



MOST IMPORTANT TERMS AND CONDITIONS (MITC) GOVERNING ISSUANCE AND USAGE OF CSB DEBIT CARD

(A) FEES AND CHARGES (EXCLUDING GST)

CARD VARIANT	JOINING FEES	AMC*	ADD-ON CARD #
VISA Classic	Nil	₹250/-	₹300/-
VISA Platinum	Nil	₹500/-	₹300/-
VISA Signature	Nil	₹900/-	₹300/-
RuPay PMJDY	Nil	Nil	₹300/-
RuPay Classic	Nil	₹250/-	₹300/-
RuPay Platinum	Nil	₹500/-	₹300/-

Cash withdrawal limits are applicable as per Account Variants and are subjected to change. For current limits please refer - <https://www.csb.co.in/service-charges-and-fees>

OTHER CHARGE DESCRIPTION - PER TRANSACTION/REQUEST	AMOUNT
Financial Transaction above Free Limits^	₹21/-
Non-Financial Transaction above Free Limits^	₹10/-
Declined ATM Cash W/d Txn Due to Insufficient Funds in Customer A/c	₹25/-
Issue of Duplicate ATM Card*	₹300/-
Duplicate ATM Pin Mailer	₹100/-
International Cash Withdrawal	₹150/-
International Balance Enquiry	₹25/-

^Free limits are based on account variants *AMC/Duplicate Card Charge is NIL/discounted for certain Account Variants as determined by the Bank from time to time. #Add-On Cards are available only for specific account segment. For more details refer latest Debit Card-Account Variant matrix here - <https://www.csb.co.in/service-charges-and-fees>

(B) CONTACT

- Head Office Address: CSB Bank Ltd., CSB Bhavan, P.O Box No. 502, St. Mary's College Road, Thrissur - 680 020, Email ID: branchservice@csb.co.in
- For ATM related queries: Anywhere in India: 1800 266 9090 (toll free) - Outside India: +91-422-6612300 (ISD charges applicable) Email: customercare@csb.co.in

(C) FOR SURRENDER/CLOSURE/BLOCKING/LOSS/THEFT/MISUSE OF DEBIT CARD

- Customer Care 24x7: - Anywhere in India: 1800 266 9090 (toll free) - Outside India: +91- 422-6612300 (ISD charges applicable) Email: customercare@csb.co.in
- Any nearest CSB Branch

(D) LIABILITY OF CARDHOLDER

A customer shall be liable for the loss occurring due to un-authorized transactions in the following cases;

- Where the loss is due to negligence by customer, such as, where he/she has shared the payment credentials, the customer shall bear the entire loss until he/she reports the un-authorized EBT to the bank.
- In cases where the responsibility for the un-authorized Electronic Banking Transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay (of 4 to 7 working days after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction.
- The bank will undertake all necessary care as practically possible to ensure the secrecy of the PIN during issuance and under no circumstances shall the bank or any of its representative disclose the PIN to anyone other than the cardholder.

(E) GRIEVANCE REDRESSAL MECHANISM / COMPLAINTS AND REPORTING OF FAILED/UNAUTHORISED TRANSACTIONS

- For detailed list of grievance redressal points and contact details please visit <https://www.csb.co.in/complaints-redressal>
- Timeline for redressal of grievances - RBI Circular DPSS.CO.PD No.629/02.01.014/2019- 20 dated 20.09.2019 is followed for complaint redressal. All debit card transactions handled and settled within the TAT of T+5 days as per the guideline of above RBI Circular.
- Compensation for delay in redressal of grievance - Compensation of Rs.100 per day is paid for all the transactions settled after T+5 as per RBI circular

(F) INSURANCE COVERAGE

Any insurance coverage is provided by the card network and is governed by the respective card network terms and conditions. For more details please visit <https://www.csb.co.in/csb-debit-cards>

(G) DISCLOSURE

Data collected with respect to the issuance/usage of debit cards are not shared with any third party or persons by the bank or its officials without prior consent of the customer.



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