

## Key Facts on Credit Card Charges

Description of charges	Fee Amount			
	DBS Bank Card Variant		First year fees	Fee from second year onwards
Joining /Annual Membership Fee	Bajaj Finserv DBS 5X Rewards SuperCard		0/499	499
	Bajaj Finserv DBS 5X Plus Rewards SuperCard		0/999	999
	Bajaj Finserv DBS 7X Rewards SuperCard		1499	1499
	Bajaj Finserv DBS 7X Plus Rewards SuperCard		1999	1999
	Bajaj Finserv DBS 10X Signature SuperCard		0/2999	2999
	Bajaj Finserv DBS 10X Plus Signature SuperCard		0/4999	4999
Add On card Issuance Fee	Free			
Finance/Overdue interest charges (Retail purchase and Cash advance)	<u>Applicable from transaction date</u>  45% per annum for customers who already have a previous credit card history and 48% per annum for others			
	Overdue interest on Extended Credit and cash advances for customer with credit card history		Overdue Interest on Extended Credit and cash advances for others	
	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
	3.75%	45%	4%	48%
Cash Advance Charges	2.5% of cash withdrawal amount or Rs. 500 whichever is higher at each instance			
In case of default Overdue Penalty/ Late Payment charges	Outstanding Fee Amount (TAD in INR) Between Rs 0 – Rs 100 - Nil Between Rs 101 - Rs 500 – Rs 99 Between Rs 501 - Rs 5000 – Rs 499 >Rs 5000 - 10% of outstanding (TAD), (Max Rs. 1299)			
Over limit charges	Nil (Rs. 600, if customer has opted for Over limit facility)			
Charge-slip retrieval charges	Rs. 100			

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Card Replacement (Lost/Stolen/Re-issue/ any other customer-initiated replacement)	Rs. 200 per card re-issued
Physical Statement/ Re-print of physical statement Fee	Rs. 100
Digital Statement Fee for any period beyond 2 years from Customer Request Date	Rs. 100
Return Payment charges (Cheque Return, cheque bounce, Standing Instruction Failure, Automated Clearing house, non-sufficient fund & others)	Rs. 500 per Instance
Cash Payment at branches	Rs. 250/- per cash deposit at DBS Bank Branches.
Surcharge on Purchase / Cancellation of Railway Tickets*	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges)
Fuel Transaction Charge^	<p>1% surcharge on fuel transaction value or Rs.10/- whichever is higher.</p> <p>1) GST charged on fuel surcharge is non-refundable.  2) The surcharge waiver is applicable on minimum fuel transactions of Rs.400 and maximum of Rs.4000 per statement cycle  3) No cash points will be applicable on fuel transactions.</p>
Foreign Currency Transaction** (Forex mark-up)	<p>3.5% on txn amount</p> <p>All overseas transactions are levied with a 3.5% transaction fee exclusive of GST. This includes charges paid out to Visa/ Master for converting overseas transactions into INR.</p> <p>Please Note: Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a charge of 1% from Visa/ MasterCard which is included as part of the transaction amount in your statement.</p>

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Reward Redemption Fees	Rs. 99/- per redemption
Fee on rental Transactions***	1% of the transaction amount or Rs. 199, whichever is higher. Applicable for Rent MCC – 6513
Fee on Utility transactions***	1% of the cumulative transaction amount spent on utilities in a statement cycle, if cumulative spends on merchants tagged under utility MCC (4900) are Rs 20,000 or more in the statement cycle
Fee on Fuel transactions***	1% of the transaction amount or Rs. 199, whichever is higher, on transactions of Rs. 15000 or more on merchants tagged under fuel category MCCs (Fuel MCCs - 1361, 5172, 5541, 5542, 5983, 9752)
Fee on Education Payments***	1% of transaction amount or Rs. 199, whichever is higher on education payments made through third party mobile applications/websites like (but not limited to) CRED, PayTM, Cheq, Mobikwik and others. For education payments made through college/school websites or their Point of Sale (POS) machines, there will be no additional fees applicable on such transactions. International education payments are excluded from this charge. Applicable for Education MCCs – 8211, 8220, 8241, 8244, 8249, 8299
EMI Conversion Fees	2% Subject to a minimum of Rs 249/-, (No Maximum Limit)
EMI foreclosure charges	3% of unpaid principal amount
EMI Part Payment fee (Advance EMI Payment)	Free
Loan on Card -Outside the line Processing fees	2.5% of Amt
Loan on Card -Foreclosure fee	3% of unpaid principle amount
Goods and Service Tax	A standard rate of 18% will be charged or as defined by Government
Hot listing Charges	INR 100

\*\*\*The definition of categories (like Fuel, rent etc.) defined from time to time shall have the same meaning as ascribed to the categories by Visa or MasterCard under their respective Merchant Category Codes. The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category, (like Fuel, Rent etc).

The above-mentioned fees and charges are subject to changes or amendments at the Bank's discretion from time to time. Such variations or amendments will be notified to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the Bank's Credit Cardholder Agreement.

^ The surcharge waiver is applicable on minimum fuel transactions of Rs. 400 and maximum of Rs. 4000. The Fuel transaction surcharge and Railway ticket booking surcharge are indicative only.

These surcharges are levied by the acquirer (merchant's bank providing terminal / payment gateway) and actual surcharge might vary across different acquirers.

\* Refer IRCTC website for details

\*\* Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge.

## **Key Facts on Credit Card Charges**

**This document to be read in conjunction with MITC, Cardmember agreement and Product T&Cs. Other important terms as applicable on credit cards are as mentioned below:**

- a. Interest free (grace) period (with illustration)** - The interest free (grace) period could range between 20 to 50 days. For cases, where the bill payment done in a statement cycle is less than Minimum due amount or payment is not made, the payment due date for the next cycle will be immediate on the statement generated date (without grace period) due to the overdue amount.

Example: For an Account whose Statement Date is 20/11/2016, the Payment Due Date is 10/12/2016, which is 20 days from the Statement Date, is called interest free grace period.

### **b. Withdrawal Limits**

(i) Credit Limit: Credit Limit is the maximum limit assigned to the Cardholder. The Credit and Cash limits will vary for each Cardholder and will be communicated at the time of delivery of the card & are also indicated in the monthly statement.

(ii) Available Credit Limit: The Available Credit Limit is calculated by deducting the utilised limit from the Total Credit Limit. The credit and cash limits will vary for each cardholder and will be disclosed in the monthly statement.

(iii) Cash withdrawal limit: Cash Limit is the subset of the Total Credit limit assigned on the card. The limit will be communicated at the time of delivery of the card & are also indicated in the monthly statement. The cash limit will be made available to the card member by DBS Bank at its sole discretion and on such terms as may be communicated by DBS Bank from time to time.

In case where multiple credit cards are mapped to one customer, total spends can be done only up to the combined aggregate limit calculated over all the credit cards cumulatively. It is clarified that the aggregate credit limit has been defined as the maximum limit across all the credit cards held by the customer. Any transactions done in excess of the aggregate credit limit shall be declined.

### **c. Billing**

The Bank will send at customers mailing address, a statement once a month for each billing period (hereinafter "Statement") during which there is any transaction or outstanding on the Card Account. The Bank may choose to send the Statement through one or more of the following modes: - Post, Email, SMS Messaging or Whatsapp. It shall be the responsibility of the Customer to access and view their credit card e-statements via mobile app or net banking. The Bank reserves the right to not send physical statements by mail / courier to customers who have an outstanding balance less than INR. 100.

These customers, however, can access their statements online and avail of e-statements. The customer can also request for a physical statement by submitting request at DBS service channels.

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In case of any change in customer's communication address, they are advised to contact the Bank immediately to ensure that they receive Statements regularly and on time.

The monthly statement of account will be available for a period of 12 months post which it would be purged at bank's end. Customers can request for duplicate statements subject to payment of service fee which will be communicated as part of fees & charges

### **d. Minimum amount payable**

All Bank Credit Card(s) may offer the Cardmember(s) a revolving credit facility, wherein the Cardmember(s) may choose to pay only the Minimum Amount Due (MAD) as indicated on the Statement. The Total Payment Due (TAD) from the Cardmember or the MAD should be sent by the Cardmember on or before The Payment Due Date, which is also indicated on the Statement. MAD is the minimum amount customers are required to pay to keep their Card Account in good credit standing.

Minimum Amount Due (MAD) is calculated as 2% (subject to minimum of INR 100) of new purchases and cash withdrawals and any previously unpaid principal outstanding + new EMI debits for the month or any previously unpaid EMI debits + GST + Application Fee + amount utilized over the approved credit limit + previously unpaid MAD + 100% Revolving Interest + 100% of Cash Withdrawal Interest + other fees/charges if any.

Paying only the Minimum Amount Due every month will result in the repayment stretching over a long period with consequent interest payment on Card Member's outstanding balance.

### **e. Method of payment**

The Cardholder has the benefit of the following modes of payment to the bank:

- f) Pay using Credit Card Mobile App: Cardmember can make payments at their convenience using DBS Card+ Mobile App/ Other credit card apps (if available). Customer can manage their account and make payments to their Card instantly using other bank account.
- g) Online Card Payment: Cardmember can make their Credit Card payment instantly using other Bank accounts to pay their Card outstanding and receive confirmation for their Payment instantly.
- h) Cash payment: Cash payments can be made at any DBS BANK Branches in India.
- i) NEFT – Customers can Pay using other bank Internet Banking facility. Add DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811 at the time of beneficiary registration for fund transfer.
- j) IMPS - Customers can Pay using other bank account. Add DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811, at the time of beneficiary addition.

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### **f. Billing Disputes Resolution**

All contents of the Statement(s) will be deemed correct and accepted by the Cardmember(s) unless, within 30 days of the issue of Statement, the Cardmember(s) informs the DBS Bank of any discrepancies in writing, failing which it would be construed that all the charges indicated on the Statement are in order. As per the Visa regulation, in case of a discrepancy, it is mandatory to inform the bank in writing to initiate a Charge Dispute on your behalf. If the aforesaid discrepancies are prima facie found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the liability of such (discrepancies) charges is accruing to the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance with the charges indicated herein above. Notwithstanding the provisions 13 herein, the Bank shall not exceed duration of 60 days in informing the said Cardmember(s) of the result of the investigations conducted by the Bank. The customer can reach out to the bank for dispute through any of the below mentioned ways:

- a) Email: - The cardmember can send an email to [supercardcare@db.com](mailto:supercardcare@db.com) with with last four digits of your credit card number, registered mobile number and dispute details.
- b) Toll free number: The Cardmember can contact the Bank on our 24 hours Customer Service number: 1860 267 6789 or our overseas customer service number +9144 69046789.

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### **g. Grievance redressal escalation:**

At DBS Bank India Limited, we want to make sure that you get only the best of service from us, service which you, our valued customer, deserve. Customers can contact our Customer Care (only for Credit Cards): Contact our 24-hour credit card service helpline number 1860 267 6789 or our overseas customer service number +9144 69046789 or write to us at [supercardcare@dbs.com](mailto:supercardcare@dbs.com)

If, at any stage, you feel that our service levels are not up to your expectations, here is what you can do:

#### Level 1- City Heads / Branch Managers

- m) In case our Customer Care Service Managers fails to contact you within 3 working days, or if you are not satisfied with the response, please write to the City Business Head/ Cluster Head / Branch Head explaining the details of the concern. You will receive a response within a period of 5 working days of the City Business Head / Branch Head / Regional Nodal Officers receiving the complaint.

#### Level 2: Principal Nodal Officer

In case you are not satisfied with the resolution provided under Level 1, you can escalate the complaint and write to the Principal Nodal Officer, DBS Bank India Limited, Express Towers, Nariman Point, Mumbai – 400021 or email at [supercardnodal@dbs.com](mailto:supercardnodal@dbs.com). In your communications, kindly write to us from your registered email id and provide your registered mobile number and details of your complaint or feedback.

For more details, you can visit the Bank's grievance policy available on the Bank's website:

<https://www.dbs.com/in/treasures/common/redressal-of-complaints-and-grievances.page>

The grievance policy will help you with the contact details, timelines, and escalation levels for you to lodge your complaints. In case, you are not happy with the resolution provided by the Bank, the policy also guides you on the process and how to approach Ombudsman.