



CANARA BANK CREDIT CARD - VARIANTS & FEATURES COMPARISON

	Classic/ Standard	Gold	Platinum	Select	World	Corporate
Variant Type	1. Rupay Classic 2. Mastercard Standard 3. VISA Classic	1. Mastercard Gold 2. Mastercard Secured Gold 3. VISA Gold 4. VISA Secured Gold	1. Rupay Platinum 2. Rupay Platinum Secured 3. Mastercard Platinum 4. VISA Platinum	1. Rupay Select 2. Rupay Select Secured	1. Mastercard World	1. VISA Corporate
Type of Transactions available	All Transactions are allowed i.e, ATM Cash Withdrawal/ Point of Sale / E-Commerce (The same can be enabled/ disabled or limit can be set through net banking / mobile banking or by visiting the base branch)					
Domestic & International Acceptance	Available - International/Global usage can be activated through net banking / mobile banking or by visiting the base branch					
Maximum Credit Limit Per Month	Rs. 5,00,000/-	Rs. 25,00,000/-	Rs. 50,00,000/-	Rs. 50,00,000/-	Rs. 50,00,000/-	Rs. 2,00,00,000/-
Cash-Withdrawal Limit	50% of Credit Limit or ₹50,000/- (₹ 25,000/- w.r.t Corporate add-on cards) , whichever is lower					
Cash-Withdrawal Charges	₹30/- Per ₹1000/- withdrawn					
Interest Free Credit Period	Upto 50 days till next Payment Due Date					
Interest Rate beyond Credit Period	2% Per Month or 24% Per Annum for Secured Credit Cards and 2.5% Per Month or 30% Per Annum for Unsecured Credit Cards					
Annual/ Joining Fee/ Enrolment Fee (One time)	NIL					Annual Fee per Add-on card ₹400/- Enrolment Fee ₹250/- for primary card
Lounge Access (Domestic) *at selected lounges	Not Available	Not Available	Rupay : 2 per Qtr for Self (*cap of 4 per annum) VISA : 2 per Qtr for Self Mastercard: 2 Self + 1 Guest per Qtr	2 per Qtr for Self	3 Self + 2 Guest per Qtr	Not Available
Lounge access (International) *at selected lounges	Not Available	Not Available	Rupay : 2 per Year for Self	2 per Year for Self	2 Self + 2 Guest per Year	Not Available
Reward Points	2 Points per every ₹100/- spent on POS/ E-Commerce. (Fraction of ₹100.00 will be excluded)					Not Applicable
Options to Redeem Reward Points	Cashback or Goods Purchase through (www.canararewardz.com) or Canara ai1 app (Not applicable on Corporate Credit Cards)					Not Applicable
Markup Fee	3% on Forex Transactions (Lowest among Peer Banks)					
Expected minimum Annual Turnover on Card	₹ 12,000/-	₹ 25,000/-	₹ 50,000/-	₹ 1,00,000/-	₹ 1,00,000/-	Not Applicable
Inactivity Fee (If annual Turnover is not met)	₹100/-	₹150/-	₹200/-	₹300/-	₹300/-	NIL

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EMI Conversion (Not Applicable for Corporate Credit Cards)	Easy EMI Conversion through Canara ai1 app EMI Conversion Charges: Min: ₹100/-, 2% of Transaction Value and Max: ₹200/-. EMI Rate: 13% p.a. for below 1 Year (3,6,9 months), 14% p.a. for 1 Year & Above (12, 18, 24 months)					Not Applicable
Fraudulent Charge Cover	₹2,00,000/-	₹5,00,000/-	₹5,00,000/-	₹5,00,000/-	₹5,00,000/-	₹2,00,000/-
Baggage Insurance	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000
Purchase Protection Cover	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000	Upto ₹25,000
Accident Cover (Air Accident)	₹4.00 lakhs for self ₹2.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹4.00 lakhs for self ₹2.00 lakhs for spouse
Accident Cover (Other than Air Accident)	₹2.00 lakhs for self ₹1.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹2.00 lakhs for self ₹1.00 lakh for spouse
For more details on Insurance refer to CANCELLATION POLICY FOR CANARA BANK CARDS.						
Other Offers	Visit www.canarabank.com					
* All the above listed charges are excluding GST and 18% GST will be charged extra.						
** All other features/ limits will be as per Credit Card Policy. HO Cir 257/2023						