



CSB Salary SA Debit Card - Service Charges & Feature (w.e.f. 01.07.2023)							
Sl No.	Parameters	Suvidha Base SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	Suvidha Plus SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	CSB-Advantage Salary SA (revamped Suvidha Advantage SA variant)	CSB-Privilege Salary SA (revamped Suvidha Privilege SA Variant)	Suvidha Exclusive SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	CSB-Spark Salary SA (revamped Spark Suvidha SA variant)
1	Card Variant	Default card : Rupay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Platinum Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic 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	3 in Metro, 5 in other Centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	3 in Metro, 5 in other Centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	3 in Metro, 5 in other Centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	10 in all centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all centers 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	unlimited	unlimited	unlimited	unlimited
4	No of ATM Cash Withdrawals/ Txns Per Day (For CSB + Other Bank Atms)	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5
5	Cash Limit Per ATM Withdrawal at our ATMs	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000
6	ATM Withdrawal Limit Per Day at our ATMs	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 50000 Rupay Platinum/ Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 40,000 Rupay Platinum/ Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 50000 Rupay Platinum/ Visa Platinum - Rs 75,000
7	No. of Free POS Txns Per Day	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
8	No. of Free E-Com Txns Per Day	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
9	Pos Txn Limit Per Day	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 per day Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 per day Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 per day Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/Visa Classic - Rs 1 Lakh per day Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/Visa Classic - Rs 1 Lakh per day Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/Visa Classic - Rs 1 Lakh per day Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh per day <u>Contactless without PIN</u> Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000
10	E-Com Txn Limit Per Day	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh per day	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh per day	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh per day	Rupay Classic/Visa Classic/ Rupay Platinum/ Visa Platinum - Rs 1 Lakh per day	Rupay Classic/Visa Classic/ Rupay Platinum/ Visa Platinum - Rs 1 Lakh per day	Rupay Classic/Visa Classic/ Rupay Platinum/ Visa Platinum - Rs 1 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	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
12	New Debit Card Issue (Upfront Fee)	Free	Free	Free	Free	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)	Chargeabe as per the debit card variant	Chargeabe as per the debit card variant	50% discount on Annual Fee for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh (during the charging period)	Nil - for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh (during the charging period)	Nil - for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh (during the charging period)	50% discount on Annual Fee for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh (during the charging period)
14	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
15	Duplicate ATM Pin Mailer (Rs)	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100
16	Card Renewal	free	free	free	free	free	free
17	Emboss Name Change	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance
18	Add on/ Additional Card	NA	NA	Nil	Rs 100 per issuance + AMC as per the card variant	Rs 100 per issuance + AMC as per the card variant	Rs 100 per issuance + AMC as per the card variant
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)					

Debit Card Annual Fee**

RuPay Classic- Rs 250 | Visa Classic- Rs 250 | RuPay Platinum- Rs 500 |Visa Platinum - Rs 500

T & 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 Suvidha account will be converted to normal Base variant account and charges as applicable to that account variant will apply

Bank reserves its 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