **Payment of custom duty / airport tax / excess baggage payment at Airports**

You can use your card to pay custom duty / airport tax / excess baggage payment at Airports. It is subject to charges as per schedule of fee.

- **SMS Alert Services**

You will receive alerts through SMS to keep you updated about your card account.

- **Balance Transfer Facility**

With PNB Global card in your hands you can reduce your interest burden by using our balance transfer facility and transfer the balance from any other bank's credit card at much lower rate.

- **24 \* 7 Customer Support**

For any information on your card account, you can call us on our 24 hour customer helpline numbers 0120 – 4616200 or 1800 180 2345 (for MTNL and BSNL users) on all seven days of the week. You can inquire about the following information:

- Check your outstanding balance
- Check available Credit and Cash limits
- Check details of your last few transactions
- Confirm receipt of payment
- Check and redeem reward points
- Request for ATM PIN
- Request copy of your monthly statements

- **Earn while you spend - Rewards Programme**

A special bonus plan that allows you to earn points, every time you use your Card. For every Rs 150/- of retail purchases by using Platinum credit card, there will be 2 reward points. In case of other cards, one reward point for retail spend of Rs.100 shall be given. The Card holder is eligible for redemption only on accumulation of 500 bonus reward points in his/her card account. Cash advances, any other fees/charges and disputed transactions will not accrue reward points.

- **Account Statement by e mail**

The Cardholder can opt for statements to be sent by e-mail. It is very simple, powerful and convenient way to access your credit card statement details instantly without any postal delays.

- **Do Not Call Registry**

PNB also provides you the option of placing a “Do-Not-Call” label on your account. You can choose to register your name for Do-not-Call Registry and you will not receive tale-marketing calls related to product and services of the Bank on your mobile phone.

Please call PNB’s 24 hour customer help line number or log on to [www.pnbcards.in](http://www.pnbcards.in) or through credit card link at [www.pnbindia.in](http://www.pnbindia.in) in to avail of the above services.

However, PNB will retain the right to contact you for any account servicing related issues.

- **Usage of PIN**

Personal Identification Number (PIN) shall be a four digit number that will be mailed to you in a separate envelope to enable you to carry on transactions including through ATM machine for cash withdrawal using your PNB Global Card.

- **Lost Card liability**

You are protected from any financial liability arising out of transactions done on your missing card, from the time you report the loss to us at PNB’s 24 hour customer help line number. Cardholders enjoy a limited lost card liability only after the loss is reported to the bank via telephone and subsequently in writing. As per procedure, Card is immediately de-activated on receipt of information of loss of the Card.

To report the loss simply follow the following steps:

- Immediately call PNB's 24 hour customer helpline number to report the loss.
- File a police report (First Information Report) for lost or stolen Credit Card.
- Send a letter to PNB confirming the loss along with copy of FIR.

The Cardholder will be fully liable for all the charges on the Card in the event that it is lost, stolen or misused but not reported in writing as above to PNB and the Cardholder hereby indemnifies PNB fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss, theft or misuse of the Card. The Cardholder will not be liable for transactions made on the Card after receipt of information on loss/theft of the card.

- **Exclusive Offers for Platinum Credit Cards: Platinum credit Cardholder can access Concierge Services by calling at dedicated PNB Assistance helpline at 18002100131. Latest updates are available at [www.pnbcards.in](http://www.pnbcards.in):**
- **VISA Global Customer Assistance Services (GCAS)**

PNB Global credit cardholders can avail the Global Customer Assistance Services provided by VISA. This service is available world-wide. The Following services are available through GCAS:

- Reporting lost / stolen card
- Request for Card Replacement
- Emergency cash assistance
- Miscellaneous customer service enquiries

The toll-free numbers for accessing these services are available in the local telephone directories, yellow pages and other local listings. Please note a nominal fee is applicable for some of the services. Please contact PNB Customer helpline numbers for details. Other conditions are as under:

- a) The communications and arrangements of services of the Emergency Assistance Program are provided by a third-party service provider and the cost thereof is paid by VISA and the cardholder is responsible for such cost of any and all medical, legal or other services used.
- b) Assistance is provided on a best effort basis and may not be available due to problems of time, distance or location.
- c) The medical and/or legal professionals suggested and/or designated by VISA International are not employees of VISA International and, therefore they are not responsible for the availability, omissions or results of any medical, legal or transportation service.
- d) The Bank will not be responsible in any manner for any deficiency /non-availability of such services.

## CARD HOLDER AGREEMENT

### Terms & Conditions

These terms and conditions shall be known as "Terms & Conditions" governing PNB Global Credit Card.

## 1. Definitions

- a) 'PNB' means Punjab National Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 having its Head Office at Plot No. 4, Sector - 10, Dwarka, New Delhi - 110 075 and including its successors and assigns
- b) **'Applicant' means person(s) who has / have applied for a Credit Card to PNB. In case of a Corporate Credit Card it shall mean the person/s named in the application form submitted by the company.**
- c) 'You' and 'Your' shall mean the applicant whose name appears on the PNB Card application form and includes his/her heirs and assignees.
- d) 'Card' or 'Credit Card' or 'PNB Global Card' shall mean a credit card issued by PNB on a Card Account and which entitles a Cardholder to use the Card Account.
- e) 'Primary Cardholder' means an applicant to whom card bearing his name is issued and who holds such card.
- f) 'Add-on-Cardholder' means a person to whom a card is issued as per the instructions of the Primary Cardholder.
- g) "Account" means the credit card account opened and maintained by PNB for the cardholder.
- h) 'Merchant / Merchant Establishment' means any company, establishment, firm or person, wherever located & which is designated as a VISA merchant and/ or with whom there is an arrangement for the cardholder to obtain goods, services, etc.
- i) 'Cash Advance' means cash withdrawal from an ATM machine using PNB Global Credit Card.
- j) An 'ATM' means any Automated Teller Machine whether in India or overseas, whether of PNB or a specified Shared Network bearing the logo of VISA, at which, amongst other things, the USER can use his/her Credit Card to access to withdraw cash as per limit specified for the Credit Card.
- k) ATM PIN means the Personal Identification Number allocated to the USER by PNB or chosen by the USER / PNB from time to time in relation to the ATM/Credit Card.
- l) "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 and services and also cash advances drawn by the use of the card or the card number, balance transfers, joining fee, annual fees, interest charges, finance charges, over limit charges, late payment charges, collection charges, maintenance charges, transaction charges and service charges, any other additional charges that may be specified from time to time, and taxes, etc., as may be applicable and all other amounts which the cardholder has agreed to pay or has agreed to be liable for under these terms and conditions.
- m) 'International transactions' mean the transactions entered into by the Cardholder on his/her Card outside India, except Nepal and Bhutan.
- n) 'Card limit' means credit limit sanctioned by the PNB to the

cardholder.

- o) 'Cash limit' is a sub limit of 'Credit limit' and means the limit sanctioned by PNB up to which cardholder can withdraw cash from ATMs.
- p) 'Total Outstanding', 'Outstanding' or 'Outstanding Balance' (capitalised or not, in singular or plural) shall mean any and all amounts owing to the PNB on the Card Account.
- q) 'Monthly Statement' refers to the statement of account sent every month to the cardholder, indicating the details of the transactions made on the card and any other charge/charges and the amount due during the month that become immediately payable by the cardholder during the month.
- r) 'Expiry 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 for use.
- s) 'Payment Due Date' means the date on which outstanding as per your credit card statement falls due for payment. After this date the outstanding dues attract Finance charges.

## 2. The Card.

- a) You agree to comply with the terms and conditions contained herein and as amended by the Bank under the Reserve Bank of India's (RBI) instructions or any statutory bodies or due to change in Bank's policy from time to time.
- b) You shall be deemed to have unconditionally agreed to be bound by this Cardholder Agreement by acknowledging receipt of the Card in writing or by signing on the reverse of the Card or by incurring a Charge on the Card. If you do not wish to be bound by this Agreement then you must cut the Card into several pieces through magnetic strip and return it to **PNB at the address specified in user guide.**
- c) The transactions under this card shall be strictly in conformity with the 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 of usage of the card. For any violations, the cardholder is directly and personally liable to appropriate authorities, notwithstanding the termination of this agreement.
- d) The card may be issued at the absolute discretion of PNB to any eligible/competent person who may apply in the prescribed form subject to such eligibility norms and subject to such terms and conditions as may be fixed by PNB from time to time. PNB has the right to reject any application without assigning any reason whatsoever.
- e) The card issued by PNB shall remain the property of PNB and shall be **surrendered** unconditionally and **without delay** to PNB upon request by PNB.
- f) The card is not transferable or assignable by the cardholder under any circumstances. The cardholder should sign at the blank space given on the reverse side of the card, as soon as he receives the card from PNB and must not permit any other person to use it and safeguard the card against misuse by retaining it under his personal control at all times.

- g) Each Cardholder may be issued a personal identification number or a password (PIN) to enable use of the Card, for accessing his/her Card Account on the ATM and also for availing any privilege, benefit or service that may be offered by PNB on the card.
- h) The PIN will be communicated to the Cardholder entirely at his/her risk, who shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person.
- i) The Cardholder shall be liable for all transactions made with the use of the PIN/ OTP password, whether with or without the knowledge of the Cardholder. PNB reserves the right to refuse any transactions if it believes that the OTP password is being misused or being used without appropriate authorisation. The cardholder 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 even by anyone else.
- j) The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of PNB. The credit limit may be revised from time to time at the discretion of PNB.
- k) 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.

### 3. Card Validity, Expiry and Renewal

- a) The card is valid up to the last day of the month of the year indicated on the face of the card unless cancelled earlier. If you use the Card outside the validity period, the Bank shall not be liable in any manner whatsoever for any consequences that may arise.
- b) Upon expiry or earlier cancellation, the Card may be renewed or reinstated at the sole discretion of the Bank. The cardholder undertakes to destroy the card, when it expires, by cutting into several pieces through magnetic strip.
- c) Unless you are in breach of the Agreement or otherwise hereunder, the Bank will automatically renew the validity of the Card and send to the Card holder a new Card before the expiry of the Card currently being used. In case of non-receipt of renewed Card, you may contact the designated Customer helpline number of the Bank or write to the Bank at the address notified to you from time to time.
- d) You must intimate the Bank at least 60 days prior to the expiry of the Card currently being used if you do not wish to renew the Card. In absence of such intimation of cancellation of the Card by the Card holder, the renewal fee (as applicable at the time of renewal) shall be charged to your Card Account and shall be non-refundable.

#### 4. Add-on-Card

- a) Card Account may have two Add-on-Cards, also referred as add-on-card holders, at the sole discretion of PNB. The Add-on-Card holder must be an Indian resident above the age of 18 years and must be related to the primary Card holder by virtue of being Parent, spouse and children.
- b) The primary cardholder may request PNB to issue add-on card for operation in his card account. The primary cardholder acknowledges that the credit limit approved on his account is to cover all transactions whether made by him or add-on-cardholder. Further, primary cardholder agrees to hold PNB indemnified for liability for all transactions, fees, cash or other charges outstanding in the card account at any time including transactions made by add-on cardholder.
- c) The primary cardholder is liable for all transactions made by the add-on-cardholder. The Primary Cardholder may at any time request cancellation of any Add-on-Card(s) but will continue to remain liable for any Charges on such Add-on-Card(s).
- d) You may withdraw the facility of Add-on-Card by requesting PNB and returning to the Bank the Add-on-Card cut into several pieces through magnetic strip. On receipt of the same, the Bank will cancel the Add-on-Card. All transactions incurred on the Add-on-Card but not billed prior to the receipt of the cancelled Add-on-Card by PNB, shall be valid and binding on you.
- e) The Add-on-Card facility and privileges will be automatically withdrawn if the Primary Card Account is terminated for any reason.
- f) The cardholder shall use the card strictly within the overall card limit determined for the cardholder as per the sanction conveyed to him by PNB. Any use beyond the said limit shall entitle PNB to recall the advance, terminate the agreement, impose penalties or take any other action as deemed fit.

#### 5. Usage of the Card

##### A). Acceptance of Card

- The Card is valid for use in India and internationally\* as per usage restrictions, entitlements and other conditions stipulated by PNB and Reserve Bank of India ("RBI") or any other Government authority from time to time.
- The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.
- The onus of complying with the foreign exchange control / management regulations, baggage rules, EXIM Policy and other applicable laws, as amended from time to time, is solely that of the Cardholder and the Cardholder shall indemnify and hold PNB harmless from any consequence, loss, damage, expense or any other financial charge that PNB may incur and/or suffer on account of the Cardholder's contravention of any applicable law and regulation. Non-compliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to



PNB. In case the Card is suspended /cancelled, whether on account of non-compliance with exchange control/ management regulations or otherwise, PNB will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

- The Cardholder (including the Add-on-Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-compliance, the Cardholder will be liable for action under the applicable exchange control/ management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of PNB or RBI guidelines.

#### **B). Merchant Establishment (ME)**

- Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by PNB from time to time. In case of Add-on-Cards issued by PNB, the extent of use of all Cards so issued will be limited by the Card Account's credit limit.
- The card is accepted at all Merchant Establishments using EDC machines or POS terminals that have displayed VISA logo.
- The cardholder shall sign on the charge slip/transaction slip authenticating the transactions through the card and invariably collect a copy of charge slip. Any charge slip/ transaction slip not personally signed by the cardholder, which can be proved as being authorized by the cardholder, will be cardholder's liability.
- PNB may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any other third party) the Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/ management regulations or any other applicable law or regulation.
- The Card may be used for personal purposes and to meet bonfire business expenses.
- The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions made on Internet. PNB is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.
- PNB shall not be liable for loss or inconvenience, if any, caused to the cardholder, if any Merchant Establishment does not, for whatsoever reason, honour the Card. However, the Cardholder should notify **PNB** of this complaint.

- PNB is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to PNB. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against PNB.
- The Cardholder must sign and collect the Charge slip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a charge slip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the charge slips.
- A charge slip with the card number noted thereon shall be the conclusive evidence between PNB and the cardholder as to the extent of the liability incurred by the cardholder and the Bank shall not be required to ensure that the cardholder has received the goods purchased/ availed of the services to the cardholder's satisfaction.
- You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned/ digital image of any document or Charge relating to your Card/ Card Account with PNB or produced from data received by PNB electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.
- In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a charge slip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her outstanding on the Card and then endeavor to resolve the dispute directly with the concerned Merchant Establishment.
- Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to PNB within 30 (thirty) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.
- The Bank shall not accept any responsibility for any dealings the cardholder may have with any Merchant Establishment, 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 Merchant Establishment on his own.
- Bank accepts no responsibility for any charges over and above the value/ cost of transactions levied by any Merchant Establishment and debited to cardholder's account. Cardholder should ascertain such charges before availing the services through the Merchant Establishment.
- The Bank is not obliged to provide the original bill/charge slip of the Merchant Establishment to the cardholder.

However, the Bank may, if circumstances warrant, at its discretion provide on request a copy of the charge slip on payment of the charges prescribed by bank for this purpose.

- Some transactions may attract a service charge, in addition to the amount of charge, at certain Merchant Establishments. PNB may also levy charges for collection of cheques, maintenance of the Card Accounts, and for services that may be rendered to the Card holder from time to time.
- No cash withdrawal or deposit is permitted through EDC/POS terminals by usage of the card at merchant establishment.
- PNB may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her outstanding balances ("Balance Transfer/s") on other credit cards and credit facilities availed by him / her from other Credit Card issuers.
  1. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded.
  2. Balance Transfers will be limited to such percentage of the available credit limit on the Card as may be determined by PNB at its sole discretion.
  3. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes PNB to make payments to companies / financial institutions so designated.
  4. The Cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from PNB that the Balance Transfer request has been accepted.
  5. PNB, however, reserves its absolute right to refuse any Balance Transfer request.
  6. PNB will not be liable for any new charges, overdue payments or interests incurred on other credit cards/ facilities.
  7. PNB may, in its discretion, stipulate additional terms and conditions from time to time.
- A purchase made through credit card and its subsequent cancellation e.g. air/rail tickets are two separate transactions. Such refunds shall be credited to the cardholder's account subsequently after due verification and as per VISA rules and regulations. The cardholder agrees that if any transaction is made through the card, the same will be honoured, based only on the available balance limit in the account without considering the pending refund. The cardholder also indemnifies the Bank from acts of dishonouring the payment instructions in such circumstances.
- A Purchase and a cancellation of goods/services are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance charges or fees. Credit of refund on

account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establishment. No cash refund will be given to the Cardholder if a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify PNB within 30 (thirty) days of cancellation.

- The Cardholder acknowledges that the privileges, benefits and facilities attached to the Card may be suspended/ withdrawn by PNB at its discretion at any time without liability to the Cardholder. Termination of this Cardholder Agreement shall result automatically in the termination of such privileges, benefits and facilities. PNB shall not be liable in any way to the Cardholder for any defect or deficiency in any privileges, benefits or facilities provided by third party suppliers or Merchant Establishments.
- 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.

### C. Usage at ATM's

- Usage of Card in ATMs is upon physical insertion/dip of the Card in the slot of the ATM and keying in the confidential Personal Identification Number (PIN), which is sent in a sealed envelope for first time operation of the ATM. It would be the cardholder's obligation to change the PIN number periodically to ensure its confidentiality.
- PNB 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.
- 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. PNB will not be directly/ indirectly liable, if these services are withdrawn.

### 6. Cash Advance Facility

- You can use the Credit Card, for withdrawal of cash from Automated Teller Machines (ATMs). The card is accepted at the ATMs of Punjab National Bank and all other ATMs displaying VISA logo. For any/all such cash advances and cash equivalent transactions, Card holder shall comply with all the Laws, rules and regulations including but not limited to Foreign Exchanges Law as stipulated under the Foreign Exchange Management Act, 1999 and rules there under and as further notified by RBI and other Government bodies.
- In case the PIN mailer is received in a mutilated or damaged condition, the cardholder shall return the same immediately to the Bank (at the specified address in user guide) for issue of new PIN.
- 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.

- The printed output that is 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 PNB's record. The PNB's record of transactions shall be accepted as conclusive and binding for all purposes.
- On usage of Credit card at ATMs the cash transaction is liable to charges as detailed in schedule of fees and charges.

#### 7. Concierge services:

Concierge Services shall be provided on the basis of bank's agreement with service provider.

- To avail of the service, Cardholder must call the dedicated PNB Assistance helpline.
- The services shall be offered on a best effort basis and are subject to availability of the relevant services/ service providers in the geographical area.
- Bank shall not be responsible for any third party expenses incurred, payment of which shall be the responsibility of the cardholder for utilizing the assistance services.
- Only referrals to appropriate providers shall be made. Cardholder cannot be given any legal or medical advice and the quality of the service cannot be guaranteed. The final selection of a service provider shall be the decision of the user.
- The Cardholder is advised to use his/her judgment prior to availing of the service from the service provider. It shall be endeavoured to ensure that the service provider provides the service to the user within a reasonable period of time. However, in certain circumstances, service delivery time lines could be impacted by a variety of extraneous factors, such as peak traffic, extreme climatic conditions, public holidays, remote location, force majeure, local prevalent condition etc.
- Therefore, Bank shall not be accountable, responsible or liable for any delays or for civil or criminal liability due to any failure of the services rendered by the service provider or for death, damages/ injuries/ accidents/ loss/ third party liabilities/ loss to property arising out of/as a consequence of the service availed by the Cardholder from third party providers.

#### 8. Payment of Dues- Monthly Statement

- The monthly statement of account shall be sent to the Cardholder periodically by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on PNB's website [www.pnbcards.com](http://www.pnbcards.com) by using his/her user ID & password to check his/her statement of account. If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform PNB.

- The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time. The Cardholder will not hold PNB responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail.
- Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not absolve of his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges on or before the due date (as indicated on earlier monthly statement) on the basis of his/her own record of the transaction or earlier if requested by PNB.
- PNB will debit the Card Account for all the Charges incurred by use of the Card and provided for in the Agreement. Charges in respect of International Transactions incurred in foreign currency will be segregated from the Indian Rupee transactions in the statement of account. All Charges (including those in respect of International Transactions) shall be billed in Indian Rupees. The Cardholder agrees and hereby authorises PNB to convert Charges in respect of International Transactions incurred in foreign currency to Indian Rupees at the applicable foreign exchange rates plus any service charges.
- PNB will credit the Card Account for all payments made by the Cardholder to PNB and also for any credit received from the Merchant Establishments in favour of the Cardholder. When the Card Account has a debit(s) or a credit(s) to be applied over a statement period as determined by PNB from time to time.
  - PNB will send a monthly statement of account to the Cardholder reflecting such debit(s)/ credit(s).
  - Duplicate monthly statements of account will be provided by PNB to the Cardholder only for a period of 12 months. The service charges are payable for duplicate statement beyond 3 months period from the current month up to 12 months period. No such request will be considered for a period of more than 12 months.
- The Cardholder's obligations and liabilities under this Agreement will not be affected in any way by non-receipt of the monthly statement of account and the Cardholder shall be liable to settle the Outstanding balance on the Card in due time on the basis of his/her charge slip, noting, record or any other evidence (electronic or otherwise) of the Charge.
- PNB will send periodical bills to the cardholder for all the charges incurred on the credit card. The primary card holder shall be liable for all the charges incurred on the primary and add on cards, including fee/ charges of any nature incurred on the cards issued to the cardholder/(s).
- The monthly statement of account will set out, inter alia, the Outstanding balance on the Card Account, minimum payment required to be made and the due date for payment. The minimum amount due from the Cardholder each month will consist of the following:

- 5% of the transaction amount / fees / charges on the card besides instalment on account of Balance transfer and / EMI or minimum of Rs.100, whichever is higher
  - and
  - any overdue amount and any over limit amount - these amounts are payable immediately; or if the Outstanding balance is less than Rs. 100/-, the minimum amount payable will be equal to the Outstanding balance on the Card Account.
- If the payment of the whole of the closing balance as per the 'monthly statement of dues' is made on or before the payment due date no interest etc. will be payable. However, no interest will be paid by PNB on any credit balances in the Card Account.
  - Unless the interest-free period applies as set out below, PNB will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date. If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. PNB will charge interest on a Cash Advance from the day on which cash advance is debited to account.
  - PNB will levy a finance charge on the Purchase Balance / Cash Advance Balance Outstanding on the Card Account on a daily basis by applying its current daily percentage rate to the amount of the Purchase Balance / Cash Balance Outstanding at the end of each day.
  - The finance charge as above, will continue to be payable after termination of this Agreement or closure of the Card Account till Outstanding on the Card Account is cleared in full.
  - Non-receipt or delayed receipt of the Bill/Statement shall not be cited as a reason for non-payment of the amount due and as such the cardholder shall not be entitled to any waiver of service charges on this count.
  - The cardholder shall pay to PNB, the amount shown to be due in the statement at the earliest but not later than the due date stipulated in the bill for payment. The said payments shall be made at the designated collection points notified by the Bank. Cheques/drafts deposited must be drawn at the place where deposited otherwise the same will be subject to collection charges at the prevailing rates. Late payment fees shall be payable by card holder if the payment is received late. No outstation cheques/ drafts are acceptable.
  - Payment made by cheques / drafts will be credited on clearance.

- If any cheque, draft, ECS mandate or Standing Instructions is not honoured or is dishonoured, for each such cheque, draft ECS mandate or Standing Instructions, the Bank may charge to the card account, appropriate charges, as mentioned in schedule of fees and charges or as announced by PNB from time to time. At the discretion of PNB the card account may be suspended, the card may be cancelled and full outstanding balance will become immediately due and payable apart from charges. PNB will, at its sole discretion, take necessary measures to recover the money and this may include filing a case under Negotiable Instruments Act.
- PNB may at any time, under intimation to the Cardholder, change the finance charge to take into account prevailing interest rates, market forces and credit and business risks. Service charges shall be charged to the cardholder's account at the prescribed rates or at such rates, as amended from time to time.
- If the minimum amount due is not paid by the payment due date, a late payment fee will be debited to the Card Account.
- The applicable service tax or any other tax levied by Government from time to time shall be charged to the cardholders account at the prescribed rates or at such rates as amended from time to time by the Government and the cardholder agrees to pay all such charges.
- All payment received from you in excess of minimum payment amount (unless otherwise required by law) will be utilized as under:-
  - Service tax
  - Membership fees
  - Fees & Service Charges
  - Finance charges
  - Billed Principal i.e. EMI, Cash , Balance Transfer and retail purchases
- PNB will have the right of lien/set-off in respect of all monies and securities, which PNB holds in the name of the cardholder in any of the branches of PNB against the outstanding in the card account without any notice to the cardholder.
- The legal heirs, assignees, legatees and nominees of the cardholder will remain liable to PNB for the amount due on the cardholder's account in case of death of the cardholder.
- The cardholder is liable to pay all cost of collection of dues if it becomes necessary to refer the matter to a collection agent appointed by PNB for this purpose or where legal recourse for enforcement of payment has been taken.
- The existence of a claim or dispute shall not relieve the Cardholder of the obligation to pay all charges, interest and any other demand made on him/her and he/she shall agree to pay promptly all such charges notwithstanding any dispute or claim whatsoever.



- The total outstanding on the Card account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to PNB on bankruptcy or death of the Primary Cardholder. The Primary Cardholder's legal heirs will be responsible for settling any outstanding amount on the Card Account and should keep the Bank indemnified against all cost including legal fees and expenses incurred in recovering such outstanding amount. Pending such repayment, PNB will be entitled to continue to levy service/finance charges at its prevailing rate.

#### 9. Loss/Damage of the card

- a) In the event the Card, Card details or the PIN/ 3D secured password is lost, stolen, copied or misused by another person, the Cardholder must report the occurrence to PNB's 24 hour customer helpline immediately by the fastest means of communication. The cardholder can utilize the 24 hour customer helpline/e-mail address/ Fax etc. provided by the Bank to notify the loss/theft/copying of the card.
- b) In the event of such theft /loss/copying occurring abroad, the cardholder shall utilize the VISA International Emergency Assistance Services. In case the Cardholder uses the VISA Global Emergency Assistance Services then the charges as applicable including telecom costs will be levied to the card account.
- c) Once a card is reported lost, it should not, under any circumstance be used if found by the Cardholder subsequently. As the Add-on-card is an extended facility given on the primary Card Account, the Add-on-card is rendered invalid when the primary card is reported lost.
- d) The Cardholder must confirm to PNB in writing immediately after reporting the loss/theft/misuse to the police. A copy of the police complaint/First Information Report (FIR) must accompany the written confirmation. The Cardholder will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of Cardholder or an Add-on-Cardholder.
- e) If the Cardholder has acted fraudulently / without reasonable care the Cardholder will be liable for all losses.
- f) The Cardholder will be fully liable for all the Charges on the Card in the event that it is lost, stolen or misused but not reported in writing as above to PNB and the Cardholder hereby indemnifies PNB fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss, theft or misuse of the Card.
- g) On the loss of the Card, PNB may at its sole discretion issue a replacement Card at a fee. In the event the Cardholder subsequently recovers the Card, the recovered Card must not be used and must be cut in several pieces through magnetic strip and returned immediately to PNB (at the address specified in user guide) and adequate care must be taken to prevent its misuse.
- h) In case a card is damaged/ broken accidentally or in the course of handling, PNB may, on receipt of a request in writing from the cardholder confirming the damage of the card, replace the same at a prescribed fee.

- i) 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 the use of the card prior to (from the) date of receipt of the written intimation of the loss of the card by PNB.
- j) The Cardholder is responsible for the security of the Card, Card details, number and the PIN/ 3D secured/ OTP password and shall take all steps towards ensuring the safekeeping thereof. In the event PNB determines that the aforementioned steps are questionable (on account of the Cardholder's negligence, malafide intention, etc.), financial liability on account of the lost, stolen or misused Card/Card number/PIN shall be borne by the Cardholder and could result in cancellation of the Card Account. PNB may, without referring to the Cardholder or any Add-on-Cardholder, give the police or other relevant authorities any information that PNB consider relevant about the loss, theft or misuse of a Card or PIN.

#### 10. Hot listing of card

- a) PNB reserves the right to hot listed a card for non-payment of dues and/ or utilization of the card in excess of the sanctioned card limit.
- b) PNB reserves the right to hot listed a card if such instructions are received from any statutory authority or any other entity authorised to issue such instructions.
- c) PNB will have the right to seize the hot listed cards directly or through Agents or Merchant Establishments.
- d) On payment of the entire dues under the hotlisted card, PNB may at its discretion consider reissue of the card to the cardholder on payment of prescribed replacement fee.

#### 11. Termination of Card

- a) The privileges of the Card may be suspended and the Card cancelled by PNB, either temporarily or permanently, at any time as provided hereinbefore in its absolute discretion and without giving notice thereof to the Cardholder or assigning any reason therefore. PNB may list the cancelled Cards in a Cancellation Bulletin/Alert/Hot List, etc. or otherwise inform the Merchant Establishments that the Card(s) issued on the Card Account have been cancelled.
- b) The Card remains the property of PNB at all times. The Cardholder shall agree to surrender the Card to PNB or its representative or a Merchant Establishment, upon being requested to do so either by PNB or its representative or by a Merchant Establishment. The Cardholder must not use the Card after it has expired or has been suspended or cancelled and shall continue to be fully liable for the Charges incurred after its expiry/suspension/cancellation.
- c) PNB may cancel/terminate or suspend the Card or refuse to re-issue, renew or replace any Card at any time without notice if PNB reasonably believes it necessary for business or security reasons. Punjab National Bank can suspend the facility on the Credit Card, if the Cardholder defaults on the payment due or exceeds the credit limit extended. The Card must not be used after the Agreement ends or if the card account is suspended.

- d) The Bank will re-issue/renew the card whose validity is expired or is going to expire, from time to time for use in accordance with this agreement at the sole discretion of the Bank and without the cardholder's specific request unless and until PNB decides to terminate or suspend the card account. Membership fee will not be refunded for surrender/cancellation of Card.
- e) The Cardholder can close his/her Card Account at any time by terminating this Agreement by a written notice to PNB at the following address: "Punjab National Bank, Credit Card Processing Centre, A-37, Sector 60, NOIDA 201301 (U.P.)" accompanied by the return of the Card cut into several pieces across magnetic strip and with full settlement of all Outstanding on the Card Account. All the cards including the add-on cards will be terminated on the basis of written request. Termination will be effective only after payment of all amounts outstanding to the card account.
- f) The Cardholder specifically acknowledges that once the Card Account is closed and privileges (including any benefits and services) of the Card stand withdrawn, reinstatement of the same is neither automatic, nor attendant and will take place solely at the discretion of PNB. The Cardholder also acknowledges that the aforementioned takes precedence over any communication in this context that the Cardholder might receive during the normal course.
- g) The Card Account is liable to be suspended / cancelled on instruction from any government / regulatory body. All amounts Outstanding on the Card Account shall be deemed to have immediately become due on such instructions from government/ regulatory bodies as the case may be and PNB shall be entitled to recover the same in accordance with the relevant laws in force.

## 12. Emergency Assistance Services:

### A. VISA Global Customer Assistance Service (GCAS).

The next time you travel abroad please remember that you have the option of using the Global Emergency Assistance Service provided by VISA for our cardholders. These can be availed for:

- Reporting lost / stolen cards
- Request for Card Replacement
- Emergency cash assistance
- Miscellaneous customer service enquiries

The toll-free telephone numbers for accessing these emergency assistance Helplines are available in local telephone directories / yellow pages and other local listings in each country. For availing of VISA Global Assistance Services, charges as applicable including telecom costs will be levied to your card account. Other conditions are as under:

- a. The communications and arrangements of services of the Emergency Assistance Program are provided by a third-party service provider and the cost thereof is paid by VISA and the cardholder is responsible for such cost of any and all medical, legal or other services used.

- b. Assistance is provided on a best effort basis and may not be available due to problems of time, distance or location.
- c. The medical and/or legal professionals suggested and/or designated by VISA International are not employees of VISA International and, therefore they are not responsible for the availability, omissions or results of any medical, legal or transportation service.
- d. The Bank will not be responsible in any manner for any deficiency /non-availability of such services.

### 13. Miscellaneous

- a) PNB, at its sole discretion, can appoint agents for recovery of any Outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to PNB.
- b) The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses and decial amounts with interest, should it become necessary to refer the matter to any agent or where legal recourse for enforcement of payment has been taken.
- c) Any bill/communication or notice may be sent by the Bank to the cardholder's address last notified in writing by post, fax, e-mail or through other authorised sources. The Bank shall not be held responsible for any delay in receipt of any bill/communication or notices sent by any authorised communication.
- d) The Cardholder expressly recognizes and accepts that PNB shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as PNB may decide (including reserving a right to PNB to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of PNB's choice without reference to or without written intimation by PNB to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with PNB, but with the right to PNB to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as PNB may decide. Any costs incurred by PNB towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.
- e) Where PNB acts on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expense etc., attributable, directly or indirectly, to any such good faith action of PNB and the Cardholder agrees to hold PNB harmless in respect thereof.
- f) The total outstanding on the Card Account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to PNB on bankruptcy or death of the Primary Cardholder and the Card Account shall

immediately stand cancelled. The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep PNB indemnified against all costs including legal fees and expenses incurred in recovering such Outstanding. Pending such repayment, PNB will be entitled to continue to levy finance charges at its prevailing rate.

- g) The Cardholder hereby authorizes PNB or its representatives to contact his/her employer, banker or any other source to obtain and/ or verify any information or otherwise that may be required.
- h) PNB reserves the right to add to or change these terms and conditions and revise policies, benefits and features offered on the Card at any time, without limitation to changes which affect existing balances, finance charges or rates and methods of calculation. The Cardholder will be notified of any such changes through PNB portal for credit card. By keeping or using the Card after notification, the Cardholder is deemed to have agreed to the amendment/ change. If the Cardholder does not agree with any amendment of the terms and conditions or any other charge related to the Card or benefit made available on the Card, he/she may cancel the Card by cutting it into several pieces among magnetic strip and returning the same to PNB at the address specified in user guide.
- i) If required by law to do so or if considered necessary to do so for proper management of credit or business risk, PNB reserves the right to disclose any and all Cardholder information, including default in any payments, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of the Central Government or State Government, Cardholder's employer or any other card issuer, credit reference agency, financial institution. or any company which is an affiliate or associate /subsidiary of PNB. The Cardholder acknowledges that information on usage of credit facilities by customers are also exchanged amongst banks and financial institutions which provide credit facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any liability on PNB to disclose any details thereof to the Cardholder.
- j) The Cardholder authorises disclosure of his/her Card Account information by PNB to any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services. The Cardholder agrees to PNB sending, from time to time, marketing offers and/or promotional mailers to him/her at his/her postal or e-mail address, unless he/she has specifically opted not to so receive, in which event PNB will be entitled reasonable time to stop sending such offers.
- k) The Cardholder hereby agrees that the Card application and copies of all documents submitted in support thereof and for the ongoing operation of the Card Account by the Cardholder to PNB are and shall remain the sole and exclusive property of PNB, and PNB shall not be obliged to return the same to the Cardholder upon his/her request or upon termination of this Agreement.

- l) In the event that the Cardholder delays or is unable to settle the Outstanding on the Card in terms of this Agreement, PNB is hereby authorised by the Cardholder to set-off and adjust any such Outstanding against any amount that may be payable by PNB, in any capacity, to the Cardholder on any account whatsoever.
- m) The Cardholder agrees that PNB may send him/her reminders from time to time for settlement of any Outstanding on his/her Card Account by post, fax, telephone, e-mail, cellular phone , SMS and./ or engage third parties to remind, follow up and collect his/her Outstanding on the Card Account.
- n) The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected by the use of the Card.
- o) The forbearance, delay or failure on the part of PNB to exercise any right under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.
- p) Without in any way limiting the above, PNB shall not be liable or responsible to the Cardholder for any loss, damage, expense, claim or liability arising directly or indirectly out of :
- any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;
  - refusal by or inability of a Merchant Establishment to honour or accept the Card;
  - handing over of the Card by the Cardholder to any unauthorised person;
  - any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;
  - any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;
  - PNB complying with any request made by the Add-on-Cardholder in relation to the Card Account;
  - the exercise of any right by PNB seeking surrender of the Card prior to the expiry of the date mentioned on the face of the Card whether such demand and surrender is made and /or asked by PNB or any person or Terminal Device;
  - exercise of PNB's right to terminate any Card; decline of any charge by PNB because of the Cardholder exceeding his/her foreign exchange entitlements or usage restrictions as prescribed by RBI guidelines issued from time to time;
  - and if any demand or claim for settlement of Outstanding dues from the Cardholder is made by PNB or any other person for and on behalf of PNB, the

Cardholder acknowledges that such an act shall not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder in any manner.

- q) The Cardholder is aware of all security risks, including possible third party interception of any of his/her transactions and statements of account on the Internet and the contents of his/her transactions or statements of account becoming known to third parties. The Cardholder agrees and undertakes that he/she shall not hold PNB liable therefore in any way. The use and storage of any information, including without limitation, the Card number, PIN, password, account information, transaction activity, account balances and any other information available on the Cardholder's Internet access device or computer is at his/her own risk and responsibility.
- r) Any notice given by PNB hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to PNB or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. PNB shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's e-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform PNB promptly in writing or by e-mail and must confirm the same by mail or fax.
- s) The card holder 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.

#### 14. Governing Laws and Jurisdiction

These terms and conditions and/or transactions/charges through the use of PNB's credit card shall be governed by the laws of Republic of India.

PNB accepts no liability whatsoever, direct or indirect for non-compliance with the laws of any country other than Republic of India.

The mere fact that the Credit Card operations can be carried in any country\* world-wide does not imply that laws of the said other country interpret and governs these terms and conditions and transaction/ charges carried through use of the card or due to use of card.

The Cardholder agrees to abide by prevailing laws in respect of Credit Card services as applicable in Republic of India.

All disputes are subject to jurisdiction of the Courts in Delhi.

#### 15. 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.

**16. Acceptance of Terms & Conditions:**

- a) It is deemed that the cardholder has applied for the card after understanding the terms and conditions. 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 on the reverse side of the card or by performing a transaction with the card.
- b) PNB reserves the right to add/delete or vary any of these terms and conditions as PNB thinks fit in its absolute discretion and without assigning any reason whatsoever and notify such changes to the cardholder in any manner it thinks appropriate. Such changes shall make a reference to this paragraph and shall be binding on the cardholder.
- c) The card holder further confirms having agreed that PNB will always be at liberty to stop making further advance (s) or cancel the credit facility(ies) at any time without previous notice and without assigning any reason even though the credit limit(s) / credit facility(ies) has / have not been fully availed of.
- d) The cardholder further confirms that all the terms and conditions mentioned herein above in the agreement continues / continue to be in full force and virtue.

**IMPORTANT: Before you use your credit card, please read this credit cardholder agreement carefully. Please take a note that by using the PNB Global credit card, you are accepting the terms and conditions set out here above and will be bound by them.**

**\* In case card is enabled for international usage.**



**SCHEDULE OF FEES AND CHARGES\*\***

S. No.	Particulars	Gold/Classic Card	Platinum Card
1	Joining fee* -Primary	Classic: NIL Gold: Rs.NIL/-A (Nil for card against Fixed Deposit)	Rs.NIL (Nil for card against Fixed Deposit)
	Add-on cards	Classic: Nil Gold: Nil (Nil for card against Fixed Deposit)	Rs.500/- (for each add-on card) (Nil for card against Fixed Deposit)
2	Renewal fees*	NIL	NIL
3	Annual fees*	Classic: NIL Gold: Rs.300/-A (Nil for card against Fixed Deposit)	Rs.500/-A (Nil for card against Fixed Deposit)
4	Annual fees-add on card	NIL	NIL
5	Finance charges/ interest rate p.m. on revolving credit/ cash withdraw/ amount overdue	2.95% per month 1.5% per month for cards against Fixed Deposit	2.95% per month 1.5% per month for cards against Fixed Deposit
6	Annualized percentage rate(APR) on revolving credit	35.89%p.a 19.56% p.a. for credit cards issued against bank's lien Fixed Deposit.	35.89%p.a 19.56% p.a. for credit cards issued against bank's lien Fixed Deposit.
7	Cash Advance Transaction charges#:		
	<b>A-Domestic</b>		
	I)PNB's ATMs	2% of cash withdrawn or Rs.100/-whichever is higher	2% of cash withdrawn or Rs.100/-whichever is higher
	II)Other ATMs	2% of cash withdrawn or Rs.150/-whichever is higher	2% of cash withdrawn or Rs.150/- whichever is higher
	<b>B-Overseas</b>	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 : 1. Rs. 100/- or Less – Nil 2. Above Rs. 100 to Rs.1000/- – Rs.200/- 3. Above Rs. 1000 to Rs.5000/- – Rs.500/- 4. Above Rs.5000 to Rs.10000/- – Rs.600/- 5. Above Rs.10000/ – Rs.750/  For credit 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.250/-	2.5% OR Minimum Rs.500/
10	Return of cheques/ dishonour of ECS / Auto Debit (SI)	Rs.100/- per instrument Rs.100/- per instrument for cards against fixed deposit	Rs.250/- per instrument Rs.100/- per instrument for cards against fixed deposit
11	Duplicate statement (beyond three months)	Rs.50/-	Rs.50/- Free for card against Fixed Deposit
12	Card replacement (for reasons other than technical defects)	Rs.100/- per card	Rs.250/- per card Rs.100/- per card for card against Fixed Deposit
13	Pin replacement fee	Rs.50/- per card	Rs.100/- per card Rs.100/- per card (no charge for electronic pin / Epin)
		Rs.50/- per card for card against FDR	
14	Retrieval of charge slip	Rs.100/-	Rs.100/-
15	Limit Enhancement charges	NIL	NIL
16	Balance transfer processing fees	1% of transfer amount or Rs.199/-, whichever is higher.	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.	0.99% p.m. for BT facility under EMI scheme for period of six months
18	Foreign Currency Transaction Processing fee for Payment	3.50% mark-up over and above the currency conversion rate	3.50% mark-up over and above the currency conversion rate

19	Outstation Cheques	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of credit card dues.	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)	<u>At Counter:</u> 2.5% on the transaction amount. <u>IRCTC website :</u> Up to 1.8% of the transaction amount Note: (Transaction amount comprise of the ticket charges + service charges by Railways/IRCTC)	<u>At Counter:</u> 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount Note: (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	Min. Rs.10 or 2.5% on transaction < Rs.400 & > Rs.3000- . Corporate Cards with Corporate Liability: Min.Rs.10 or 2.5% on transaction.	Min. Rs.10 or 2.5% on transaction < Rs.500 & > Rs.4000- . Corporate Cards with Corporate Liability: Min.Rs.10 or 2.5% on transaction.
23	Interest free grace 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.	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	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	Cash Advance Limit i) 20% of Credit Card limit for all variants / type of credit cards. ii) Out of the above cash limit, single transaction limit will be 50% of the Available Cash Limit	
26.	PNB Global EMI Plan; i. Processing fees	2% of transaction amount	2% of transaction amount
	ii. Finance Charges	18% p.a. (1.5% p.m.)	18% p.a. (1.5% p.m.)
	Prepayment Charges	3% on outstanding amount nil for card against fixed deposit	3% on outstanding amount nil for card against fixed deposit
27.	Recovery of charges for furnishing CIBIL Report on Request by card holder	Rs.50/-	Rs.50/-
28.	GST	As applicable from time to time	As applicable from time to time

\* For corporate credit card with corporate liability- minimum joining & annual fee shall be Rs.2000/-each and for corporate credit card with individual liability- minimum joining & annual fee shall be Rs.1000/-each.

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

A- Joining fee shall be refunded back if usage for merchandise [except fuel & cash withdrawal] is more than the card credit limit within first six months of issuance of credit card.

B- Annual charge shall be waived in case a credit card account satisfied following conditions:

- If the usage of card, in preceding year, is more than the credit limit of the card
- There is at least one retail transaction (i.e. other than fuel or cash withdrawal) in every calendar quarter.
- Account has never been irregular in past.

\*\*\* For Bank's base rate, please visit our website at [www.pnbindia.in](http://www.pnbindia.in) or call our call centre at 1800 180 2222.

# Also applicable for cash withdrawals against credit balances

## Long Code Services

You can avail following services in your credit card by sending SMS by your registered mobile number (RMN)

- To Activate a Card, SMS ACTIV<space><last 6 digits of Card Number><space><DOB in ddmmyyy> to 7092200200
- To Generate PIN, SMS CARDPIN<space><last 6 digits of Card Number><space><DOB in ddmmyyy> to 7092200200
- To get Mini Statement, SMS CCBAL<space><last 6 digits of Card Number><space>MMYY<month and year of which statement required> to 7092200200
- To Deactivate a Card, SMS DEACTIV<space><last 6 digits of Card Number><space><DOB in ddmmyyy> to 7092200200
- To block/Hotlist a card, SMS HOT<space><last 4 digit of Card Number> to 7092200200

पंजाब नैशुनल बैंक  punjab national bank  
...अपने का प्रतिक ! ...the name you can BANK upon !

**PNB Credit Card Division,**  
3<sup>rd</sup> Floor, Rajendra Bhawan,  
Near Rajendra Place Metro Station  
New Delhi - 110 008, Email: [creditcardho@pnb.co.in](mailto:creditcardho@pnb.co.in)

*24 Hour Customer Care Helpline Numbers: 0120-461 6200 and  
1800 180 2345*

**[www.pnbindia.in](http://www.pnbindia.in)**