



KEY FACT STATEMENT

For Credit Cards

(KFS_V6 as updated on 03.10.2026)

CUB
CUB
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The Most Important Terms and Conditions and all the information herein is applicable to all Credit Cardholders / applicants of Credit Cards / customers of the Bank / members of the general public evincing interest in the Credit Card product of the Bank. The MITC are subject to change. The said MITC are in addition to and are to be read along with the terms and conditions of the Cardholder Agreement of the Bank.

A. SCHEDULE OF CHARGES

1. JOINING, ANNUAL and ADD-ON CARD FEE

Credit Card Variant	Joining Fee (INR) (Will be levied after card activation) *	Annual Fee 2nd year onwards (INR)*	Add-on Card Fee (One Time Fee)
CUB CSK/SRH RUPAY PLATINUM CREDIT CARD (LIFETIME FREE)	NIL	NIL	₹ 500 + GST
CUB CSK/SRH MASTER PLATINUM CREDIT CARD (FIRST YEAR FREE)	NIL	₹ 1000 + GST (waived on spends of ₹ 3L)	₹ 500 + GST
CUB CSK/SRH MASTER WORLD CREDIT CARD (FIRST YEAR FREE)	NIL	₹ 4000 + GST (waived on spends of ₹ 5L)	₹ 500 + GST
CUB SALARY SE LEVEL UP CREDIT CARD (LIFETIME FREE)	NIL	NIL	₹ 500 + GST
CUB SALARY SE LEVEL UP CREDIT CARD (PAID VARIANT)	₹ 500 + GST	₹ 500 + GST (waived on spends of ₹ 2L)	₹ 500 + GST
CUB KAVACH RUPAY / MASTER CREDIT CARD	NIL	NIL	NA
CUB SASTRA ALUMNI RUPAY/MASTER PLATINUM CREDIT CARD	NIL	NIL	NA
CUB SASTRA ALUMNI RUPAY SELECT CREDIT CARD	₹ 999 + GST	₹ 999 + GST (waived on spends of ₹ 2L)	NA

2. FINANCE / INTEREST CHARGE

Credit Card Variant	Overdue Interest on Extended Credit		Interest on Cash Advances	
	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
CUB CSK/SRH RUPAY PLATINUM CREDIT CARD (LIFETIME FREE)	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB CSK/SRH MASTER PLATINUM CREDIT CARD (FIRST YEAR FREE)	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB CSK/SRH MASTER WORLD CREDIT CARD (FIRST YEAR FREE)	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SALARY SE LEVEL UP CREDIT CARD (LIFETIME FREE)	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SALARY SE LEVEL UP CREDIT CARD (PAID VARIANT)	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB KAVACH RUPAY / MASTER CREDIT CARD	2% per month	24% per annum	2% per month	24% per annum
CUB SASTRA ALUMNI RUPAY/MASTER PLATINUM CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum
CUB SASTRA ALUMNI RUPAY SELECT CREDIT CARD	3.5% per month	42% per annum	3.5% per month	42% per annum

3. FINANCE / INTEREST CHARGE DETAILS

Interest will be charged if the Card Member does not pay back the previous bill in full, by the payment due date (as per the card statement). Interest is charged from the date of transaction until the date of full settlement of the dues. If the Card Member is using revolving credit facility, the unpaid balance from the previous statement and any new transactions (inclusive of any billed EMIs for loans on credit card) will accrue interest till the date of full payment of the total amount due. Interest will be charged on all cash advances from the date of the withdrawal until the date of payment. Interest will not be

accrued on the fees, charges and GST. Interest will continue to accrue on customer initiated spends, levied interest and EMI.

4. OTHER FEES and CHARGES

Late Payment Fee	For All Credit Cards	Outstanding dues up to ₹25,000: ₹350/-
		Outstanding dues above ₹25,000: ₹450/-
Over Limit Fee	For All Credit Cards	3% of the over limit amount or Minimum ₹250 whichever is higher
Limit Enhancement Fee	For All Credit Cards Except Below Mentioned	₹200 per occasion
	Salary Se Level Up Credit Card (Paid variant)	First time free; ₹200 per occasion thereafter
Cheque return Charges/ Invalid Cheque Fee	For All Credit Cards	₹300 per cheque return
Card Re-issue/ Replacement Fee	For All Credit Cards Except Below Mentioned	₹300
	Salary Se Level Up Credit Card (Lifetime Free variant)	₹ 0
	Kavach Credit Card	NA
Pin Mailer Re-issue Fee	For All Credit Cards	NA
Foreign Currency Transaction Fee (Markup fee)/DCC Fee	For All Credit Cards Except Below Mentioned	3.5% of the transaction amount
	Salary Se Level Up Credit Card (Lifetime Free variant)/Kavach Credit Card	2% of the transaction amount
	Salary Se Level Up Credit Card (Paid variant)/ CUB Sastra Rupay Select Alumni Credit Card	1% of the transaction amount
	CSK/SRH Master World Credit Card	0% of the transaction amount
Rental Surcharge	For All Credit Cards	1% of the value of the transaction performed
Wallet Load Transaction Fee	For All Credit Cards	1% of the value of the transaction performed
Fuel Transaction Fee	For All Credit Cards	1% fee will be applicable on cumulative spends of INR 50,000 or

		more on fuel transactions per statement cycle
Utility Transaction Fee	For All Credit Cards	1% fee will be applicable on cumulative spends of INR 25,000 or more on utility transactions per statement cycle
Online Skill-Based Gaming Transaction Fee	For All Credit Cards	1% fee will be applicable on cumulative spends of INR 10,000 or more on online skill-based gaming transactions per statement cycle
Statement Retrieval Fee	For All Credit Cards Except Below Mentioned	Statement request > 3 months ₹50 per physical statement; Online: Free (For Last 12 Months)
	Salary Se Level Up Credit Card (Lifetime Free/Paid variant) / Kavach Credit Card	Statement request >3 months: ₹100 per physical statement; Online: Free (For Last 12 Months)
Charge Slip Retrieval Fee	For All Credit Cards	₹250
Balance Enquiry through ATM	For All Credit Cards	At own Bank ATM- NIL
		At other Bank ATM- ₹50
Cash withdrawal at any ATM's in India	For All Credit Cards Except Below Mentioned	3% of cash withdrawal amount or ₹250 whichever is higher
	For Kavach Credit Card	2% of cash withdrawal amount or ₹250 whichever is higher
Cash withdrawal at any Abroad ATM's	For All Credit Cards Except Below Mentioned	3.5% of cash withdrawal amount or ₹1000 whichever is higher
	Kavach Credit Card	2% of cash withdrawal amount or ₹1000 whichever is higher
Fuel Surcharge Waiver	For All Credit Cards Except Below Mentioned	1% fuel surcharge waiver on fuel purchases at all fuel stations across India.
		Valid on transactions between ₹400 ~ ₹3,000 only.
		Max benefit of ₹ 300 per statement cycle
	CSK/SRH Master Platinum Credit Card / CSK/SRH Master World Credit Card	1% fuel surcharge waiver on fuel purchases at all fuel stations across India.
		Valid on transactions between ₹400 ~ ₹5,000 only.
		Max benefit of ₹ 500 per statement cycle
	For CUB Sastra Alumni Rupay Select Credit Card	1% fuel surcharge waiver on fuel purchases at all fuel stations across India.

		Valid on transactions between ₹400 ~ ₹3,000 only.
		Max benefit of ₹ 700 per statement cycle
Card Hot listing Fee	For All Credit Cards	NA
Fee for issuing Add on Card	For All Credit Cards Except Below Mentioned	₹500
	Kavach Credit Card/ CUB Sastra Alumni Rupay Select Credit Card	NA
Fee for issuing Keychain FOB	For All Credit Cards Except Below Mentioned	₹400
	Salary Se Level Up Credit Card (Paid Variant/ Lifetime Free Variant) / Kavach Credit Card/ CUB Sastra Alumni Rupay Select Credit Card	NA
Fee for issuing Physical RuPay Card for Master Platinum and Master World Card Holders	For All Credit Cards Except Below Mentioned	₹250
	Salary Se Level Up Credit Card (Paid Variant/ Lifetime Free Variant) / Kavach Credit Card	NA
	CUB Sastra Alumni Master Platinum Credit Card	NIL
Fee for EMI conversion	For All Credit Cards	2% with a Minimum of ₹200/- and Maximum of ₹1,000/-
Fee for Foreclosure of EMI	For All Credit Cards	5% of the Outstanding Amount

Note:

- I. Goods and Services Tax (GST), as notified by the Government of India, is applicable to all fees, interest, and other charges and is subject to change as per relevant regulations of the Government of India.
- II. City Union Bank reserves the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation of at least one month to the Cardholder.

5. EMI Conversion

Eligible transactions may be converted into EMI, subject to the Bank's eligibility criteria. Transactions of ₹10,000 and above are eligible for EMI conversion, except for Salary Se Credit Cards, for which transactions of ₹2,500 and above are eligible.

EMI conversion is available for tenures of 3, 6, 9, 12, 18 and 24 months, at an interest rate of 16% per annum on a reducing balance basis. The tenure options available to the Cardholder will be displayed at the time of EMI conversion.

Processing Fee: 2% of the transaction amount, subject to a minimum of ₹200 and a maximum of ₹1,000, plus applicable GST.

Foreclosure Fee: 5% of the outstanding principal amount, plus applicable GST.

Illustrative EMI Repayment Schedule

The following illustration is based on a transaction amount of ₹50,000 converted into EMI at 16% per annum on a reducing balance basis. The actual EMI, interest and total repayment will vary based on the transaction amount and tenure selected by the Cardholder and will be displayed at the time of EMI conversion.

EMI Plan	Principal (₹)	Interest (₹)	Total Repayment (₹)
₹17,113.07 × 3 Months	₹50,000.00	₹1,339.22	₹51,339.22
₹8,726.51 × 6 Months	₹50,000.00	₹2,359.09	₹52,359.09
₹5,932.47 × 9 Months	₹50,000.00	₹3,392.19	₹53,392.19
₹4,536.54 × 12 Months	₹50,000.00	₹4,438.51	₹54,438.51
₹3,142.82 × 18 Months	₹50,000.00	₹6,570.79	₹56,570.79

Note: The above EMI illustration represents the principal and interest component and is exclusive of the Processing Fee and applicable GST on the Processing Fee and Interest. These charges will be billed separately, as applicable.

The detailed EMI Terms & Conditions are available on the Bank's website and shall be applicable to all EMI conversions.

B. CREDIT AND CASH WITHDRAWAL / ADVANCE FEES

- **Credit Limit:** This is the maximum credit limit assigned to the Cardholder after an assessment by City Union Bank. The Credit Limit is attached to the Card Account and includes all transactions, fees, and charges. The total outstanding balance must not exceed this limit.
- **Cash Limit:** This refers to the maximum limit of cash withdrawal that is assigned to the Cardholder. This is lower than the Credit Limit and is a subset of the overall Credit Limit.
- **Transaction Fees for Cash Withdrawals:** A Transaction Fee will be levied on ATM withdrawals, and interest begins to accrue from the date of the transaction. Please refer to the MITC for current fees.
- **Available Credit Limit:** This refers to the remaining credit available to the Cardholder after considering the total outstanding balance on the Card Account. Add-on Cardholders share the Primary Cardholder's Credit Limit.
- **Available Cash Limit:** This refers to the remaining Cash Limit, calculated after considering any outstanding cash withdrawals.
- **International Limit:** If enabled, this is the limit for International Transactions, specified in the Welcome Kit. The Card can be used in India and abroad but cannot be used in Nepal and/or Bhutan for withdrawal of foreign currency. Further, the Card is not valid for payment in foreign exchange at Participating Merchant Establishments in India, Nepal and Bhutan, i.e., while using the Card in Nepal or Bhutan the currency of the transactions should be the local currency of those countries or in Indian Rupees.

- **Multi Cards-Limit Sharing:** For customers holding multiple City Union Bank Credit Cards, the Credit and Cash Limits are shared across all cards. Any usage from one card will impact the available credit for all linked cards.
- **Credit Limit Changes:** City Union Bank reserves the right to change the Credit Limits in accordance with internal guidelines. Changes will be communicated to Cardholders with due intimation of at least one month.
- **RBI Guidelines:** Cards are enabled for domestic transactions by default, but the Cardholder can enable or disable International Transactions, contactless payments, or online transactions through the Bank's channels. The issue and usage of the Card shall be subject to the Reserve Bank of India ("RBI") regulations in force from time-to-time, Exchange Control regulations of the RBI, Foreign Exchange Management Act (FEMA), all the rules and regulations framed under FEMA, notifications / circulars issued and any other corresponding enactment in force from time-to-time.

Interest Free Credit Period

The interest-free credit period could range from 17 to 50 days, depending on the date of transaction. The interest-free credit period for the current statement will be suspended if any balance from the previous month's bill is not paid by the Payment Due Date.

Illustrative example for the calculation of the interest-free period:

Billing Date: 18th July | Payment Due Date: 5th September

- For a purchase dated 18th July, the interest-free period is from 18th July to 5th September, i.e. 50 days.

Billing Date: 18th February | Payment Due Date: 5th March

- For a purchase dated 17th February, the interest-free period is from 17th February to 5th March, i.e. 17 days.

Thus, the interest-free period will vary depending on the date of purchase within the billing cycle. However, if the Total Amount Due from the previous month is not paid in full by the Payment Due Date, the interest-free credit period will not be applicable, and finance charges will be levied from the transaction date.

For cash advances, interest is charged from the date of the transaction until the date of payment, and no interest-free period is applicable.

C. BILLING AND STATEMENTS

- Statement Delivery - Periodicity and Mode of Sending: Monthly Account Statements (e-statements) will be sent to the Cardholder's registered e-mail address, as per the Bank's

records. The Account Statement details all Card Transactions in the preceding month(s) and those posted to the Card Account during the period between the generation of the previous statement and the current statement.

- ii. Minimum Amount Due (MAD): Cardholders can opt to pay only the Minimum Amount Due. The total amount due or MAD must be paid before the Payment Due Date.
- iii. Billing Disputes: Cardholders must notify City Union Bank of any discrepancies within 7 days of receiving the Account Statement.
- iv. Payment Allocation: Payments will be allocated in the following order:
 - a. Goods and Services Tax (GST)
 - b. Fees and charges
 - c. Interest charges
 - d. EMI (Equated Monthly Installments)
 - e. Purchases
 - f. Cash Advances
- v. Failed Payments: If payments fail, City Union Bank may suspend or withdraw the Credit Card and apply applicable fees.
- vi. Duplicate Statements: Cardholders can request duplicate statements for a fee.
- vii. Credit Card Payment Methods For All Credit Cards Except Salary Se: You have the following channels using which you may make payments to Your Credit Card Account:
 - a. Account transfer using the internet banking facility or mobile app of CUB.
 - b. Through the Credit Card Portal: <https://creditcard.cub.bank.in/cubcredportal/cub>
 - c. Using Direct Payment Portal: <https://creditcard.cub.bank.in/cubcredportal/tz/payments.jsp?cz=cub>
 - d. Through the Bharat Bill Payment System (BBPS) via authorized banks and payment platforms
- viii. Credit Card payment Methods For Salary Se Credit Cards:
 - a. Via Salary Se App
 - b. Through the Bharat Bill Payment System (BBPS) via authorized banks and payment platforms

You are advised to exercise due caution and refrain from making payments through modes other than those authorised by Us. If any such payments are made, We cannot be held responsible.

Note: Cardholders should pay the entire outstanding amount, including the decimal amount, on or before the Payment Due Date to avoid applicable interest, fees and charges.

1. Interest Computation – Illustrative Example

Statement Cycle Details

- Statement Cycle: 23rd of one month to 22nd of the next month
- Statement Generation Date: 23rd of every month
- Interest Rate used for Illustration: 3.5% per month

Illustration

Type	Transaction Date	Amount
Shopping	14 Jan 2025	10000
Payment Received	10 Feb 2025	7000

Type	Transaction Date	Outstanding Balance	Up to date	Days	Interest Rate	Interest
Shopping	14-Jan-25	10000	22-Jan-25	9	3.50% pm	105
Opening Balance on 23/Jan/2025		10000	09-Feb-25	18	3.50% pm	210
Payment of Rs.7000 on 10/Feb/2025	10-Feb-25	3000	22-Feb-25	13	3.50% pm	45.5
					Total	360.5

Please note that the above illustration is a sample calculation provided to explain the method of interest calculation and is based on an assumed interest rate of 3.50% per month. Interest is calculated on a daily basis on the current outstanding balance of the Cardholder. Interest is levied if the Total Amount Due is not paid in full by the Payment Due Date. Interest will also be levied on all cash advances from the date of the transaction until the date of payment. The interest rate applicable to the Cardholder shall be as specified for the respective Credit Card product. The Bank may, subject to applicable terms and conditions, revise the interest rate from time to time.

1. Minimum Amount Due (MAD) Computation Logic

MAD Formula:

- 5% of the sum of all purchases and cash withdrawals
- 100% of all interest/finance charges, fees, and taxes

Illustration:

- Purchase of ₹5,000: MAD contribution is ₹250 (5% of ₹5,000)
- Joining Fee of ₹1000: Fully included in MAD
- GST on Joining Fee (₹180): Fully included in MAD
- Cash Withdrawal of ₹2,000: Adds ₹100 (5% of ₹2,000) to MAD
- Cash Withdrawal Fee of ₹500 and GST of ₹90: Fully included
- Interest of ₹35.99 and GST of ₹6.48 on Cash Withdrawal: Fully included
- Total Due: ₹8,812.47
- MAD: ₹2,162.47

Note: The above illustration is provided solely to explain the computation of the Minimum Amount Due (MAD). The fees, charges, interest and taxes considered are indicative and may vary depending on the applicable Credit Card product, transaction type and prevailing Schedule of Charges. The actual MAD will be calculated based on the applicable dues reflected in the Cardholder's statement.

Making only the Minimum Amount Due (MAD) every month would result in the repayment stretching over the years, with consequent interest being charged.

In the event the Cardholder fails to pay the Minimum Amount Due (MAD) by the Payment Due Date, City Union Bank shall have the right to proceed with lien marking and/or debit the Cardholder's Savings or Current Account(s) linked under the same Customer ID and/or exercise its right of lien over any deposit(s), balance(s) or other amount(s) held by the Cardholder with the Bank, as may be applicable, towards recovery of the outstanding dues, without any further notice.

D. GRIEVANCE REDRESSAL

i. Grievance Redressal and Escalation Process

First Level Touch Points: Queries / Feedback / Complaints

The Cardmember can contact City Union Bank through the following channels for any Credit Card-related queries, requests, feedback or complaints, including reporting unauthorised transactions, loss/theft or misuse of the Credit Card:

- Call us
- Visit us
- Write to us
- Email us
- Report unauthorised transactions
- Block / Unblock Credit Card
- Credit Card closure / surrender
- Credit Card-related complaints

Customer Care Service

- Phone: 1800 120 5000 (Toll-Free) / 044 7122 5000
- Email: creditcardsupport@cityunionbank.in
- Mailing Address:
City Union Bank Ltd.
Credit Card Division
New No. 6, Old No. 26,
Mohanapuri 5th Street,
Adambakkam, Chennai – 600088

Second Level Touch Point

If the Cardmember has not received a satisfactory response to the complaint through the above channels, the matter may be escalated to the Grievance Redressal Cell.

- Email: complaints_grievances@cityunionbank.in

- Mailing Address:
City Union Bank Ltd.
No. 24 B, Gandhi Nagar,
Kumbakonam – 612001

Third Level Touch Point

If the Cardmember is not satisfied with the response received at the second level, the matter may be further escalated to the Principal Nodal Officer.

Principal Nodal Officer: Shri G. Satishkumar
General Manager – Customer Experience Department

- Phone: 044 7122 5000 / 1800 120 5000 (Toll-Free)
- Email: complaints_grievances@cityunionbank.in
- Mailing Address:
City Union Bank Ltd.
No. 24 B, Gandhi Nagar,
Kumbakonam – 612001

ii. Contact Particulars of Card Issuer – Call Centre, Email, Helpline and Other Important Contact Details

The Cardmember can contact City Union Bank Credit Cards through:

- Credit Card Helpline: 1800 120 5000 (Toll-Free)
- IVRS / Contact Number: 044 7122 5000
- Email: creditcardsupport@cityunionbank.in

For Closure / Surrender of Credit Card:

- Email: creditcardsupport@cityunionbank.in
- Toll-Free: 1800 120 5000
- IVRS: 044 7122 5000

Card closure requests received from the customer through any of the above-mentioned channels shall be processed within 7 working days from the date of receipt of the request, subject to receipt of all outstanding payments. The card closure request is applicable only to requests received through the above-mentioned channels and shall not apply to requests submitted through any other channels.

For Reporting Loss / Theft / Misuse of Credit Card:

The Cardmember should immediately contact the Bank through:

- Credit Card Helpline: 1800 120 5000 (Toll-Free) / 044 7122 5000

- Email: creditcardsupport@cityunionbank.in

For correspondence relating to loss, theft or misuse:

Mailing Address:

City Union Bank
Ltd. Credit Card
Division New No. 6,
Old No. 26,
Mohanapuri 5th
Street,
Adambakkam, Chennai – 600088