

## Current Account - ATM Card Matrix (effective from 01.01.2020)

| Sl No. | Products ->  | CSB Classic Current Account  | CSB Smart Current Account  | CSB Orange/ Blue CA  | CSB Silver CA  | CSB Gold CA  | CSB Platinum CA   |
|--------|--|--|--|--|--|--|---|
| 1      | Card Variant (default)   | Rupay Classic  | Rupay Classic  | Rupay Classic  | Rupay Classic  | Rupay Platinum   | Rupay Platinum  |
| 2      | No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry   | 3 in Metro, 5 in Rural/Semi Urban / Urban<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn | 3 in Metro, 5 in Rural/Semi Urban / Urban<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn | 3 in Metro, 5 in Rural/Semi Urban / Urban<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn | 3 in Metro, 5 in Rural/Semi Urban / Urban<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn | 3 in Metro, 5 in Rural/Semi Urban / Urban<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn | 10<br>Beyond free limits:<br>financial - Rs.20 per txn;<br>non financial - Rs.8 per txn |
| 3      | No of free ATM txns permitted in CSB ATMs per month, including balance enquiry   | unlimited  | unlimited  | unlimited  | unlimited  | unlimited  | unlimited   |
| 4      | No of ATM cash withdrawals/ transactions per day (from CSB + other bank ATM)   | 5  | 5  | 5  | 5  | 5  | 5   |
| 5      | Cash limit per ATM withdrawal at CSB Atms  | Rs. 10,000   | Rs. 10,000   | Rs. 10,000   | Rs. 10,000   | Rs. 15,000   | Rs. 15,000  |
| 6      | ATM withdrawal limit per day at CSB ATMs   | Rs. 40,000   | Rs. 40,000   | Rs. 40,000   | Rs. 40,000   | Rs. 75,000   | Rs. 75,000  |
| 7      | No of free POS txns per day  | unlimited  | unlimited  | unlimited  | Unlimited  | Unlimited  | Unlimited   |
| 8      | POS txn limit per day  | Rs.50,000  | Rs.50,000  | Rs.50,000  | Rs.50,000  | Rs.1,50,000  | Rs.1,50,000   |
| 9      | E-Com Txn Limit Per Day  | Rs 50, 000   | Rs 50, 000   | Rs 50, 000   | Rs. 50,000   | Rs. 1,00,000   | Rs. 1,00,000  |
| 10     | International Balance Enquiry/Cash withdrawal  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry  | Rs.150 per cash withdrawal<br>Rs.25 per balance enquiry                                 |
| 11     | New Debit Card Issue (upfront fee)   | Free   | Free   | Free   | Free   | 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.150<br>VISA Classic: Rs.150<br>Rupay Platinum: Rs.250<br>VISA Platinum: Rs.500<br>Nil if AMB>=1Lakh          | Rupay Classic: Rs.150<br>VISA Classic: Rs.150<br>Rupay Platinum: Rs.250<br>VISA Platinum: Rs.500<br>Nil if AMB>=1Lakh          | Rupay Classic: Rs.150<br>VISA Classic: Rs.150<br>Rupay Platinum: Rs.250<br>VISA Platinum: Rs.500<br>Nil if AMB>=1Lakh          | Rupay Classic: Rs.150<br>VISA Classic: Rs.150<br>Rupay Platinum: Rs.250<br>VISA Platinum: Rs.500<br>Nil if AMB>=1Lakh          | Rupay Classic: Rs.150<br>VISA Classic: Rs.150<br>Rupay Platinum: Rs.250<br>VISA Platinum: Rs.500<br>Nil if AMB>=1Lakh          | free  |
| 13     | issue of duplicate ATM Card  | Rs.300 per instance  | Rs.300 per instance  | Rs.300 per instance  | Rs.300 per instance  | Rs.300 per instance  | Rs.300 per instance   |
| 14     | issue of duplicate ATM Pin Mailer  | Rs.100   | Rs.100   | Rs.100   | Rs.100   | free   | free  |

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 Visa/Rupay Platinum Card users, withdrawal limits shall be Rs. 15k on CSB ATMs, overall cash withdrawal limit shall be Rs 75k per day, POS transaction limit shall be Rs 1.5L and E-Com limit shall be Rs 1L per day

Gold & Platinum account holders who prefer to enjoy higher withdrawal limits (ATM/POS/E-Com) may opt for personalised kits instead of Instant/Over the counter kits

NB: 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