

# CorpBank International Credit Card

## Card User's Guide



कार्पोरेशन बैंक



Corporation Bank

A Premier Public Sector Bank

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*Welcome*

Welcome! You are now the proud owner of a Corp Bank International VISA Credit Card. The Corp Bank International Credit Card has been specially designed taking into account the conveniences and privileges you are used to. It has been our continuing endeavor to always provide the best of services and provide remarkable benefits and thus take care of your needs. In addition to the various services available from Corporation Bank, you will also have access to the benefits, privileges and extensive reach of the global VISA network.

To maximize the benefits of the card, we request you to carefully read this usage guide which contains information on features and benefits of the card and tips for safe and smart use of the card. Please make sure you read the Most Important Terms & Conditions (MITC) annexure enclosed with this guide.

To keep yourself updated on the host of benefits available to you as a CorpBank Credit Card member, please visit us at [www.corpbank.in](http://www.corpbank.in).

If you have any queries please feel free to contact us at our 24 hour Customer Call Centre.

We eagerly look forward to a cherished relationship with you as our privileged CorpBank International VISA Cardmember.

## 2. KNOW YOUR CARD

### Front of the Card

- ▲ **Your Name:** Only you are authorized to use your card. Please check that the name on the card matches with your name. If there are any discrepancies, call the Banks Customer Call Centre immediately

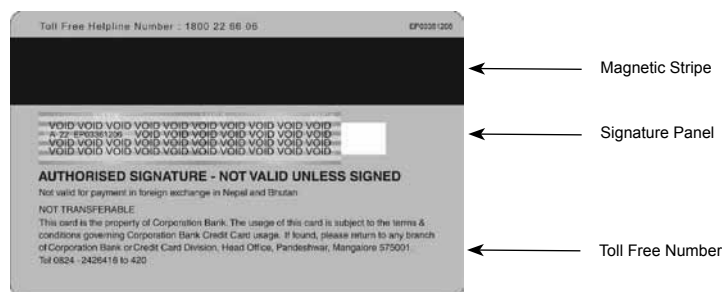


- ▲ **Card Number:** Your card carries an unique 16 digit card number. Please write down the Card number and keep it in a safe place, this will help you in notifying us in case of theft or loss of your card. You should quote the card number in all your communications with the Bank so that we can attend to it quickly
- ▲ **Validity period:** Your card is valid from the date you receive it till the last day of the month embossed on the card.
- ▲ **VISA Hologram & Logo:** Your card is backed by the international reputation and the extensive network of VISA and is accepted at all merchant

establishments accepting VISA cards worldwide. You can also withdraw cash through VISA member bank ATMs.

### Back of the Card

- ▲ **Signature Panel:** You must sign on the signature panel at the back of the card immediately on receipt with a non-erasable ballpoint pen (preferably in black ink). This will ensure that no one else will misuse the card at Merchant Establishments.
- ▲ **Magnetic Stripe:** This stripe has built in security features. You should not stretch, bend or expose the card to magnetic fields as this may prevent the stripe from functioning properly.



### 3. SAFETY TIPS FOR USING YOUR CARD

Please follow these simple security steps to keep your card out of harm's way and protect yourself against any inconveniences with unauthorized transactions.

#### General Safety Tips

- Write down your card number in a safe place at home. This will make it easier for you quickly report a lost or stolen card.
- Always sign your card at the signature panel in the back in black ink as soon as you receive it. Take care not to bend or scratch the card.
- At home keep your card in a safe place that won't be obvious to burglars. No one should have access to the card except you. Please notify us at our Customer Call Centre in case you card is lost / stolen
- Note down the Customer Call Centre numbers for reporting the loss or theft of your credit card and keep the number at home, in your purse or wallet and at your office so that you will be prepared to call immediately if required.
- Keep track of when new and re-issued cards should arrive, and call the Call Centre if they don't come on time.
- Never leave your card to anyone or leave behind as security deposit.
- Never give your card number to strangers or tele-marketers who call on you on the phone.
- Before you send your card back to the Bank, in case of canceling your card, cut the card into two pieces.

### Precautions at Merchant Establishments

- Always check that you get your card back after you make a purchase
- Don't let merchants write down your card number as confirmation on bills or vouchers
- Take all card receipts and carbons with you, especially from places like supermarkets and self service gas pumps.
- Keep receipts from all your card purchases for verification in case of dispute
- At the time of discarding the receipts, make sure to tear the receipts into tiny pieces

### Precautions while using at ATMs

- Avoid using the ATM if you sense suspicious persons or circumstances, particularly at late night hours
- Enter you PIN carefully without mistake. For reasons of security, on exceeding 3 attempts with a wrong PIN, your card will be blocked by the ATM. (For unblocking the card, please call the customer call center)
- Always take your transaction receipts with you to keep your account information confidential. The transaction slip should be scrutinized for any discrepancies. Any dispute in this matter can be verified and corrective action taken by the Bank only if the transaction slip produced to the Bank.

### Safety of Personal Identification Number (PIN)

- PIN is a secret four digit code, which is assigned by the Bank to you. You are required to enter this PIN to avail the ATM services using your card
- Memorise your PIN. Please don't write down your PIN in any place which may enable a third party to use the Card. (e.g. on the back of the card or in the wallet)
- Don't use the same PIN for all your cards, and don't choose an easily identifiable number such as your birth date or address. Change the PIN periodically and frequently at your convenience but specifically if you believe that someone else knows your PIN.
- Do not disclose the PIN to any person, including the officials of the Bank under any circumstances
- Please take all precautions to prevent anyone else seeing your PIN being entered in an ATM
- The security of PIN is very important. If you fail to observe these security requirements, you are liable for any unauthorized use. Any transactions using the Corp Bank International Credit Card and the PIN shall be deemed to be instructions given by you and the Bank shall be entitled to assume that those transactions were undertaken by you.

### 4. USING YOUR CARD

- Your CorpBank International Credit Card is ready for use. Please note to sign on the signature panel in the back of the card to prevent any misuse and / or financial losses
- You will be receiving your PIN mailer within seven days from the receipt of the

card. If you do not receive the PIN mailer within the same, please call up our Call center. The PIN is a 4 digit number for use to draw cash at Corp Bank ATMs and all VISA ATMs in India as well as globally.

- Your card can be used at merchant establishment or ATM displaying the VISA logo. You can use the card upto your Credit limit sanctioned in your credit card account
- On making your purchase or on availing services at a Merchant Establishment (ME), present your CorpBank International Credit Card. The ME will swipe the card in a terminal and present you a charge slip containing the details of your card number, amount of the bill and transaction date. Make sure that the card is always in your presence during the transaction. If you wish to leave a tip or any extra charge, you can do so on the same charge slip. Please confirm that the details filled in the charge slip are correct and that it is totaled to prevent any alteration.
- Your signature on the charge slip must match the signature on the reverse of your card. After signing the charge slip, the ME will handover a copy of the charge slip along with the bill. Remember to retain the charge slip and verify the amount in the charge slip against the amounts mentioned in your card billing statement.
- At CorpBank and other VISA ATMs, you can withdraw cash upto your cash limit.
- Your card can also be used to make purchases through Internet at various websites. Ensure that the sites you are using are secured and have a security policy.
- Your card is valid for foreign exchange transactions in all countries except Nepal & Bhutan. All transactions with the card outside India are governed by the Foreign Exchange Management Act 1999 rules / guidelines issued by RBI / Govt. of India from time to time. It is your sole responsibility to use the CorpBank Credit Card overseas for bonafide expenses within the foreign exchange entitlement as stipulated by RBI from time to time, and to get the amount drawn endorsed on your passport by an authorized dealer upon return to India.

## 5. FEATURES

**5.1 Acceptance:** Corp Bank International Credit Card is being introduced in association with VISA International. As such the card will be accepted all VISA member establishments across the world. As on date there are over 30 million outlets, which accept VISA cards, of which there are more than 1.1 million in India. In addition the card can also be used at over 10 lakh VISA ATMs globally, of which there are more than 42000 VISA ATMs in India, including 1060+ Corp Bank ATMs. The Credit Card has a secured CVV number and 3D secured password through "verification by VISA" for purchases through Internet and other media.

**5.2 Cash withdrawal facility:** Customers will also have the facility to withdraw cash from his credit card account through CorpBank ATMs or any VISA ATMs worldwide upto the cash limit fixed on the card. For withdrawal from credit card account transaction fees and interest for the period the amount is used will be charged. In case of withdrawal from VISA ATMs, additional VISA charges of ₹50 shall be levied. Interest free period for purchases at ME's will also not be applicable in case of cash withdrawal from credit account.

**5.3 Add – on Cards:** Cardmembers shall have the facility to present add-on cards to immediate family members to your parent, spouse, children and siblings above the age of 18 years. The number of add-on cards per account is restricted to 3.

**5.4 Photo Card:** All Credit Cards issued by the Bank shall have the photo of the cardmember and signature digitally imprinted on the cards. This provides you extra security at ME's and you can also use it as an identity card.

**5.5 Predefined Credit Limits:** Cardmembers shall have the option to pre-define lower credit limits on their card than what they are eligible for. Any transactions over the specified spend limit shall be declined. This facility will also be applicable on the add-on cards issued against the account. The predefined limits can be changed on request and will be effective from the next billing cycle.

**5.6 Temporary Credit Limit Enhancement:** Cardmembers shall have the facility to temporarily increase their credit limit. Maximum enhancement can be up to 30% of the original credit limit. The temporary enhanced credit limit shall be restored to the original one at the start of the next billing cycle. This facility will be available to cardmembers only after 1 year of membership and based on credit history. The cardmember should have been prompt in making payments (atleast Minimum Amount Due) during the previous 6 months at the time of request for the enhancement.

**5.7 Revolving Credit facility:** On receiving the credit card statement, card member shall have the flexibility of opting for any of the below mentioned payment options:

- Pay the total amount outstanding
- Pay only the Minimum Amount Due and carry forward the balance to next statement
- Pay any amount ranging from the Minimum Amount Due to the total amount due

The Minimum Amount Due for a billing cycle shall be 5% of the total outstanding amount or ₹ 100 whichever is more. Interest shall be levied on the amount revolved into the next billing cycle by the cardmember from the date of purchase and all subsequent purchases made on the card will also attract interest charges from the date of purchase till all outstandings are cleared.

**5.8 Free Credit Period:** All cardmembers shall have a free credit period ranging to a maximum of 55 days (Classic – 45 days, Gold – 50 days & Platinum – 55 days), **provided the outstanding payments are made in full.** The maximum free credit limit for various types of cards shall be as under:

**5.9 Balance Transfer facility:** The cardmember can transfer their balances from other Bank credit card to their CorpBank Credit Card. This facility will be available to cardmembers only after 1 year of membership and based on credit history. To be eligible, the amount to be transferred should be a minimum of ₹ 2000. The maximum amount that can be transferred is upto 75% of the credit limit sanctioned. The credit limit on the card shall be blocked to the extent of the transferred amount and will be released as and when payment for this amount is made. The Bank shall send a DD/PO favoring the other bank credit card to the customer for effecting payment.

**5.10 Dial a Draft:** Cardmember can call the 24 hour customer service center and ask for a draft payable at any CorpBank location in India favouring any company or individual. The draft will be mailed to the mailing address of the cardmember. Amount of the draft will be restricted to the Cash Limit available in the Card account.

**5.11 EMI Payment Option:** The cardmember has the option to convert any single retail transaction on the card above ₹ 2500 into payment as EMI's in 6 or 12 or 24 month periods. Interest rate for the amount will be a flat 12% p.a. Customer can opt for the same by sending an email/fax to the Credit Card Division within 7 days of making the purchase. Maximum amount permitted under EMI is 50% of the Credit Card Limit.

**5.12 Personal Accident Insurance Cover:** Classic and Gold Cardmembers shall be eligible for Personal Accident Insurance Cover against loss of life. The PA cover shall be ₹ 2.5 lakhs for Classic and ₹ 5.00 lakhs for Gold cardmembers. Subject to certain conditions.

**5.13 Purchase Protection:** All merchandise purchased through the Classic and Gold Credit cards shall be insured against damage or loss due to fire or theft. The cover will be valid for 90 days from the date of purchase. The value of the insurance cover will be ₹ 10,000 for Classic cardmembers and ₹ 25,000 for Gold cardmembers

**5.14 Credit Shield facility:** Credit shield facility covers the cardmember against accidental death, in a simple package. The enrollment process is simple and no medical checkup is required. Credit shield cover of ₹ 25,000 will be available for Classic cards while the cover will be ₹ 50,000 for Gold cards

**5.15 Lost card Liability:** On reporting of loss / theft of the card, the cardmember shall be protected from any financial liability arising out of transactions done on the lost/stolen card from the time of reporting the loss/theft.

**5.16 Rewards Programme:** All cardmembers shall be eligible for reward points for purchases made through the credit card at merchant establishments. Classic card members shall earn 1 point for every ₹ 200 spend, Gold cardmembers shall earn 1 point for every ₹ 150 spend, while Platinum card members shall earn 1 point for every ₹ 100 spend during the billing cycle. Amounts under cash withdrawal, balance transfer will not be eligible for earning reward points. Cardmember can redeem reward points at 1 point = ₹ 1 on attaining a minimum of 500 reward points.

Reward points earned during the financial year shall expire on completion of three months from the close of financial year.

**5.17 Statement by E-mail and Mobile Alerts:** Cardmembers shall also have the facility to get their credit card statement by e-mails and information regarding the card by way of SMS alerts. The cardmember shall have to register his e-mail id, mobile number to subscribe for the facility.

**5.18 VISA Bill Pay facility:** Credit cardmembers shall also have the facility for paying utility bills and payments to various other services through their credit card using the VISA bill pay facility. Cardmembers will have to register for the facility at <http://www.visabillpay.com> and can make payment to over 80 billers in more than 15 cities as on date. VISA International offers this service to all its cardmembers.

**5.19 Additional features for Gold/Platinum Cards:** Offers/Discounts as announced from time to time by VISA International will be available for Gold/Platinum cardmembers. Visit <http://www.visagoldoffers.com> or <http://www.visaplatinum.com> for details.

## 6. MONTHLY STATEMENTS

▲ Your monthly card statement summarises your transactions for the previous month. Please check the amounts in the statement with the charge slip / bills and make sure they are correct. Any errors should be immediately brought to our notice by calling our 24-hour call center. The important terms used in the monthly statement are:

- **Statement Date:** The date on which statement was generated
- **Payment Due Date:** The date by which payment needs to be received by the Bank, to avoid penalties
- **Total Amount Due:** The total bill amount to be paid
- **Minimum Amount Due:** The minimum amount that has to be paid
- **Previous Balance:** The amount which has been carried forward from the previous month
- **Purchases & Other Charges:** The sum total of all retail transactions incurred during the statement period including various fees and service charges levied
- **Cash advances:** The amount withdrawn as cash from the credit card account
- **Payments & Other Credits:** The sum total of all payments made and credits received during the statement period
- **Transaction Details:** This section provides you the details of all transactions, date, place, amount, etc., carried out during the statement period.
- **Credit Limit:** The maximum amount you can avail on your credit card account
- **Cash limit:** The maximum amount that can be withdrawn as cash from your credit card account
- **Available Credit Limit:** The amount available for purchases. This is the difference between the Credit Limit and Total Amount Due
- **Available Cash Limit:** The amount available for Cash withdrawal. This is the difference between the Cash Limit and Cash Advances drawn.
- **Payment Slip:** The slip which needs to be attached to your cheque / DD / Cash when payment is being made.

## 7. PAYING YOUR CREDIT CARD BILL

▲ **Cash:** You can deposit cash at any of branches towards your credit card payments. Mobile number has to be furnished in the Challan.

▲ **Cheque / DD:** You can make a cheque / DD favouring Corp Bank Credit Card a/c No: 4258 xxxx xxxx xxxx and deposit at the respective Base Branch.

▲ **Auto Debit:** You have an option to give instructions to debit the payment from your account every month on the due date. In case due date is a holiday / Sunday, amount would be deducted one day later. You can also opt to pay either the Total Amount Due or the Minimum Amount Due.

▲ By **VISA Money Transfer** to your Credit Card account.

▲ **Corp-I-Net:** Corp I –Net users can make payments through net payment system of our Bank.

## 8. LOST / STOLEN CARDS

- ▲ In case your card is lost / stolen or you have reason to believe that the card has been unauthorizedly used, please inform the Bank at its Call Centre immediately. Your card will be hot listed and all operations of the account through the card will be stopped. Also file a FIR with the local police. Be sure to follow-up your call with a letter to the Credit Card Division of the Bank with a copy of the FIR.
- ▲ If you loose your card overseas, you may either follow the procedure given below or may report the loss through the VISA Global Emergency Assistance (VGEA) help lines. In case you use the VGEA services, then the charges for usage of such services shall be borne by you.
- ▲ In India Call our 24 hours Call Centre Number:
- ▲ Abroad Call at VISA Call Centre number 1-800-345-1345
- ▲ Call the police to report any theft or criminal activity
- ▲ You are protected from any financial liability, after the card has been reported lost to the Bank, arising from any purchase transactions done on your Credit Card from the time you reported loss of card to the Bank. However, no such coverage will be provided on cash withdrawals done through ATMs as such transactions are governed by a PIN, which is confidential to you.
- ▲ Once a card reported as lost / stolen is subsequently found, the same should be promptly be cut into two pieces to prevent its misuse and return it to our Credit Card Centre.
- ▲ Provided that you have complied with the terms & conditions in all respects, a new card will be issued in lieu of the lost / stolen card, upon a request from you and on payment of the requisite fee.

## 9. SURRENDER OF CARD / CLOSURE OF ACCOUNT

- In case you wish to cancel your credit card account with us, please cut your card into two pieces and drop it in our drop boxes at ATMs / Branches along with a request letter for cancellation. You should also have cleared all dues pertaining to the credit card account for the closure of account to come into effect.

## 10. CONTACT US

Call us at our 24 hours Customer Care Number	Toll Free Helpline 1800-22-6606 metered call 022 4042 6009
Write to us at	The Asst. General Manager, Credit Card Division, Corporation Bank Corporate Office, Mangla Devi Temple Road, Pandeshwar, MANGALORE – 575 001.
Email us at	hocc@corpbank.co.in
Fax us at	91-824-2444103
Visit us at	www.corpbank.in

• Access to Card Transactions: Online viewing of bill details and statements is enabled for the benefit of Card members may go on to the website <https://www.corpbankcards.in>

## Information to

### CORP BANK INTERNATIONAL CREDIT CARD MEMBERS

In compliance with the RBI Mandate, the Bank has introduced IVR Authentication process effective from 1<sup>st</sup> January 2011. [RBI's Extended implementation date is 1<sup>st</sup> February 2011]

What is IVR?

#### Definition:

- **IVR** - Interactive Voice Responsive System **OTP** - One Time Password
- **IVR** Transaction - Payments for the Purchase of goods and services made through telephone, to the merchant connected to **IVR** mode. Eg., Airlines, Hotels and other utility services.
- **OTP** obtention and usage: **OTP** is a secure pass code that is valid for only one transaction and expires there after. You will receive a new **OTP** for every new transaction that you do.

#### Transaction Flow:

**IVR** Transaction - Payments, for the Purchase of goods and services made, through telephone to the merchant connected to **IVR** mode. Eg., Airlines, Hotels and other utility services.

1. Call the Helpline 1800 22 6606 and validate the mobile number and e-mail ID as recorded in the database.
2. When you choose to purchase through an **IVR** connected merchant over telephone, please follow these directions:
  - Step 1: call up an **IVR** merchant to pay bills/ purchase goods
  - Step 2: select the goods to purchase/ bills to pay
  - Step 3: Merchant customer care representative connects to **IVR** system
  - Step 4: **IVR** system asks for entry of the card number, expiry and CVV2 values
  - Step 5 to 7 : PROCESS FOR GENERATION OF THE OTP
  - Step 8: You receive an OTP on your registered mobile
  - Step 9: **IVR** system asks for the entering of OTP
  - Step 10: You enter the **OTP** on the **IVR** system
  - Step 11 to 16: AUTHORISATION PROCESS
  - Step 17: On successful authorization, transaction goes through and the you are intimated [Mobile alert comes to you if the transaction is over ₹2000].

**Note:** For each transaction ONE PASSWORD will be generated and issued to YOU through your mobile. In case of any difficulty, please call Helpline 1800 22 6606 or 022-40426009, 0824-2424691 Fax: 0824-2444103.

**We can be reached:** [hocc@corpbank.co.in](mailto:hocc@corpbank.co.in)

For further details, visit our website: [www.corpbank.in](http://www.corpbank.in)

For transaction viewing [https:// www.corpbankcards.in](https://www.corpbankcards.in)



Accepted  
worldwide



Online  
payments



Shop  
anywhere

# CorpBank International Credit Card



\*Conditions apply



## A fully loaded Card

At lowest interest rate of  
2.25%\* per month

Credit Card Division, Corporate Office, Mangaladevi Temple Road, Mangalore - 575 001.  
Ph: 0824 - 2424691 Fax: 2444103 Toll-Free No. 1800 22 6606 E-mail: [hoccd@corpbank.co.in](mailto:hoccd@corpbank.co.in)  
For transaction viewing <https://www.corpbankcards.in>  
website: [www.corpbank.in](http://www.corpbank.in)

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