

Debit Card Matrix:- 'CSB-Senior Citizen Independence SA' & 'CSB-Women Power SA'

Sl No.	Specification	CSB - Senior Citizen Independence SA (Resident Individuals >= 60 year For Joint Acs, the first holder must be senior citizen)	CSB - Women Power SA (Only for Resident Woman>=18 year For joint accounts, all the holders must be women)
1	Card Variant (Default)	RuPay Platinum Senior Citizen (Other card variants can be issued on request, on chargeable basis as applicable)	RuPay Platinum Women Power (Other card variants can be issued on request, on chargeable basis as applicable)
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	5 free txns 10 free txns if if AMB>=1 Lakh Beyond free txns financial - Rs 21 per txn non-financial - Rs 10 per txn	5 free txns Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited
4	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	RuPay Classic/ RuPay Platinum Senior Citizen/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	RuPay Classic/ RuPay Platinum Women Power/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10
5	Cash limit per ATM withdrawal at CSB ATMs	RuPay Classic/ Visa Classic - Rs 10,000 RuPay Platinum Senior Citizen/ Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	RuPay Classic/ RuPay Platinum Women Power/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000
6	ATM withdrawal limit per day at CSB ATMs	RuPay Classic/ Visa Classic - Rs 40,000 RuPay Platinum Senior Citizen/ Visa Platinum - Rs 75,000 Visa Signature - Rs 1Lakh	RuPay Classic/ RuPay Platinum Women Power/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1Lakh
7	No of free POS txns per day	unlimited	unlimited
8	POS txn limit per day	POS txn with PIN authentication (including contactless) Rupay Classic/ Visa Classic - Rs 50,000 RuPay Platinum Senior Citizen/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh Contactless without PIN Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum Senior Citizen/ Visa Signature - Rs 5000 per txn with daily limit of Rs 20000	POS txn with PIN authentication (including contactless) Rupay Classic/ Visa Classic - Rs 50,000 RuPay Platinum Women Power/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh Contactless without PIN Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum Women Power/ Visa Signature - Rs 5000 per txn with daily limit of Rs 20000
9	E-Com Txn Limit Per Day	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum Senior Citizen/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum Women Power/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh
10	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
11	New Debit Card Issue (upfront fee)	free	free
12	Debit Card Annual Fee (charges will be debited at the start of every calendar year, in January. For new cards issued during the year, charge shall be pro rata for the first year)	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum Senior Citizen- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum Women Power- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900
13	duplicate ATM Card	Rs 300 per instance	Rs 300 per instance
14	duplicate ATM Pin Mailer (physical)	Rs 100 free if AMB>=1 Lakh	Rs 100
15	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	at CSB ATM - free at non-CSB ATM: Rs 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	

T&C

All charges are exclusive of GST as applicable
 Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant
 For accounts not maintaining the stipulated AMB for a month, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charges as applicable to the base variant shall apply in such cases.
 For Senior Citizen Account, last month's AMB or TD value will be considered for applying charges and free limits for all transactions in the succeeding month.
 Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.
 Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant
 Default card variant is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account variant.