

## Terms and Conditions

### DEBIT CARD

#### 1. CARD LIMIT, FEES & CHARGES:

- The details of applicable Card limits, fees and charges for issuance / renewal / usage of the Card are as under.

**Table – A**

<b>RuPay JCB International Platinum Debit Card from March 2023</b>	<b>Features:</b>
Charges Head – RuPay Debit Card Service Charges	Global acceptance on ATM and for Shopping
#Annual Fees Rs. 300/- + GST p.a.	Same Card can be used across 2.48 Lakh ATM Machines across India
#Add on / Reissue of Debit Card Rs. 300/- + GST per card	Free Airport Lounge Access
Duplicate Printed Pin Rs. 50/- + GST	Concierge Services
Green Pin Free	Covered with Personal Accidental Insurance Cover up to Rs. 2 Lakhs
Transactions at TJSB ATM Free	Covered with Card Fraud Insurance**
Card Transaction Limit ATM Cash – 35,000/-	
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	
For Card Limit w.e.f. March 2023, please refer <b>Table - B</b>	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
<b>International Transaction Charges</b>	
<ul style="list-style-type: none"> <li>Financial - 100/- Fixed Per Transaction</li> <li>Non-Financial - 25/- Fixed Per Transaction</li> <li>ATM / POS / ECOM - 2 % of Transaction Amount in Addition to Fix charges</li> </ul>	
<b>RuPay Contactless Prepaid Platinum Debit Card from March 2023</b>	<b>Features:</b>
Charges Head – RuPay Debit Card Service Charges	Supports Contactless transactions daily up to Rs.5000/-**
# Annual Fees Rs 300/- + GST p.a.	Same Card can be used across 2.48 Lakh ATM Machines across India
# Add on / Reissue of Debit Card Rs 300/- + GST per card	High Value transactions covered for ATM and Shopping
Printed Pin – Rs.50/- + GST	Free Airport Lounge Access
Green Pin – Free	Concierge Services

Transactions at TJSB ATM – Free	Covered with Personal Accidental Insurance Cover up to Rs.2 Lakhs
Card Transaction Limit ATM Cash – 35,000/-	Covered with Card Fraud Insurance **
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	
Without PIN Contactless Transaction – 5,000/-	
For Card Limit w.e.f. March 2023, please refer <b>Table - B</b>	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
<b>RuPay Contactless Platinum Debit Card from March 2023</b>	<b>Features:</b>
<b>Charges Head – RuPay Debit Card Service Charges</b>	Domestic Debit Card with Chip / PIN Security
#Annual Fees Rs. 250/- + GST p.a.	High Value transactions covered for ATM and Shopping
#Add on / Reissue of Debit Card Rs. 250/- + GST per card	Free Airport Lounge Access
(Applicable from 1st year)	Concierge Services
Duplicate Printed Pin – Rs. 50/- + GST	Covered with Personal Accidental Insurance Cover up to Rs. 2 Lakhs
Green Pin – Free	Covered with Card Fraud Insurance **
Transactions at TJSB ATM Free	Supports Contactless transactions daily upto Rs. 5000/- **
Card Transaction Limit ATM Cash – 35,000/-	
POS / E-Com – 1,00,000/-	
Cash at POS per day per card limit – 2,000/-	
Without PIN Contactless Transaction – 5,000/-	
For Card Limit w.e.f. March 2023, please refer <b>Table - B</b>	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	
<b>RuPay Contactless Classic Debit Card from March 2023</b>	<b>Features:</b>
<b>Charges Head – RuPay Debit Card Service Charges</b>	Domestic Debit Card with Chip / PIN Security
#Annual Fees Rs. 200/- + GST p.a.	Card can be used across 2.48 Lakh ATM Machines across India
#Add on / Reissue of Debit Card Rs. 200/- + GST per card	Wide daily shopping coverage on POS and E-Com
(Applicable from 1st year)	Exclusive Shopping Offers from NPCI

Printed Pin Rs. 50/- + GST	Covered with Card Fraud Insurance **
Green Pin – Free	Supports Contactless transactions daily upto Rs. 5,000/- **
Transactions at TJSB ATM Free	
Card Transaction Limit ATM Cash – 25,000/-	
POS / E-Com – 35,000/-	
Cash at POS per day per card limit – 2,000/-	
For Card Limit w.e.f. March 2023, please refer <b>Table - B</b>	
(Daily Shopping Limit will be considered as combined Shopping Limit of POS & E-Com)	

- Cash withdrawal/Balance enquiry at other Banks ATM (as per RBI Guidelines): Rs. 21/- +GST & Rs.12/- + GST resp.
- #ATM annual Card charges should be recovered from first year, i.e. first month (upfront) of Card Issuance, w.e.f. 1st March 2023 (Charges for the month March will be recovered in April).
- Premium accounts shall be charge with Annual Card Charges, every year as per above mentioned chart, in case of non-maintenance of prescribed average balance for consecutive 2 quarters.
- Tax & Surcharge on transaction amount will be applicable for transactions done at Railway Counters & Petrol Pumps
- For updated card limits & charges please visit [www.tjsbbank.co.in](http://www.tjsbbank.co.in)
- \*\*Terms and Conditions Apply