



Debit Card Matrix of 'CSB-Max Salary SA' & 'CSB-Spark Max Salary SA'			
Sl No.	Parameters	CSB-Max Salary SA	CSB-Spark Max Salary SA
1	Card Variant	Default card : RuPay Platinum (Max Salary) (other permissible card variants as given in this matrix can be issued on request, on chargeable basis as applicable)	Default card : RuPay Platinum (Max Salary) (other permissible card variants as given in this matrix 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	15 in all centers	15 in all centers
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 (Max Salary)/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ RuPay Platinum (Max Salary)/ Visa Classic/ Visa Platinum - 5
5	Cash Limit Per ATM Withdrawal at our ATMs	Rupay Classic/ Visa Classic - Rs 10,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 15,000
6	ATM Withdrawal Limit Per Day at our ATMs	Rupay Classic/ Visa Classic - Rs 40,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 40,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 75,000
7	No. of Free POS Txns Per Day	unlimited	unlimited
8	No. of Free E-Com Txns Per Day	unlimited	unlimited
9	Pos Txn Limit Per Day	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day  Contactless without PIN Rupay Classic/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum (Max Salary) - Rs 5000 per txn with daily limit of Rs 20000	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day  Contactless without PIN Rupay Classic/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum (Max Salary) - Rs 5000 per txn with daily limit of Rs 20000
10	E-Com Txn Limit Per Day	Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day	Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day
11	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
12	New Debit Card Issue (Upfront Fee)	Free	Free
13	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)	Nil	Nil
14	Duplicate ATM Card	Rs.300 per instance	Rs.300 per instance
15	Duplicate ATM Pin Mailer (Rs)	Rs 100	Rs 100
16	Card Renewal	free	free
17	Emboss Name Change	Rs.300 per instance	Rs.300 per instance
18	Add on/ Additional Card (max one card per account)	issuance - free AMC - Nil if AMB>=1 Lakh; otherwise Annual fee as per the card variant will be applicable	issuance - free AMC - Nil if AMB>=1Lakh; otherwise Annual fee as per the card variant will be applicable
19	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 &amp; C

All charges are exclusive of GST as applicable.

Some card/account variants are applicable only for some specific segment of customers

If monthly salary is not credited in the account continuously for 3 months, the Salary account will be converted to normal Base variant account and charges as applicable to that account variant will apply.

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.

Insurance as applicable will be renewed yearly only if the salary continues to be credited in the account of the employee and premium to be paid as applicable by the employee towards that insurance product opted.

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.

Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant.

AMB - Average Monthly Balance during the charging period