

FEATURES OF TMB TITANIUM CREDIT CARD

Features	TMB Titanium Credit Card
Eligibility	<ul style="list-style-type: none"> ➤ Any individual having CASA with our Bank. ➤ Income Tax Assessment for 3 years. ➤ Gross Annual Income - ₹3.00 lakhs or more
Minimum Card Limit	₹20,000/-
Maximum Card Limit	₹5,00,000/- (restricted upto 25% of annual income)
Cash advance limit	<ul style="list-style-type: none"> ◆ “25% of the sanctioned credit card limit “ ◆ Per day maximum limit of cash withdrawal is ₹25,000/- (Subject to cash withdrawal restriction if any by RBI then and there)
Free Add-on Cards	Upto 2 for spouse and children above 18 years of age.
Photo / EMV Chip Card	Both the Card variants shall be issued as EMV chip facility with personalized Photo. No charges/fees for the Photo/EMV card.
Free Credit Period	Upto 45 days.
Minimum repayment on Revolving Credit	A minimum 10% of the monthly total billed amount, subject to a minimum of ₹500/-
Card Validity	3 years
GREEN PIN (Paperless)	<p>PIN shall not be issued through PIN mailer. Instead, the cardholder can generate the PIN as follows;</p> <ul style="list-style-type: none"> • The welcome kit containing the card will be sent to the concerned branch and cardholder has to obtain the card from the branch. • The PIN will be in the form of GREEN PIN (Paperless). After obtaining the card, the Cardholder can generate the Green PIN through Customer Care Portal by providing Card Number, Expiry Date, Date of Birth and OTP. • Subsequently in future, Our Bank will provide the facility, that the cardholders themselves can generate the PIN number just by inserting their card through any of our TMB ATM using OTP. (OTP will be sent to cardholder through registered mobile number)
Fees & Charges	TMB Titanium Credit Card
One time card issuance charges	Free
Enrollment / Joining Fee	Free
Annual Fee	Free
Renewal Fee	₹250/- for primary card; ₹150/- for Add-on Card.
Charges for Replacement card	₹100/-

Late Payment charges	₹250/- (If the cardholder fails to pay the Minimum Amount Due before Payment Due date.)
Charges for revolving credit. (Finance charges)	2% per month (24% per annum) from the due date.
Cash Advance - Transaction fee	3% of transaction amount subject to the Minimum of ₹30/- for every ₹1000/- or part thereof.
Charges for cash withdrawal at other bank ATMs	3% of transaction amount subject to the Minimum of ₹30/- for every ₹1000/- or part thereof. Plus additional charges levied by the respective banks.
Finance charges for Cash Withdrawal.	2% per month (24% per annum) from the date of cash withdrawal.
Charge Slip Retrieval Fee	₹100/- per charge slip.
Collection charges for Outstation Cheque	₹100/- per instrument + other bank charges if any
Foreign Currency Transaction – Conversion Markup	Upto 3.5%
Duplicate Statement	₹100/- per statement for statements more than 2 months old
Cheque dishonor charges or unsuccessful payment instructions	₹150/-
Hot listing charges	Free
Others	
Billing Date	20 th of every calendar month
Due date for payment	5 th of every calendar month
E-statement	The monthly account statement will be sent to the Cardholder's E-mail ID (marking a copy to the concerned branch) only.
Credit Card Outstanding Payment Procedure	<ol style="list-style-type: none"> 1. The cardholder has to pay Total Amount Due (TAD) within the bill due date or opt for EMI loan by paying 10% of TAD (subject to a minimum of `500/-) as “Minimum Amount Due (MAD)” at least 5 days before the bill due date. The system will automatically debit TAD or MAD (if customer opted for EMI) in linked CASA account on due date. If there is no sufficient balance, Temporary Overdraft (TOD) will be raised for the due amount. Also, the card will be frozen/blocked temporarily, until the closure of TOD account in full. 2. TOD will carry a ROI of 24% p.a, 3. Interest will be calculated from the date of creation of TOD, 4. The credit limit of the card will be reduced by the TOD outstanding and EMI outstanding if any of the cardholder.

EMI Facility	<ul style="list-style-type: none"> ➤ Request for availing EMI facility must be made by the customer, (Only through Letter/e-mail) at least 5 days before the due date of the bill, ➤ Customer must pay at least 10% of the bill amount (Minimum ₹500/-) as “Minimum Amount Due” to avail this facility, ➤ Maximum EMI tenor shall be 6 months, ➤ Processing charges for this facility shall be 0.50% of the availed amount (Minimum ₹150/-), ➤ Rate of Interest shall be 24% p.a, ➤ No charges for pre-closure of EMI loan, ➤ Card limit must be reduced by the outstanding amount under the EMI facility and TOD outstanding if any, ➤ EMI facility for single transaction is not available presently, ➤ EMI facility must not be provided when; <ul style="list-style-type: none"> ✖ Customer fails to pay the “Minimum Amount Due” ✖ If the bill amount is less than ₹5,000/- ➤ If customer fails to pay single EMI, the card (including Add-on Card) limit must be reset to Zero and/or the card (including Add-on Card) must be frozen/blocked,
Insurance Coverage	Free Personal Accidental cover of ₹5 lakhs (For death benefit only) shall be provided.

Service Tax applicable for all the charges and fees will be levied additionally.

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