

Annexure IV

Savings Account - ATM Card Matrix (effective from 01.01.2020)

SI No	Product ->	CSB Orange/Blue SA	CSB Social Support (BSBDA)	CSB Student Support	CSB Silver/ Silver Plus SA	CSB Gold SA	CSB Platinum SA
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 Beyond free txns: financial - Rs.20 per txn; non financial - Rs. 8 per txn	4 Beyond free txns: financial - Rs.20 per txn; non financial - Rs. 8 per txn	3 in Metro, 5 in Rural/Semi urban / Urban Beyond free txns: financial - Rs.20 per txn; non financial - Rs. 8 per txn	10 Beyond free txns: financial - Rs.20 per txn; non financial - Rs. 8 per txn	unlimited	unlimited
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	5	5	unlimited	unlimited	unlimited
4	No of ATM cash withdrawals/ txns per day (from CSB + other bank ATMs)	5	3	3	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. 30,000	Rs. 30,000	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 Rs.25 per balance enquiry	Rs.150 per cash withdrawal Rs.25 per balance enquiry	Rs.150 per cash withdrawal Rs.25 per balance enquiry	Rs.150 per cash withdrawal Rs.25 per balance enquiry	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	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 VISA Classic: Rs.150 Rupay Platinum: Rs.250 VISA Platinum: Rs.500 Nil if AMB>=1Lakh	Free	Free	Rupay Classic: Rs.150 VISA Classic: Rs.150 Rupay Platinum: Rs.250 VISA Platinum: Rs.500 Nil if AMB>=1Lakh	Rupay Classic: Rs.150 VISA Classic: Rs.150 Rupay Platinum: Rs.250 VISA Platinum: Rs.500 Nil if AMB>=1Lakh	Free
13	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	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.