

ENTRANCE & REPLACEMENT FEES (AMOUNT IN Rs.)

Fee Structure	Classic Card		Gold Card	
	Primary	Add On	Primary	Add On
Entrance Fee	NIL	NIL	NIL	NIL
Replacement Fee	300	150	500	250

The Renewal Fee shall be levied in advance to the Credit Cardholder's Account in the anniversary month of issue of the card, if the card becomes irregular / overdue due to non payment. No separate notices are issued in this regard.

FINANCE (SERVICE) CHARGES - PURCHASES

Description of Charges

If Total Payment (TPD) is paid within Payment Due Date (PDD)	NIL
If Minimum Payment Due (MPD) is paid within PDD	2.00% p.m (24.00% p.a. calculated monthly) for all transactions from date of each transaction
If no amount or less than MPD is paid within the PDD	2.50% p.m (30.00% p.a. calculated monthly) for all transactions from the date of each transaction

FINANCE (SERVICE) CHARGES - CASH

If MPD / TPD is paid within PDD	2.00% p.m (24.00% p.a. calculated monthly) for all transactions from date of each transaction
If Minimum Payment Due is not paid within Payment Due Date	2.50% p.m (30.00% p.a. calculated monthly) for all transactions from the date of each transaction

CASH ADVANCE (WITHDRAWAL) FEE

SyndicateBank's ATMs	2% on advance amount (Minimum: Rs.50/- per transaction) + Finance (Service) charges as detailed above
Other Bank's ATMs in India	2.5% on advance amount (Minimum: Rs.100/- per transaction) + Finance (Service) charges as detailed above
ATMs outside India	2.5% on advance amount (Minimum: Rs.200/- per transaction) + Finance (Service) charges as detailed above

OTHER FEES

Mark Up Fee on Int'l Transaction	3% of the transaction amount + Service Tax
Over the Credit Limit usage, when o/s exceeds credit limit	Rs.100/- for each occasion
Balance Enquiry Charges at ATMs under VISA network in india	Rs.15/- + Service Tax
Balance Enquiry Charges at ATMs under VISA network outside India	Rs.30/- + Service Tax
Limit Enhancement Charges	Rs.200/- for each occasion
Retrieval of Charge Slip	Rs.150/- or the actual charges, whichever is higher
Cheque Bouncing Charges	Rs.200/- per instrument
Late Payment Fee if MPD is not paid by PDD	Rs.200/- for each month
Transaction at Petrol Pumps	2.50% of transaction amount (Minimum Rs.10/-) or Actual charges claimed by Acquirer Bank
Railway Ticket Purchase or Cancellation	Actual charges claimed by Railway/Acquirer Bank
Replacement Card issue charges in case of lost, stolen or damaged card	Rs. 100/-
Replacement Card issue charges in case of hot listed Cards due to default in payment	Rs. 200/-
PIN Replacement	Rs. 50/-
Duplicate Billing Statement beyond three months	Rs. 50/- per statement

Service Tax @ 10.30% (Service Tax 10% + 3% Education Cess on ServiceTax) w.e.f.24.02.2009 applicable on all fee, finance and other charges mentioned above. The rate of Service tax is subject to change by Government of India.

The Bank retains the right to alter or introduce new charges / fee from time to time, as it may deem appropriate, with due notice in Bank's website.

SOME IMPORTANT TIPS

- Ensure that swiping/verification of your card is done in your presence.
- For security reasons, do not handover your card or disclose your ATM PIN, CVV₂ number (printed on back of your card) or personal particulars to any one even if they claim to represent the Bank either personally, over phone or through e-mail.
- Get your Credit Card hotlisted immediately in case of loss/theft through our 24 Hour Help Line to prevent any misuse.
- To enjoy trouble free usage of your Credit Card, please ensure that you do not exceed your credit limit and settle at least the 'Minimum Payment Due' by Payment Due Date.
- Non-payment of 'Minimum Payment Due' by 'Payment Due Date' attracts higher finance charges at 2.50% per month (30.00% per annum), which is charged on monthly basis.
- Non-payment of 'Minimum Payment Due' amount for two billing cycles leads to temporary suspensions of your card(s) operations.
- Non-payment of 'Minimum Payment Due' amount for three billing cycles leads to hotlisting of card(s).
- You can make payment by cheque / draft / cash at any branch of Syndicate Bank. **POST DATED & OUTSTATION CHEQUES ARE NOT ACCEPTED.**
- Our CBS branch customers can avail AUTO DEBIT FACILITY.
- You can also make payment through Internet Banking or ECS. Please log into our website www.syndicatebank.in for details.
- Payments are acknowledged in subsequent statements.

CANCELLED TRANSACTIONS APPEARING IN THE BILLING STATEMENT:

A purchase and subsequent cancellation are two different transactions. Please do not withhold payment for reasons of non-credit of cancelled transaction, as delay in getting credits for such cancelled transaction/s can cause your account to become irregular.

CARD USAGE :Cards are not valid for foreign currency transactions in India, Nepal and Bhutan. The transactions under Card shall be strictly in accordance 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 any time. For any violation, you are directly and personally liable to appropriate authorities

Sometimes, the Merchant may be required to 'refer' the transaction to the Bank for approval. This does not mean that SyndicateBank has declined the transaction.

DRAWAL LIMITS: The Credit Limit, Available Credit Limit and Cash Withdrawal Limit as on the date of Statement are indicated in the main portion of the Statement

BILLING & STATEMENT : The Billing Statements are sent to Cardholders presently by ordinary post as on 20th of every month showing the details of transactions through the card and charges levied. The Statement may not be sent for the period in which there have been no outstanding dues. Payment Due Date (PDD) is stipulated as 10th of succeeding month. However, the PDD would be **IMMEDIATE** if the Cardholder fails to pay at least the Minimum Payment Due (MPD) of previous statement by the PDD. If the statement is not received by 27th of any month, the Cardholder can call on **24-HOUR HELP LINE** to ascertain the amount payable and / or for duplicate statement to avoid levy of charges

MINIMUM PAYMENT DUE(MPD): Without prejudice to the Cardholder's liability to make Total Payment Due(TPD), he/she may choose to pay only the MPD indicated in the Statement by PDD. The MPD shall be 10% of TPD (MPD will be equal to TPD, if TPD is upto Rs.100/- and MPD will be Rs.100/- If TPD is between Rs.101/- & Rs.1,000/-)but if there are some arrears of MPD of previous statement, these are also added to MPD of current statement. If the TPD is more than the the Credit Limit, then the amount by which the Credit Limit exceeds is also included in the MPD.

IMPORTANT : Please note that making only the minimum payment every month would result in the repayment stretching theoretically over 7 years with consequent interest on your outstanding balance.

WITHDRAWAL OF COMPLEMENTARY INSURANCE COVER : Bank has withdrawn complementary personal accidental death insurance cover w.e.f 31.10.06

INTEREST FREE (GRACE) PERIOD : The Bank allows interest - free period between 20 days to 50 days depending on the date/s of transaction provided the TPD shown in the statement is paid in full by PDD. **Interest free credit period would not be available if the previous month's balance has not been cleared in full or the cardholder has withdrawn cash from ATM.** The applicable finance charges would be levied for all the purchases/cash withdrawal/unpaid charges as illustrated below.

Stmt. Date	Op. Bal (Rs.)	Trxn Date	Trxn Amt (Rs.)	TPD (Rs.)	MPD (Rs.)	PDD (Rs.)	1st Pay (Rs.)	Date of Pay	2nd Pay (Rs.)	Date of Pay	SC Next Stmt	Late Pay Fee
20.11	0.00	15.11	1,000	1,000	100	10.12	1000	10.12	-----	----	0.00	0.00
20.11	0.00	15.11	1,000	1,000	100	10.12	100	10.12	900	18.12	@	0.00
20.11	0.00	15.11	1,000	1,000	100	10.12	50	10.12	950	18.12	#	200
20.11	0.00	15.11	1,000	1,000	100	10.12	-----	-----	1000	18.12	\$	200

@ [1000*0.020*(25/30)] + [900* 0.020* (8/30)] = Rs.21.47
 # [1000*0.025*(25/30)] + [950 * 0.025* (8/30)] = Rs.27.17
 \$ [1000*0.025*(33/30)] = Rs.27.50

BILLING DISPUTES RESOLUTION : If the Cardholder notices any discrepancy or disagrees with any charges indicated in the billing statement, the same should be communicated to the Bank **in writing within 30 days of the statement date**, failing which it shall be construed that the cardholder has confirmed and accepted all transactions/charges indicated in the Statement.

APPROPRIATION OF YOUR PAYMENT : Payments and Credits received against Card outstandings will be adjusted in the order of Service Tax and any other Taxes, Service / Finance Charges, Cash Advance and Purchase of Goods / Services.

Please deposit your cheque / draft at least 2 working days prior to Payment Due Date furnishing your name & contact number on the reverse of cheque / draft

REDEMPTION OF REWARD POINTS : You can encash your reward points in multiples of 500 points @ Rs.0.50 per point through written request directly to Card centre, Bangalore.

STATEMENT BY E-MAIL : You can opt for receiving your monthly statements by E-mail. Please send your request by letter/e-mail quoting your card number.

REGIONAL SERVICE CENTRE : You can get any information relating to your Credit Card **on any working day during office hours.**

Bangalore	2244 5924	Chennai	2858 7464	Coimbatore	254 6560
Delhi	2309 7777	Ernakulam	236 7018	Hyderabad	2339 6363
Kolkata	2289 3309	Mumbai	2218 1860	Udupi	252 7942

GRIEVANCE REDRESSAL : The Cardholder, if not satisfied with the response received on the enquiries, can address the grievance for redressal (by intimating contact number & e-mail id, if any) to

Mr.K.Divakaran, Asst. General Manager
 Syndicate Bank : Card Centre
 Corporate office, No.69, 1 Floor,
 9th Main Road, Jayanagar 3rd Block
 Bangalore - 560011 (INDIA)

Email : cardcentre@syndicatebank.co.in
 Phones: 080 - 2663 9960, Fax : 080-2663 9970

24 Hour Help Line :

Toll Free no. 1800225092 or STD Number 022 - 40426003

The card holder can approach Banking Ombudsman for redressal of their complaint if not satisfied with the response received from the bank.