

TMB Business Card

1. VISA Platinum Business Debit Card
2. Master Platinum Business Debit Card

Eligible Customers

Individuals, excluding Minor and Illiterate persons, being

- Proprietor of Proprietorship concern (or)
- Partner(s) authorized by the Partnership Firm, (or)
- Director(s) authorized by the Private Limited Company

Eligible Accounts

Current Account in the name of Proprietorship concerns, Partnership Firm or Private Limited Company

Documents Required:

Constitution	Documents
Proprietorship	Card Application Form
Partnership Firm	1.Card Application Form 2.Letter of Indemnity / undertaking (format available in help site). For Tamilnadu Branches indemnity to be obtained in Rs.20/- stamp paper. For other state branches, stamp duty for Indemnity Agreement as applicable in their state.
Private Limited Company	1.Card Application Form 2.Letter of Indemnity / undertaking (format available in help site). For Tamilnadu Branches indemnity to be obtained in Rs.20/- stamp paper. For other state branches stamp duty for Indemnity Agreement as applicable in their state. 3.Resolution (authorization given to the Director)

Permanent Account Number (PAN) / Proof of Residence

Permanent Account Number (PAN) and Proof of Residence of the authorized person are mandatory for issuance of "TMB Business Debit Cards".

Benefits:

TMB Business Card can be used to make payments online (with 3D-Secure), for utility bills and for purchase of business essentials. Besides booking travel tickets, this Debit card also eliminates the need for Travellers Cheques and exchanging currency during international trips. The Card will be accepted at millions of suppliers worldwide, making it a convenient way to pay.

The Platinum variant of the VISA Debit card, entitles the Card holder to higher discounts at Merchant sites and offers given by VISA from time to time.

This card provides the Card holder higher limit for Cash Withdrawal at ATMs as well as for

Ecommerce and POS transactions.

This card also provides complimentary Accidental (Death) Insurance coverage of **Rs.5 lakhs** to the Business Debit Card holders.

Security

- (i) The TMB Business Debit Card is an EMV Chip-based Card that ensures highest level of security and protection from Card frauds.
- (ii) 3D-Secure mechanism provides additional security for online e-commerce transactions.
- (iii) Instant SMS alert for all Cash withdrawal/Purchase transactions made with the Card.

Annexure
Transaction Limits (per day)

S.No	Channel	Nature of Transaction	Daily limit (*)	
			No. of Txn	Amount
1	ATM	Cash withdrawal	10	1,00,000/-
2	ATM	Self Transfer	No ceiling	5,00,000/-
3	ATM	Third Party Funds Transfer	No ceiling	5,00,000/-
4	ATM	Card to Card Funds Transfer	5	25,000/- (#)
5	ATM	Card-less Cash withdrawal – Remitter	No ceiling	50,000/- (&)
6	ATM	IMPS Funds Transfer through ATM	No ceiling	50,000/-
7	ATM	Utility Bill payments like TNEB, Chennai Corporation Tax payment etc.	No ceiling	No ceiling
8	ATM	Non financial Transactions	No ceiling	Not Applicable
9	POS	Point of Sale (Card present) Transaction at Merchant outlets	No ceiling	2,00,000/-
10	ECOM	E-Commerce (Card Not Present) Transaction at Merchant sites	No ceiling	2,00,000/-
		Total (Per Day)		16,00,000/-

Card to Card Transfer limit is a SUB-LIMIT of Third Party Funds Transfer & - with per transaction limit of Rs. 5,000/-

Note:- The above limit will be a combined limit for both Domestic as well as International transactions (in equivalent Indian Rupees). International transactions will be permitted only against specific request by the customer.

Charges:

S.No	Particulars	TMB Business Card
1	Issue of New Card	Rs. 200/- + service tax
a.	Card Issuance Charges waived accounts	<ul style="list-style-type: none">· TMB Gold Current Account· TMB Diamond Current Account
2	Renewal of Cards	No charge
3	Annual fee (from 2 nd year onwards)	Rs. 200/- + service tax
a	Annual fee waived accounts	<ul style="list-style-type: none">· TMB Gold Current Account· TMB Diamond Current Account
4	Reissue of Lost/Stolen/Damaged Card	Rs. 200/- + service Tax
5	Reissue of PIN	Rs. 50/- + Service Tax

Charges for Merchant / Internet Transactions

Type of Transaction	Charges per Transaction (&)
For usage at Merchant Establishments / POS Terminals (Card Present Txn)	No Charges
For usage at Petrol Pumps	Surcharge of 2.5% of transaction amount or Rs.10/- (whichever is higher) plus Service Tax
For usage at IRCTC and other selective e-Commerce sites (Card not present Txn)	Applicable surcharge plus service Tax

(&) – These charges are collected at actuals and subject to change from time to time.

Charges for Transactions at TMB Surabhi ATMs

NIL

Charges for Transactions at Other Bank (NFS) ATMs

Type of Transaction	Charges per Transaction at NFS / VISA / Master Network ATMs
Financial Transaction	Rs. 19/-
Non Financial Transaction	Rs. 7/-