

CANARA CREDIT CARD

USER MANUAL

Thank you for selecting the Canara Credit Card. Your credit card is designed to complement your lifestyle and is a symbol of recognition and status across the globe.

The credit card comes packed with features, designed to suit to your life style and taste. The Canara Credit Card is eligible for special offers from the respective card associations' viz. Visa/MasterCard/RuPay and other privileges that help you to handle emergencies.

Please read this guide carefully and keep it handy for reference. Should you require any assistance, please do not hesitate to call our Toll Free Number 1800 425 0018.

Know your Credit Card:

Front:

1. **Credit card number:** This is your exclusive 16 digit credit card number. Please do not share your card number to any suspicious mail you receive.
2. **Your Name:** Please check to see that your name is correctly embossed. In case of incorrect embossing, call toll free number, 1800 425 0018.
3. **EMV compliant Chip:** All cards are embedded with an EMV compliant Chip which holds vital encrypted data for facilitating authorisation.
4. **Valid from - Expiry date:** Your credit card is valid for the period (upto the last day of the month of the year) indicated on your credit card under "valid thru"
5. **The Visa / MasterCard/ RuPay logo:** Any establishment displaying the Visa / MasterCard/ RuPay logo accepts your card.

Reverse:

6. **Signature Panel:** For your protection please sign on the signature panel immediately using a non-erasable ball point pen (preferably in black ink).
7. **Magnetic Strip:** Important information pertaining to your credit card is encoded on this strip. Protect your credit card from exposure to direct sunlight, magnetic and continuous magnetic fields (hand-bag clasps, televisions, speakers and any other electronic appliances). Also prevent the magnetic strip from being scratched.
8. **The Visa / MasterCard/ RuPay hologram:** Any establishment displaying the Visa / MasterCard/ RuPay hologram accepts your credit card.

Domestic and Global:

Canara Credit Cards are issued with variants which are enabled for domestic as well as global usage. Domestic usage Cards are accepted all over India and its transaction currency is INR.

While Canara Credit Card with domestic usage is the default card, where the cardholder does not request for issue of Global Card expressly, the Canara Credit Card Global is issued at the specific request of the Card holder.

International usage can be enabled on your international credit card through internet banking, mobile banking, branch and ATM.

Variants of Canara Credit Card:

Canara Credit Card - Classic / Standard
Canara Credit Card - Gold
Canara Credit - Corporate
Canara Secured Credit Card
Canara MasterCard WORLD
Canara RuPay Platinum Card
Canara RuPay Select Card

Card Association:

Canara Credit Cards are issued in association with VISA/ MasterCard/RuPay, internationally known Card Associations. Issue of Canara Credit Cards with these associations provide more acceptability and dependability and have recognition all over the world.

How to use your Canara Credit Card:

While using your Canara Credit Card to pay for purchase or services, present your credit card against the bill.

1. Please verify the amount. There is usually a provision for 'tips' miscellaneous items. If required fill this section and bring down the total.
2. Enter the 4 Digit PIN to authenticate the transaction.

For using your Canara Credit Card online, please ensure that the card has been enabled for online transactions. You can enable the online transactions through Canara Bank Mobile Banking App - CANDI, Internet Banking and by visiting the branch.

At times, merchant establishments may be required to 'refer' the purchase transaction. This does not mean that the transaction has been 'declined' by Canara Bank, but simply that the merchant is required to contact their bankers for approval. In order to safeguard you in the event that your credit card has been lost or stolen your personal details may also be requested at this time. Please contact Canara Bank, if your transaction is declined, without a valid reason given by the merchant establishment.

How to avoid misuse of your Credit Card:

We have developed the following 17 rules to further significantly reduce your chance of being subjected to credit card fraud.

1. Never keep your credit card loosely in your packets or bags.
2. Always keep your credit card in the same place within your wallet/purse so that you notice immediately if it is missing.
3. Never leave your credit card unattended.
4. Always memorize your PIN.
5. Never keep a copy of your PIN in your wallet/purse and never write your PIN number on your credit card.
6. Never disclose your PIN to anyone - not even to your family members.
7. Never surrender your credit card to any one other than a merchant when making a purchase. This includes people claiming to be representatives of Canara Bank / Visa / MasterCard.
8. Always ensure that the merchant processes the transaction on your credit card in your presence and ensure they do not note down your credit card number, swipe your credit card twice or fill out two charge slips. Never sign an incomplete charge slip.
9. Always take some time to verify that upon completion of the purchase the credit card returned to you is yours.
10. Always call Canara Bank if you have any suspicion that your credit card has been used fraudulently or lost or stolen.
11. Always keep a copy of your credit card details (credit card account number, expiry date) and any relevant bank addresses / contact numbers in a safe place other than your purse / wallet.
12. Always keep track of your credit card's billing statement date if your credit card statement is not received on time and do not hesitate to contact the Bank to ensure that it has been dispatched to your appropriate mailing address.
13. Always notify the Bank, in writing, of any changes in your employment and / or residential address and telephone / mobile numbers.
14. Never reveal your credit card number / CVV No./ Expiry date / PIN number and your personal details to any telephonic survey.
15. Never reveal your credit card number / expiry date / PIN number and your personal details to any e-mail soliciting your personal information.
16. Never seek help from strangers in ATM, even if offered voluntarily, while utilizing your credit card at ATM.
17. Never hand over the consignment containing your Canara Credit Card once delivered to you back to the delivery person for any reason.

How to generate your PIN:

4 Digit PIN can be generated using the GREEN PIN option at Canara Bank ATMs. PIN can also be generated from Canara Saathi App.

Canara Credit Card privileges:

Your Credit Card is accepted at over 30 million establishments world wide and over 10,00,000 establishments in India.

a) Free Credit period:

You can get upto 50 days free credit on purchases without any charges being levied to your credit card account.

This is applicable provided your credit card outstanding, as shown on your statement is settled in full by the due date.

b) Revolving payment facility:

You can buy now and just pay a minimum of 5% and settle the balance later at a specified finance charge of 2.5% p.m. (30% p.a.). (Not applicable to Canara Credit Card Corporate)

c) Cash advance:

Cash withdrawal limit to cardholders, subject to Banks' ATM cash withdrawal limit, is as follows:

50% of outstanding balance subject to a maximum of Rs 50000/-

Cash withdrawal at ATM attracts fee and service charge. Kindly visit schedule of charges for more details.

For add on Cardholders of Canara Credit Card Corporate, the cash limit is as prescribed by their Company, subject to 50% of Main Canara Credit Card limit, maximum of Rs.5 lakhs. The sum of total cash withdrawal shall not exceed the Cash Withdrawal limit fixed for the Main Card.

Credit cardholders can access www.visa.com/pd/atm/main.html & www.mastercard.com/atm to get complete details on Visa and MasterCard / Cirrus ATM locations in India and other countries worldwide.

d) Foreign Exchange entitlement: (Applicable to cards enabled for Global Usage)

You can use your credit card for making payments towards expenses upto the credit limit on the credit card, subject to foreign exchange entitlement under Foreign Exchange Management Act (FEMA), 1999.

e) Credit Shield/Insurance cover against the risk of death due to accident:

The cardholders are covered against risk of death due to accident and air crash free of cost. Upon accidental death, the cover will be first utilized to offset the balance outstanding on the Canara Credit Card. Any balance of the cover remaining will then be paid to the credit cardholder's nominee.

f) Rewards programme:

Bank has tied up with M/s Loyalty Rewardz for new Rewards Programme. Now, earn two reward points for every purchase transaction of Rs.100. Value of one reward point is Re.0.25. An exclusive web site www.canararewardz.com is

available for registration, view & redemption of reward points. Earn more Reward Points under 'Maxgetmore' programme. Cardholders are required to activate their reward point account through registration by visiting the above website and get the log-in credentials. (Cash withdrawals, disputed transactions, cancelled transactions, balance transfer transactions, foreign currency purchase, charges like interest, card fee etc. are not eligible for Reward points)

g) Zero lost card liability:

Canara Credit cardholders are covered for lost card liability for transactions in excess of Rs.2,000/-, from the time they report the loss of the card to the Bank. However, cardholder will be liable for all charges incurred on the card before they report the loss of their card. Purchase Protection is limited to Rs 25,000/-

h) Transaction limits and count limits: Transactions on the card is governed by transaction limit and count limit. Transaction limit is the monetary cap on each type transaction that could be done with the card. Count limit is the cap on number of transactions that could be done with the card on each type of transactions or all transactions put together. This limit is fixed by the Bank at its discretion. This is a security measure to prevent run away usage of the card in the event of card falling into unscrupulous hands. These limits are confidential so that the fraudster is unaware of the limit and there is no scope for him to dodge the limit/cap.

However, the above limit may be relaxed at the request of the cardholder where he has planned his purchase and intimates the same to the Bank. However, this limit will be relaxed only for the day of the planned transaction and the caps would be restored on completion of the day.

The cardholder may seek revocation of all the transaction limits and count limits in writing. Under such event the cardholder shall be liable for any unauthorised transaction with his card.

i) Lost card liability claims procedure:

In the event of loss of your credit card, please report the loss to Canara Bank or to Visa /MasterCard Global Emergency Assistance helplines immediately. You are also required to file a police complaint /report for the lost / stolen Credit Card and send us a copy of the acknowledgement to enable us to process the insurance claim.

To report a lost credit card, you may call toll free No.: 1800 425 0018. You can also block your card immediately using Canara Bank Mobile Banking, Canara Saathi App, Canara Bank Internet Banking.

If you recover your credit card after you have reported its loss, please do not attempt to use it. Destroy the credit card by cutting it into several pieces.

j) Add on Cards:

You can apply for up to 4 additional credit cards for your immediate family members above 18 years of age. The additional credit card held by your family members will share the credit limit on your primary credit card. Charges incurred on your additional credit cards will reflect in the primary credit card statement.

The annual fee as detailed in the tariff sheet will be included in your statement of account.

Add on cardholders will not receive a separate monthly statement.

Payment options:

You have a choice of convenient modes of payment to settle your monthly dues.

1. Direct debit facility: You can make your payment directly by authorizing us to debit your account with Canara Bank. The Bank will debit your account to the extent of the Payment Due Amount on the Payment due date. Where the balance in the operative account is insufficient to debit the amount, the bank may, at its discretion, permit overdrawing. Until the overdrawing in the operative account are cleared, the card will be blocked from further operation. After clearance of the entire overdrawing in the account, either on account of payment of card dues or otherwise, within two working days, the card will be made active for operation.
2. NEFT: You may send your remittance to Card Division by NEFT (National Electronic Fund Transfer). While remitting the funds you shall provide the following details :

IFSC (Indian Financial Sector Code) of Card Division	CNRB0001912
Account Number	Your 16 digit card number
Amount	Amount of payment

3. Payment can also be made through Canara Saathi app/ Canara Bank Mobile Banking App.

Payment made to a cardholder account will be settled in the order of Minimum payment due, fees & charges, cash advance taken and purchase outstanding.

Tariff structure is subject to change from time to time at the sole discretion of Canara Bank.

Example:

Interest free repayment period ranges from minimum of 20 days to a maximum of 50 days. However, fees / service charges, as applicable, is payable for cash withdrawal / usage at petrol bunks, railways etc.

Date of purchase	:	21.05.2020
Date of Statement	:	20.06.2020
Due Date	:	10.07.2020
Interest free period	:	21.05.2015 to 10.07.2015 - 50 days

Card limit Rs.25,000. A purchase of Rs.11,000 was made on 22.05.2020 included in our bill dated 20.06.2020 for which payment due date is 10.07.2020.

If the cardholder opted for revolving payment and he has opted for Direct Debit to his account, we will recover Rs.550 from his operative account maintained at the branch. If the cardholder pays Rs.10,450 on 10.07.2020 directly to Canara Bank, no service charges will be levied in our bill dated 20.07.2020.

If the payment does not reach Canara Bank by 10.07.2015, a service charge of **plus GST** would be debited to his card account 20.07.2020.

If the cardholder makes part payment of Rs.5000 on 05.07.2020, a service charge on the differential amount of Rs.5450 and **applicable GST** would be collected.

Blacklisting of delinquent cardholder:

If the minimum amount due, as mentioned in monthly statement, is not paid fully within 90 days from the next statement date, the card account will be treated as non-performing asset. The gap between two statements should not be more than a month.

In the above such cases the cardholder shall be blacklisted and the name of the cardholder shall be informed to the Credit Rating Agency like Credit Information Bureau of India Limited.

If full dues are recovered in any card account and if the cardholder is not an undesirable party as per the available records, the Bank will take steps to delist the name from the Negative list on case to case basis.

If the cardholder clears his liability with the Bank and requests for removing his name from the negative list, the Bank, at its discretion may remove his/her name duly considering his/her payment history.