

FEATURES OF TMB TITANIUM CREDIT CARD

Features	TMB Titanium Credit Card
Eligibility	<ul style="list-style-type: none"> ➤ Any individual having CASA with our Bank. ➤ Income Tax Assessment for 3 years. ➤ Gross Annual Income - ₹3.00 lakhs or more
Minimum Card Limit	₹20,000/-
Maximum Card Limit	₹5,00,000/- (restricted upto 25% of annual income)
Cash advance limit	<ul style="list-style-type: none"> ◆ “25% of the sanctioned credit card limit “ ◆ Per day maximum limit of cash withdrawal is ₹25,000/- (Subject to cash withdrawal restriction if any by RBI then and there)
Free Add-on Cards	Upto 2 for spouse and children above 18 years of age.
Photo / EMV Chip Card	Both the Card variants shall be issued as EMV chip facility with personalized Photo. No charges/fees for the Photo/EMV card.
Free Credit Period	Upto 45 days.
Minimum repayment on Revolving Credit	A minimum 10% of the monthly total billed amount, subject to a minimum of ₹500/-
Card Validity	3 years
GREEN PIN (Paperless)	<p>PIN shall not be issued through PIN mailer. Instead, the cardholder can generate the PIN as follows;</p> <ul style="list-style-type: none"> • The welcome kit containing the card will be sent to the concerned branch and cardholder has to obtain the card from the branch. • The PIN will be in the form of GREEN PIN (Paperless). After obtaining the card, the Cardholder can generate the Green PIN through Customer Care Portal by providing Card Number, Expiry Date, Date of Birth and OTP. • Subsequently in future, Our Bank will provide the facility, that the cardholders themselves can generate the PIN number just by inserting their card through any of our TMB ATM using OTP. (OTP will be sent to cardholder through registered mobile number)
Fees & Charges	TMB Titanium Credit Card
One time card issuance charges	Free
Enrollment / Joining Fee	Free
Annual Fee	Free
Renewal Fee	₹250/- for primary card; ₹150/- for Add-on Card.
Charges for Replacement card	₹100/-

Late Payment charges	₹250/- (If the cardholder fails to pay the Minimum Amount Due before Payment Due date.)
Charges for revolving credit. (Finance charges)	2% per month (24% per annum) from the due date.
Cash Advance - Transaction fee	3% of transaction amount subject to the Minimum of ₹30/- for every ₹1000/- or part thereof.
Charges for cash withdrawal at other bank ATMs	3% of transaction amount subject to the Minimum of ₹30/- for every ₹1000/- or part thereof. Plus additional charges levied by the respective banks.
Finance charges for Cash Withdrawal.	2% per month (24% per annum) from the date of cash withdrawal.
Charge Slip Retrieval Fee	₹100/- per charge slip.
Collection charges for Outstation Cheque	₹100/- per instrument + other bank charges if any
Foreign Currency Transaction – Conversion Markup	Upto 3.5%
Duplicate Statement	₹100/- per statement for statements more than 2 months old
Cheque dishonor charges or unsuccessful payment instructions	₹150/-
Hot listing charges	Free
Others	
Billing Date	20 th of every calendar month
Due date for payment	5 th of succeeding month
E-statement	The monthly account statement will be sent to the Cardholder's E-mail ID (marking a copy to the concerned branch) only.
Credit Card Payment Procedure within due date.	<ol style="list-style-type: none"> 1. The cardholder has to fund his / her Savings / Current account on or before 5th to meet the credit card bill. On 5th morning, system will debit the credit card bill amount from the cardholder's CASA account linked to the credit card. If sufficient balance is not available in the linked account, system will create Temporary Overdraft (TOD) to debit the bill amount. Also, the card will be frozen/blocked temporarily, until the closure of TOD account in full. 2. TOD will carry a ROI of 24% p.a, 3. Interest will be calculated from the date of creation of TOD, 4. The credit limit of the card will be reduced by the TOD outstanding if any of the cardholder.

Modes / Methods of Credit Card Bill payment in Advance	<p><u>Internet Banking / Net Banking</u></p> <p>Using Internet banking, customers can pay the credit card bill amount before the payment due date, by debiting the operative accounts maintained at our bank.</p>											
	<p><u>Over the counter in branches</u></p> <p>Customers can also pay the credit card bill amount before the payment due date over the counter at any of our branches.</p>											
	<p><u>NEFT/RTGS</u></p> <p>Customers who have availed our TMB Credit Card, can also make the Bill payment easily through NEFT / RTGS from other bank Account by providing the details as given below,</p>											
	<table border="1"> <thead> <tr> <th>Beneficiary details</th> <th>Values</th> </tr> </thead> <tbody> <tr> <td>IFSC Code</td> <td>TMBL0000900</td> </tr> <tr> <td>Bank Name</td> <td>Tamilnad Mercantile Bank Ltd</td> </tr> <tr> <td>Branch Address</td> <td>ATM Cell, Chennai</td> </tr> <tr> <td>Account Number</td> <td><16 digit credit card Number></td> </tr> <tr> <td>Account Holder Name</td> <td><credit card holder name></td> </tr> </tbody> </table>	Beneficiary details	Values	IFSC Code	TMBL0000900	Bank Name	Tamilnad Mercantile Bank Ltd	Branch Address	ATM Cell, Chennai	Account Number	<16 digit credit card Number>	Account Holder Name
Beneficiary details	Values											
IFSC Code	TMBL0000900											
Bank Name	Tamilnad Mercantile Bank Ltd											
Branch Address	ATM Cell, Chennai											
Account Number	<16 digit credit card Number>											
Account Holder Name	<credit card holder name>											
Insurance Coverage	Free Personal Accidental cover of ₹5 lakhs (For death benefit only) shall be provided.											

GST applicable for all the charges and fees will be levied additionally.

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