

MOST IMPORTANT TERMS AND CONDITIONS (MITC) – CREDIT CARDS

A. FEES AND CHARGES

ADMISSION / JOINING FEE AND ANNUAL FEE:

- Admission / Joining Fee is a one-time fee collected from the Cardholders upon activation of the Card and may vary for different Card Variants.
- Annual Fee is a fee collected in advance at the beginning of the second year of the Card.
- Both Joining Fee and Annual fee as mentioned hereunder will be charged to the Principal Cardholders Credit Card account and would be reflected in the monthly Credit Card statement of the month in which it is charged.
- No refund of the fees will be available.

Card Variant	Admission / Joining Fee		Annual Fee	
	Primary	Add on	Primary	Add on
VISA Gold	NIL	NIL	Rs 299/-	Rs 199/-
VISA Platinum	NIL	NIL	Rs 399/-	Rs 299/-
VISA Signature	NIL	NIL	Rs 1999/-	Rs 999/-
RuPay Platinum	NIL	NIL	Rs 299/-	Rs 199/-
RuPay Select	NIL	NIL	Rs 499/-	Rs 399/-
Union UNI-CARBON	Rs 499/-	NIL	Rs 499/-	Rs 199/-
JCB Wellness	Rs 999/-	NA	Rs 999/-	NA
JCB Health	Rs 499/-	NA	Rs 499/-	NA
Union MSME	NIL	NA	NIL	NA
VISA Business Platinum Corporate Cards	Rs.1,500/-	NA	Rs.2,000/-	NA



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Annual fee will be waived if usage in the previous year is	VISA Gold / RuPay Platinum	Rs.30,000/-
	VISA Platinum / RuPay Select / JCB Health	Rs.50,000/-
	Union UNI-CARBON / JCB Wellness	Rs.1,00,000/-
	VISA Signature	Rs.2,70,000/-

CASH ADVANCE (WITHDRAWAL) FEE

- Union Bank of India Credit Card holders have been provided with the facility to withdraw cash from any Bank ATM within the stipulated limit as mentioned at Point B on Drawal Limits.
- All Cash advances attract interest @ 2.5% p.m. from the date of withdrawal / advance.
- A Cash Advance fee as tabulated hereunder will be charged to the Cardholder upon availing this facility.

Cash Withdrawal at own Bank ATMs	3% of Cash Advance subject to a Min of Rs.200/-
Cash Withdrawal at Other Bank ATMs	3% of Cash Advance subject to a Min of Rs.200/-

SERVICE CHARGES

Card Replacement Charges	VISA Gold/ RuPay Platinum/ Union UNI-CARBON/ JCB Wellness/ JCB Health	Rs.149/-
	VISA Platinum/ RuPay Select/ Union MSME	Rs.249/-
	VISA Signature	Rs.299/-



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Lost Card Charges	NIL
Charge slip Request Charges	Rs 200/-
Temporary Enhancement (Not allowed for Union MSME)	Rs 200/- per occasion
Hot Listing Charges	Nil
Hot Listing Charges if MAD not paid	Rs. 200/-
Balance enquiry Charges	At own Bank ATM – Nil At other Bank ATM – Rs. 20/-
Green PIN Charges	Nil
Cheque Return Charges	Rs. 250/-
Over limit Charges	2.5% of the over limit amount, Minimum Rs. 250/-
Foreign Currency Markup Fee	3%
Fuel Surcharge Waiver	a. 1% upto Rs 100/- per month (except Union UNI-CARBON Card) b. For Union UNI-CARBON card 1% waiver on transaction value of Rs 200/- and above at HPCL outlets with a cap of Rs 100/- per billing cycle
Transaction Charges at Railways	1.5% + IRCTC Charges
Late Payment Charges	a. Outstanding dues upto Rs 25000/- - Rs.200/- b. Outstanding dues above Rs.25,000/- - Rs 500/-
Statement for >3 months	Rs 50/- Per statement

EMI FACILITY

Cardholders can avail EMI facility on all merchant transactions of Rs.5,000/- & above, except on Jewellery purchases, Cash withdrawal through ATMs and Cash @ PoS, Purchase of fuel at Petrol Pumps and transactions at Bars. The facility can be availed for 3 / 6 / 9 / 12 months. This facility attracts the following charges.

Rate of Interest	16% per annum on reducing balances
Processing Fee	2% with a Minimum of Rs 200/- and Maximum of Rs 1000/-
Pre-closure charges	2% of the Outstanding Amount



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All the above Fees & Charges are exclusive of GST.

The above charges are subject to change. For latest charges, please visit our website <https://unioncards.unionbankofindia.co.in/>.

INTEREST-FREE (GRACE) PERIOD:

The Interest-free credit period could range from 20 to 50 days. However, this is applicable only on retail purchases and if the previous month's balance has been cleared in full. There is no Interest-free grace period for Cash withdrawals from ATMs (Cash Advance).

FINANCE CHARGES

If Minimum Amount Due (MAD) paid by Payment Due Date	2.50% p.m. / 30% on annualized basis
If Minimum Amount Due (MAD) not paid by Payment Due Date	2.95% p.m. / 35.4% on annualized basis

FINANCE CHARGES CALCULATION (ILLUSTRATIVE EXAMPLE):

In the event a Credit Cardholder chooses not to pay his/her Outstanding balance in full on the due date, the Cardholder will not have any Grace period and Finance charges are payable at the monthly interest rate.

For Cash Withdrawals (Cash Advance), there is no Grace period and interest is payable from the date of withdrawal.

Example:

Considering Billing date 25th of every month

Transaction Period: 25th Aug'22 to 24th Sept'22

Billing Date: 25th Sept'22 and Due Date: 15th Oct'22 (20days after billing date)

Date of Transaction	Transaction Particulars	Amount
30-08-2022	Grocery	5000 Dr
10-09-2022	E-comm	10000 Dr

Assuming no previous balance carried forward from 25th Aug'22, the Statement generated on 25th Sep'22 shows an outstanding balance of Rs. 15000/-. MAD @ 5% would be Rs.750/- with Payment Due date as 15th Oct'22.



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1. If the entire outstanding of Rs.15,000/- is paid by due date i.e. on or before 15th Oct'22, no finance charges will be levied.

2. If MAD paid on or before Payment Due date:

MAD of Rs. 750/- paid on 15th Oct'22, Bank will charge finance charge @ 2.50% p.m. on remaining balance i.e. @ 2.50% on Rs. 14,250/- for one month.

Statement generated on 25th Oct'22 shows total dues as Rs. 14,670.37 [i.e. Rs.14250 + Interest amount Rs. 356.25+ GST Rs. 64.12] and MAD @ 5% on Rs.14,670.37 i.e. Rs.740/- (rounded off to the next 10).

3. If MAD is not paid on or before Payment Due date:

Bank will charge finance charge @ 2.95% p.m. on total due amount i.e. @ 2.95% on Rs. 15000/- for one month and late payment fee Rs. 200/- shall be levied.

Statement generated on 25th Oct'22 shows total dues as Rs. 15,758.15 [i.e. Rs.15000 + Interest amount Rs. 442.50+ GST Rs. 79.65 + Late fee Rs. 200 + GST Rs. 36] and MAD @ 5% on Rs.15,758.15 i.e. Rs.790/- (rounded off to the next 10).

B. DRAWAL LIMITS

- The Bank will at its sole discretion, determine the Credit Limit and Cash Advance Limit and notify the Cardholder.
- The available Credit Limit to the Cardholder will be the unutilized value of the Credit Limit at any point of time after taking into account, the balance outstanding and any transaction already done by the Cardholder, but not received by the Bank for processing as on that date.
- The Bank at its sole discretion may consider Renewal, Enhancement / Reduction in Credit Limit/ Cash Advance Limit based on proven income as per Bank's policy guidelines.
- The total limit will be terminated upon cancellation of the Credit Card.
- The Cash withdrawal limits for all Card variants is as under.

VISA Gold	20% of Card Limit
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RuPay Platinum/ VISA Platinum/ JCB Health	30% of Card Limit
RuPay Select/ VISA Signature/ Union UNI-CARBON/ JCB Wellness	40% of Card Limit
Union MSME / VISA Corporate Business Card	Cash withdrawals not Allowed

C. BILLING

Bills will be mailed by the Credit Card Department on the 25th of every month to the Registered e-mail ID provided by the cardholder. Bills are sent to cardholders provided there is (1) usage in the card (2) any outstanding amount in the Card and (3) any Credit balance in the Card.

- i. Due Date for payment of the bill amount will be 14th/15th of the succeeding month i.e. 20 days from the date of Billing.
- ii. To find out the details of the Bill, Card holder can contact the Bank through 24x7 National Toll-free No. 1800 425 1515 or Phone No. 040-24683219 / 3210 /3220 or during office hours,
- iii. Non-receipt of the Bill will not absolve the Card holder's obligation or liability under the agreement. Card holders are expected to settle the bills based on usage of the Card / Charge slips or by inquiring the bill amount on the above numbers or through Mobile App (Union Credit Card App / VYOM).
- iv. **Rollover Credit Facility:** Card holder can choose to pay "Minimum Amount Due" (MAD) as shown in the Bill. MAD is 5% of the total amount due with a minimum of Rs. 100/- plus unpaid MAD, if any, of the previous month plus EMI payable during the month.
- v. If only MAD is paid on or before Due Date, the outstanding balance will be rolled over to the subsequent month. The Roll-over balances attract Finance charges as mentioned under the head 'Fees and charges' above.
- vi. Card holder is also at liberty to pay the total dues or MAD or any amount between the MAD and total dues.
- vii. The liability arising out of the usage of Add-on Card will be that of the Principal Cardholder only.
- viii. Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on the outstanding balance.

Method of Payment

- I. Payment of Credit Card bills are accepted in cash or cheque or any other Bank cheque/DD across the counter at all Branches of Union Bank of India.
- II. Customers can opt for standing instructions / Auto debit for payment of "Total



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bill amount" OR "Minimum Amount Due" from their linked Operative Account. Sufficient balance is to be maintained in such Operative account to execute the Standing instruction on due date.

- III. Card holders who have opted for Internet Banking facility can make the payment through the option available by logging in to <https://www.unionbankonline.co.in> .
- IV. Credit Card holders can also make payment from any other Bank through NEFT /IMPS. Such cardholders have to provide the following details to their Bank along with Credit Card number:

Name of the Beneficiary Bank : **Union Bank of India**
Branch Name : **Credit Card & MAB Department**
IFSC Code : **UBIN0807826**
Account number of Beneficiary : **16 Digit Credit Card Number**
Name of the Beneficiary : **Union Bank Credit Card & MAB Department**

Sender's information : **Mobile number & e-mail ID**

Payment can be made through UPI and Payment Gateway also.

The VPA (Virtual Payment Address) for payments via UPI will be as per following syntax:

cc<XXXXXXXX>@ubicard; where <xxxxxxxx> stands for Credit Card customer ID.

- V. In the event of dishonour of cheque or if standing instruction is not executed due to insufficient balance or for any other reason, Bank reserves the right to initiate appropriate action under Sec. 138 of Negotiable Instrument Act, in addition to levying Cheque Return Charges & Service Charges as applicable.
- VI. In the event of Card holder making payment in excess of the amount due as per the monthly bill, Card holder shall not be entitled to any interest on the credit balance. The same shall be adjusted against amount due in the subsequent monthly bills.
- VII. In case of change in address, registered Mobile number, landline number or e-mail ID, Card holders are requested to communicate the change to the Bank immediately, for effective communication.

VIII. Billing Disputes: All contents of monthly bill will be deemed to be correct and accepted by the Card holder, unless Card holder informs the Bank of any discrepancies before the due date of the bill. The Bank on receipt of written



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complaint shall duly investigate as per the VISA/NPCI dispute resolution procedure and rectify, in case of any genuine discrepancy.

The Cardholder may contact the Bank for making any enquiries or for any Grievance Redressal through any of the following means:

- 1) 24x7 Toll Free No.: 1800-425-1515
- 2) 040-24683210 / 3219 / 3220 (Customer Service Officer during office hours)
- 3) Through e-mail: ccdhelpdesk@unionbankofindia.bank
- 4) In case response is not received by the Cardholder within a reasonable time, Card holder may contact the Credit Card & MAB Department Grievance Redressal Officer at Credit Card & MAB Department. Union Bank of India, Union Bank Building, Sultan Bazar, Hyderabad on Phone No 040- 24683209 or by sending an e-mail to: ccd.grievances@unionbankofindia.bank

D. IN CASE OF DEFAULT

Before reporting a Cardholder as defaulter, such Cardholder will be issued a seven-day notice period about Bank's intention to report him/her as defaulter to the Bank.

If the Cardholder settles the dues after having been reported as defaulter, Bank will update the status within 30 days from the date of settlement of the dues.

Special Mention Accounts (SMA)

As per the Regulatory guidelines, Bank is required to identify stress accounts by creating sub-asset categories known as Special Mention Accounts (SMA).

SMA is categorized based on Principal or Interest payment or any other amount wholly or partly overdue

SMA 0 (Up to 30 days from Payment Due Date)

SMA 1 (More than 30 days & up to 60 days from Payment Due Date)

SMA 2 (More than 60 days & up to 90 days from Payment Due Date)

Non-performing Asset (NPA)

A Credit Card account will be treated as NPA if the MAD is not paid within ninety (90) days from the Payment Due Date as mentioned in the statement.

In case of default Payment, reminders are sent by telephone, SMS, e-mail from time to time to the Card holders, for payment of outstanding amount in the card account. Bank staff and or third parties will contact cardholder personally to remind, follow-up and collect dues. Any third party so appointed, shall adhere fully to the Fair Practices Code for lenders. Bank retains the right to initiate legal action against the Card holder / legal heirs in case of default.



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Occurrence of one or more of the following instances shall constitute an event of default and the Bank may, at its sole discretion, withdraw the Credit Card facility.

- Card holder fails to pay amount due to the Bank within the stipulated period.
- Card holder fails to perform his/her obligations as per Credit Card Application / Agreement.
- Any representation made by the cardholder, if proved to be incorrect, false or incomplete including but not limited to income and / or Photo and address identification documents submitted to the Bank.
- Default status of the Credit Card holder shall be reported to CIBIL or any other Credit Information Company as approved by RBI, if minimum amount due or total dues are not paid.
- In the event of settlement of dues by the Cardholder to the full satisfaction of the Bank, the default report shall be withdrawn within 30 days from the date of full settlement of dues.
- In case of death of Cardholder, the Bank retains the right to proceed against the legal heirs.

INSURANCE COVERAGE

Group Personal Accidental Insurance coverage is available to the Credit Cardholders as detailed below, the Premium for which is to be borne by the Cardholders only.

S. No.	Variant	Accidental death Insurance Coverage (Rs.)
1	VISA Gold / VISA Classic	5,00,000
2	VISA Platinum	10,00,000
3	VISA Business Platinum	NIL
4	VISA Signature	30,00,000
5	RuPay Platinum	10,00,000
6	Union UNI-CARBON (RuPay Platinum variant)	10,00,000
7	RuPay Select	30,00,000

In addition to the above, presently NPCI is offering the following free accidental death Insurance coverage for the RuPay Cardholders i.e. the Premium shall be borne by NPCI for Primary and Add-on Cards.

S. No.	Variant	Accidental death Insurance Coverage (Rs.)
1	RuPay Platinum	2,00,000



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2	Union UNI-CARBON (RuPay Platinum variant)	10,00,000
3	RuPay Select	10,00,000

Insurance amount, Premium, Policy Tenure along with Policy Provider are subject to changes from time to time. For latest details please visit our Credit Card website <https://unioncards.unionbankofindia.co.in/>.

Details of Accidental death Insurance Coverage and Premium payable:

- i. In the event of settlement of claim, the Bank is at its discretion, to adjust the proceeds of insurance claim first to all its outstanding liabilities of the Cardholder in the card account and any other loans & advances pertaining to the deceased cardholder.
- ii. Bank is only a facilitator in settlement of Insurance claims and any claim settlement, is at the discretion of the insurance Company as per terms and conditions of Policy. Any dispute in settlement of claim is at the discretion of the Insurance Company as per Terms of the Policy and Bank takes no responsibility or liability in this matter, whatsoever.
- iii. Bank will debit the premium from Credit Card holders A/c on the date of activation of Credit Card and hence, the Cardholder will be covered from the date of premium debited from Credit Card holders A/c.
- iv. The accidental insurance cover provided will be available to card holder, only so long as the card holder remains a Cardholder of the Bank, with his card account being in "Active" status.
- v. For RuPay variants, to be eligible for claiming Insurance coverage offered by NPCI, Cardholder should have done minimum one successful RuPay Card induced financial transaction at any PoS/e-com, both Intra and Inter-bank i.e. on-us or off-us within 30 days prior to date of accident including accident date of RuPay Cardholder.
- vi. Cardholder desirous of opting for Accidental Death Insurance Coverage, can do so explicitly in writing or in digital mode, duly providing the details of nominee viz. Name of the Nominee, Age of the Nominee and Relationship with the Cardholder.

E. TERMINATION / REVOCATION

- i. Cardholder is at liberty to terminate the agreement at any time by notifying the Bank in writing or through dedicated e-mail ID, IVRS or SMS. Termination will be effective only after payment of the total dues in the Card account.
- ii. For cancellation of Credit Card, Cardholder can also visit our Website <https://unioncards.unionbankofindia.co.in/>



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- iii. The Agreement shall stand terminated on the death or insolvency of the Cardholder and the Bank will be entitled to recover the entire dues against the Card immediately on the death or insolvency of the Cardholder.
- iv. The Bank at its sole discretion may terminate the agreement at any time and restrict the use of the Cards without assigning any reason whatsoever and without prior notice thereto. However, Card holder will be informed of such action.
- v. Cardholder is liable for all charges incurred by using primary card/add-on card before termination or cancellation of the Cards.
- vi. If a Credit Card has not been used for a period of more than one year, the process to close the Card is initiated after intimating the Cardholder. If no reply is received from the cardholder within a period of 30 days, the card account is closed, subject to payment of all dues by the Cardholder.

F. LOSS / THEFT / MISUSE OF CARD:

- i. In the event a Card is lost or stolen, the Cardholder must notify the Bank immediately by Phone or through e-mail / SMS / Mobile App.

Telephone	24x7 National Toll-free Number-1800 425 1515 or Phone No. 040-24683210 or 24683220
e-mail	ccdhelpdesk@unionbankofindia.bank
SMS	From Registered Mobile Number to 7836884400 as under. CARDLOST<space>XXXX (XXXX denotes LAST 4 digits of the Credit Card Number)

- ii. The Card holder must lodge a complaint/First Information Report (FIR) with police and a copy of which must accompany the notice to the Bank.
- iii. Card holder is liable for all transactions, charges incurred on the Cards, till the notice/communication is received by the Bank.
- iv. If the Card holder has a reason to believe that he/she has not received the Card, or his/her Card is being misused by others, the Cardholder must immediately notify the same to the Bank in Writing.
- v. Cardholder shall bear the entire loss in cases where the loss is due to negligence by the Cardholder, e.g. where the Cardholder has shared payment credentials or Account/Transaction details, viz. Internet Banking user Id & PIN, Credit Card PIN/OTP or due to improper protection on customer devices like mobile / laptop / desktop leading to malware / Trojan or Phishing / Vishing attack. This could also be due to SIM deactivation by the fraudster. Under such situations, the Cardholder will bear the entire loss until the Cardholder reports the unauthorized transaction to the Bank.



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- vi. Card holder must fully co-operate with the Bank / Law enforcing authorities in the event of any investigation into any disputed transactions.

G. GRIEVANCE REDRESSAL AND COMPENSATION FRAMEWORK

The Cardholder may contact the Bank for making any enquiries or for any Grievance Redressal through any of the following means:

- i. 24x7 Toll Free No.: 1800-425-1515
- ii. 040-24683210 / 3219 / 3220 (Customer Service Officer at office hours)
- iii. Through e-mail to ccdhelpdesk@unionbankofindia.bank
- iv. By calling Credit Card & MAB Department, Union Bank of India, Sultan Bazar, Koti, Hyderabad – 500095, Telangana, India.
- v. In case response is not received by the Cardholder within a reasonable time, Cardholder may contact the Grievance Redressal Officer at Credit Card & MAB Department, Union Bank of India, Sultan Bazar, Koti, Hyderabad on Phone No 040- 24683209 or by sending an e-mail to ccd.grievances@unionbankofindia.bank

Bank will be guided by the Policy on Compensation, Grievance Redressal and Customers Rights for financial losses which customers might incur due to deficiency in the services offered by the Bank which can be measured directly. The commitments as per the Compensation Policy are without prejudice to any right, the Bank will have in defending its position before any Forum duly constituted to adjudicate banker-customer disputes.

H. DISCLOSURE

- i. The applicant expressly authorizes the Bank as under.

“To disclose, from time to time any information relating to my/our card/s including any default or payments to any other card issuer, CIBIL or any credit information bureau, financial institution, subsidiary, affiliate or associate of Union Bank of India and to any third party engaged by Union Bank of India for purposes such as Marketing, Verification, Recovery or follow-up of card dues and to improve functionality and stability of the financial system.

I. EXCLUSION OF LIABILITY

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever, to the Card holder in respect of any loss or damage arising directly or indirectly out of -

- a) Any defect in any goods or services purchased through the Credit Card.



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- b) Refusal of any person to honour or accept the Credit Card
- c) Malfunction of any Electronic Data Terminal or any computer terminal/equipment or communication network.
- d) Giving transaction instruction other than by the Card holder.
- e) Any statement made by any person requesting to return of the Card or any act performed by any person in conjunction.
- f) Handing over of the Card and details like card number, expiry date, 3 digit CVV number mentioned on the rear side of the card or PIN or Password created under One Time PIN (OTP) by the Cardholder to others.
- g) The Bank exercising its right to demand and procure the surrender of the Card, prior to the expiry date embossed on its face, whether by the Bank or any person or Electronic Data Capture Terminal (EDC or PAS) or computer terminal or ATM.
- h) The exercise by the Bank of its right to terminate any Card.

- i) Any injury to the credit character and reputation of the Cardholder alleged to have been caused by repossession of the Card and for any request for its return or the refusal by any merchant establishment/ATM/website or mail order, or any establishment to honour or accept the Card.
- j) Decline of a charge because of exceeding foreign exchange entitlements as prescribed by FEMA rules or RBI guidelines, issued from time to time or the Bank becoming aware of the Card holder exceeding his/her limit or entitlements etc.
- k) In the event of a demand of outstanding dues or claim for settlement of outstanding dues from the Card holder is made either by the Bank or any person acting on behalf of the Bank, the Cardholder agrees and acknowledges that such demand or claim shall not tantamount to be an act of defamation or an act prejudicial to or reflecting upon the character of the Card holder, in whatsoever manner.
- l) Bank is nowhere held responsible for whatsoever the acts of VISA / NPCI concierge services or any other services offered by VISA / NPCI in any country or merchants who have offered any discounts or cash back or any merchant benefits or under any scheme, that is offered or that may be offered, from time to time.
- m) Decline on any online transaction authorization by the computer system or communication network due to defects in authentication on validating with wrong details of the card.



J. LIEN AND RIGHT OF SET-OFF:

- i. The Bank will have a lien and right to set-off on all monies belonging to the cardholder and/or Add-on Card holder standing to their credit in any accounts, whatsoever with the Bank or in the possession or custody of the Bank, without any relation to the age of the debt/liability.
- ii. The Bank reserves the right to alter/modify any terms and conditions, from time to time as per the Internal policy of the Bank or Statutory or RBI Guidelines.
- iii. Such changes made from time to time will be communicated through the Monthly bill or by sending SMS or by email and are binding on the Cardholder.
- iv. In case of Corporate cards, the company is wholly liable for unpaid outstanding balance. Bank will have a lien/right to set-off over the balances lying in the accounts of the company, whatsoever with the Bank/Securities in the possession or custody of the Bank.

K. MISCELLANEOUS:

- i. Cardholder should activate the Card within 30 days from the date of issuance of the Card, failing which the Card will be cancelled as per RBI guidelines.
- ii. Cardholder shall visit our Website <https://unioncards.unionbankofindia.co.in/> or use the Union Credit Card App / VYOM for Green PIN generation.
- iii. Cardholder should furnish the Mobile number and e-mail address for receiving the transaction alerts. Any change in the e-mail ID or Mobile number is to be informed to the Bank immediately, by approaching any branch of Union Bank of India. Any correspondence with the Bank shall be from the registered e-mail id only.
- iv. Cardholder shall set the sub-limits within his/her overall Credit Card limit viz. for e-Comm, PoS, ATM for domestic as well as for International transactions, through the Union Credit Card App / VYOM.
- v. Cardholder should inform the Bank immediately (24x7 Toll free No. 1800 425 1515) upon receipt of any alert not pertaining to him/her, which may be of suspicious nature on account of fraudulent transaction / misuse of the card.
- vi. Cardholder shall use the card only in a reputed merchant establishment and ensure that the card swipe takes place in their presence to avoid skimming fraud. Any online transactions to be made only in a secured website (website with https://) to prevent misuse or hacking the card data.
- vii. Whenever a Cardholder makes any online transactions, it should be ensured that the transaction is done with a 2 factor authentication (2FA). If the Website is not



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prompting for additional password authentication, the Cardholder is held responsible for all acts and payments in this regard. Bank is not responsible in case any dispute arises at a later date.

- viii. Cardholder to avoid any phishing e-mail that may demand for the card details, expiry date CVV number or 2 factor authentication password or OTP.
- ix. Apart from the terms and conditions mentioned above, Bank retains 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 to cardholders.

