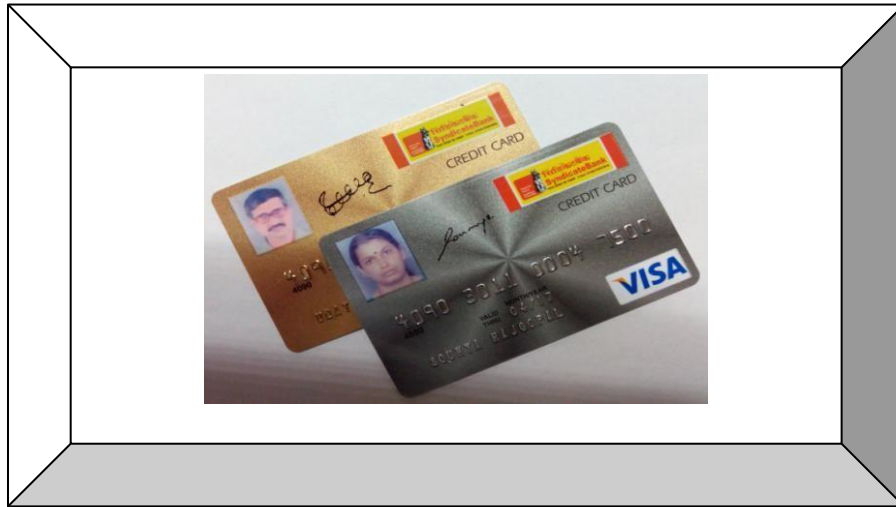


SyndicateBank Global Credit Cards
EXTRA Power in your purse



SyndicateBank Global Credit Card (SBGCC) - a payment product of great value and convenience, is offered to you **NOW FREE FOR LIFE** (No entrance fee/ annual fee/ renewal fee on New Credit Cards)*. Its unmatched features and very attractive offer makes it a unique product in its class.

1. TYPES OF CARDS:

Cards are issued in three variants (**Classic Card, Gold Card & Rupay Select card**) with Photo & Signature of the Cardholder.

Add on Cards to immediate family members, **who are not minor.**

2. FEATURES OF THE CARD:

SyndicateBank Global Credit Card is issued in association with VISA.

Acceptance at following locations-

Purpose	Locations
Cash Withdrawal	All ATMs of SyndicateBank (over 1700) and ATMs displaying VISA logo (over 1.20 lakhs in India & over 25 Lakh across the Globe)
Purchases	All Merchant Establishments accepting VISA Cards (over 9 Lakhs in India & over 300 million across the Globe)
Others	Internet.

Very Low finance charge of 2.00% p.m. (24.00% p.a.) calculated on monthly basis on roll-over (revolving credit) facility.

Cash withdrawal facility (15% for Classic Cards & 25% for Gold Cards) through our Bank's ATMs at concessional charges.

Rewards points of one point for every Rs. 400 spend with the Card.

Free Credit period varies from 20 days to 50 days.

Revolving Credit facility with Minimum Payment of 10% of Total Payment Due.

Cardholder's Lost Card liability limited to Rs.1,000/- after notifying loss to Bank.

Cards are issued for five years but renewal fee is levied every year in advance in the anniversary month of issue, wherever applicable.

** Conditions apply*

3. SOURCING OF APPLICATIONS:

Cards are being issued through **all the branches of SyndicateBank across the country.**

4. ELIGIBILITY CRITERIA (RESIDENT INDIANS):

The applicant should -

Be the resident of / working within operational area of the Card Issuing Branch.

Not be a minor or an illiterate person.

Preferably be a customer of our Bank having satisfactory operations in the Account with branch for at least 6 months.

Have Permanent Account Number (PAN) issued by Income Tax Department.

Be of the age group and have independent income as shown below-

Category of applicant	Age eligibility as on the date of application	Minimum Annual Income (Amount in rupees)	
		Gold	Classic
Salaried Persons	Over 21 & under 60 years	1,50,000	60,000
Self-Employed persons, Professionals & Business segment	Over 21 & under 65 years	2,00,000	1,00,000
Senior Citizens & Pensioners	Maximum 75 years	Not eligible	60,000

5. DOCUMENTATION REQUIREMENTS:

Proof of Residence.

Copy of the PAN Card issued by the Income Tax Department.

The following documents as proof of income -

A. SALARIED SEGMENT:

Type of Document	Multi National Company & Consultancy	Govt. Depts./ Public Sectors	Listed Company	Pvt. Ltd. Co./ Proprietorship/ Partnership Concerns
Salary Slip (Latest month)	Yes	Yes	Yes	No
Computerized Pay Slip (Latest month)	Yes	Yes	Yes	Yes
Salary Certificate (Format in Application)	Yes	Yes	Yes	Yes
Form 16 (Last Financial Year)	Yes	Yes	Yes	Yes
I T Return Ack. Form (Last Financial Year)	Yes	Yes	Yes	Yes

B. SELF EMPLOYED/ BUSINESS SEGMENT:

For the Last Financial Year	Proprietors / Partnerships	Qualified Professionals	Agents / Contractors
I T Return	Yes	Yes	Yes
Form 16 A	N/A	N/A	Yes
Form No. 10 CCAC (Export Units)	Yes	N/A	N/A

6. PRE-APPROVED CATEGORY:

Housing Loan customers, Term Deposit Customers, Pigmy Deposit Customers, Four Wheeler Loan customers, DEFENCE Personnel & Judges are offered Credit Cards with prefixed credit limits depending upon the existing relationship with the Bank **without insisting for proof of income.**

7. CARDS TO NON RESIDENT INDIANS [NRIs] & PERSONS OF INDIAN ORIGIN [PIOs]:

Only to account holders of the Bank subject to certain conditions.
All the branches of the Bank can issue Cards to NRIs/PIOs.

Documentation requirements-

- a. Copy of latest Passport, current & valid Visa or any equivalent proof of stay abroad.
- b. Proof of employment / business / stay / residence abroad
- c. Details of deposits / accounts with the branch.
- d. Proof of income abroad, if the required deposits is not held with the branch.
- e. Standing Instructions for debiting monthly billing amount (specifying Total Payment Due **OR** Minimum Payment Due) to SB-NRE/NRO account with the branch.

8. CARDS TO FOREIGN NATIONAL WORKING IN INDIA:

Only to account holders of the Bank subject to certain conditions.
All the branches of the Bank can issue Cards under this category.

Documentation requirements-

- a. Copy of latest Passport, current & valid Visa or any equivalent proof of stay in India.
- b. Proof of employment / business / stay / residence in India.
- c. Details of deposits / accounts with the branch
- d. Proof of income, if required deposits not held with the branch.
- e. Standing Instructions for debiting monthly billing amount (specifying Total Payment Due **OR** Minimum Payment Due) to customer's specific account with the branch.

9. BILLING SCHEDULE AND PAYMENT MODE/ PROCEDURE:

A. Billing & Statements-

The Billing Statements showing the details of transactions through the Card, Charges levied & payments received are generated as on 20th of every month and sent to Cardholders presently by ordinary post **OR** e-mail. The Statement may not be sent for the period in which there have been no outstanding dues or there are no transactions.

As per Go Green Scheme of the Bank, Card holders who have registered their e- mail ID with us will get soft copy of their Billing Statement by e-mail .

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.**

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.

If the Billing Statement is not received by 27th of any month, the Cardholder should call on **24-HOUR HELPLINE (Toll Free # 1800 22 5092 OR STD # 022-4042 6003)** to ascertain the amount payable and/or for duplicate statement to avoid levying of charges.

B. Payment of dues appearing In Billing Statements:

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 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 Credit Limit, then the amount by which the Credit Limit exceeds is also included in the MPD.

To enjoy trouble free usage of Credit Card, the Cardholder should ensure that he/ she does not exceed Credit Limit and pays at least the 'Minimum Payment Due' amount by Payment Due Date.

Cancelled transactions appearing In Billing Statement: A purchase & subsequent cancellation are two different transactions. The Cardholder should not withhold payment for reasons of non-credit, as delay in credit process can cause the account to become irregular.

The Cardholder can make the payment by any one of the following modes-

- By cash at any branch of SyndicateBank during normal banking hours.
- **Auto Debit Facility** through **One Time Standing Instruction** available to all cardholders maintaining their accounts at any of our Branches (CBS branches).
- Cardholders maintaining Current Account or Savings Bank Account with the Bank can pay Credit Card Bills through **Internet Banking**.
- By **local cheque / demand draft** payable to ' SBGCC a/c xxxx xxxx xxxx xxxx' (16 digit card number) **at any branch of SyndicateBank**
- By **Demand Draft** drawn on **Bangalore ONLY**, directly to **SyndicateBank, Corporate Office: Card Centre, No.35, I Floor, Devanga Towers, K G Road, Bangalore-560009. Such DDs can be purchased without any commission from any branch of SyndicateBank.**
- The Cardholder who wants to pay the bill from other banks' account, may make payment through NEFT
- The Cardholder who wants to pay the bill using other banks' VISA card, may also make payment through VISA money transfer.

Payments are acknowledged in subsequent statements.

10. INTEREST FREE (GRACE) PERIOD:

The Bank allows interest-free period between 20 days to 50 days depending of 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 payment made is less than the Total Payment Due 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 Payt (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

@ $[1000*0.020*(25/30)]+[900*0.020*(8/30)]=Rs.21.47$

\$ $[1000*0.025*(33/30)]=Rs.27.50$

$[1000*0.025*(25/30)] + [950 * 0.025*(8/30)]= Rs.27.17$

11. ROUND THE CLOCK FRIENDLY HELP LINE:

A 24 Hour Customer Friendly Help Line [Toll Free # 1 800 22 5092 OR STD # 022-4042 6003 (chargeable to Caller)] for direct interaction with the Call Centre Executives at the convenience of the Cardholders.

The Caller is identified through dynamic quizzing before providing any information.

Bank's Help desk at Card Centre is available for interaction on all working days during working hours # 080-220 73800

Following services are available at the 24-Hour Help Line-

HOT LISTING OF CARD due to loss/ theft etc.

Balance / Transaction Inquiry

Billing Statement inquiry / Statement not received/ Duplicate Statement

PIN Mailer not received / PIN Not working/ Duplicate PIN.

Card Decline / Call Issuer / Non authorization of transactions.

Confirmation of transaction authorization.

Disputed transactions, which must be followed by written complaint to SyndicateBank: Card Centre: Bangalore with relevant documentary proof, if any.

Any general enquiry on Credit Cards.

12. REDEMPTION OF REWARD POINTS:

The Cardholder can seek redemption of accumulated Reward Points through any of the following modes-

Payment towards renewal fee of the exiting Credit Card OR

Encashment in multiples of 500 points, subject to a minimum of 500 points.

The amount @Rs.0.50 per reward point would be credited to Credit Card account of the applicant. TDS applicable, if any at the time of redemption, would be effected.

13. 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 or CVV2 number to any one even if they claim to represent SyndicateBank.

Do not write PIN number on the Card or on any paper kept along with your Card.

Get your Credit Card hot listed immediately in case of loss/ theft through our 24 Hour Help Line to prevent any misuse. We recommend our Cardholders to file a police complaint in their own interest immediately after the Credit Card is lost, which would be required in case of misuse of such cards. However, the cardholder has the option of seeking replacement card in case of lost/ stolen card without filing of police complaint with a clear undertaking that the Cardholder would be liable for any misuse of lost/ stolen card till the loss/ theft is notified to the Bank.

Intimate the change in your mailing address, phone numbers, and mobile number, e-mail address **promptly** by contacting Helpline Number or to Card Centre in writing.

14. OTHER MOST IMPORTANT TERMS & CONDITIONS:

Credit 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 and for any violation, the Cardholder is directly and personally liable to appropriate authorities.

Currency Conversion Process & Fee For International Transactions: The exchange rate between the Transaction Currency and the Billing Currency used for processing International Transactions is (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable Processing Date, which may vary from the rate VISA itself receives OR (b) The government mandated rate in effect for the applicable Processing Date. The international transactions are converted to Indian Rupees on the day of settlement, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the first conversion will be made to US Dollars and then convert the US Dollar amount into Indian Rupees. In each instance, the International Transaction Fee of the Bank with applicable Service Fee and other Taxes levied by the Government will be added on the transaction amount.

Appropriation of Payment: Payments and Credits received against Card outstanding are adjusted in the order of Service Tax and any other Taxes, Service / Finance Charges, Cash Advance and Purchase of Goods/ Services.

Billing Disputes Resolution: If the Cardholder notices any discrepancy or disagrees with any charges or disputes any transaction 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.

Transactions beyond Internal Security Limits: The Bank sets certain internal security limits like ceiling limits per transaction/ per day for different categories of merchants to safeguard the interest of the Cardholders in case the Credit Card is lost/ stolen/ misused. Therefore, even if cardholder's account has sufficient balance in the Card limit, the purchases exceeding these limited will not be authorized on-line and the cardholder may have to seek voice authorization. **However, the Bank may remove the ceiling limits at its sole discretion upon specific request of the cardholder. It is suggested that the Cardholder may contact the Bank in advance in case he/ she intends to perform any high value transaction.**

Consequences of Non Payment:

Non-payment of 'Minimum Payment Due' by 'Payment Due Date' attracts higher finance charges at 2.50% p.m. (30.00% p.a.) calculated on monthly basis for all the transactions from the date of each transaction.

Non-payment of 'Minimum Payment Due' amount for two billing cycles leads to temporary suspension (card blocking) of your card(s) operations.

Non-payment of 'Minimum Payment Due' amount for three billing cycles leads to HOTLISTING of Card(s).

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-

**Deputy General Manager, SyndicateBank:
Corporate Office: Card Centre No. 35, I floor,
Devanga towers K. G ROAD
Bangalore – 560009 (INDIA)**

Email: creditcard@syndicatebank.co.in

Phone: 080-22073800/ 813

Fax:080-22351654

SCHEDULE OF CHARGES EFFECTIVE FROM 21.08.2008

ENTRANCE & RENEWAL FEES (AMOUNT IN Rs.)				
Fee Structure	Classic Card		Gold Card	
	Primary	Add On	Primary	Add On
Entrance Fee	NIL	NIL	NIL	NIL
Renewal 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 – PURCHASE				
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 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 Transactions		3% of the transaction amount + GST		
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/- + GST		
Balance Enquiry Charges at ATMs under VISA network outside India		Rs.30/- + GST		
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
Transactions 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 Railways/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/-
GST: @ 18 % w.e.f. 01.07.2007, applicable on all fee. Finance and other charges mentioned above. The rate of GST is subject to change by the Government of India.	