

CREDIT CARD PRODUCT & PRICING MID

I accept and confirm having applied for below ticked Equitas Bank Credit Card. I also understood the credit card pricing as applicable with terms & conditions hereafter.

Credit Card Product	Select**	Membership Fee (exclusive of GST charges)	Joining Fee Waiver (Spends in the first 90 days)	Renewal Fee Waiver (Spend in an anniversary year)
Tiga Card		Rs.500	Rs.30,000	Rs.1,20,000
		First Year Free (FYF)	Not Applicable	
Selfe Card		Rs.1000	Rs.60,000	Rs.2,40,000
		First Year Free (FYF)	Not Applicable	
PowerMiles Card		Rs.5000	Rs.1,20,000	Rs.4,80,000
		First Year Free (FYF)	Not Applicable	

*Annual membership fee will be waived off if total spends in the preceding year is as per renewal fee waiver criteria

** By opting for Tiga card, I consent to auto-convert all transactions at select brands into low-cost 3 month EMI, under "Pay by 3" product feature. Indicative list of brands as part of "Pay by 3" feature (subject to change from time to time): Tata Cliq, Skull Candy, 1% Club, Toni & Guy Essensuals, Netmeds, Slam, Prashanti Sarees, Wedtree, Lectrix (refer website for updated brand list).

Website: www.equitas.bank.in/personal-banking/pay/credit-cards/tiga-credit-card/

IN CASE OF SELFE CARD, CHOOSE YOUR OPTION/S FROM THE FOLLOWING

Choose Billing Cycle 12th 16th 20th
(Any one)

Choose Card Design Regular Green (Eco-friendly) Metal
(Any one)

(Applicable additional charges Regular: Nil | Green: Rs.Nil | Metal: Rs.3500)

Choose Memberships
(Any two)



Choose 5X Rewards
Categories (Any two)



Choose Network
(Any one)



- If any of the above Selfe card options are not selected, following options will be offered by default : Billing Cycle - 12th, Card Design - Regular, Memberships - Amazon Prime & Jio Hotstar, 5X Rewards Categories - Apparel & Dining, Network - Rupay.
- If number of selections are less than required, following options will be offered by default : Membership - Amazon Prime or Jio Hotstar & your choice, 5X Rewards Categories - Apparel or Dining & your choice.
- If number of selections are more than required, first two/one selections will be offered.

Terms & Conditions (Pricing)

I am aware that Product Benefits linked to realization of Membership Fee will not be applicable in the event of opting for FYF (First Year Free) or LTF (Life Time Free) Cards. Renewal Fee shall be levied at the start of every anniversary year if the card does not meet Renewal fee waiver condition. (For more details, please refer product specific page in Bank's website www.equitas.bank.in). I hereby confirm that I have received a copy of Key Fact Statement, Most Important Terms and Conditions and Card Member Agreement documents during the time of applying for a Credit Card.

Signature _____

Date _____

FOR BANK USE

The customer has signed in my presence and I have done KYC verification & have visited the customer at the given mailing address. I hereby declare that I have explained all details about the product and have handed over a copy of the brochure and schedule of charges and have explained all the terms and conditions in details to the customer.

SO/BDR/DSE Code _____

SO/BDR/DSE Name _____

SM Employee Code _____

SO/BDR/DSE Signature _____

FD LIEN DECLARATION

I accept and confirm to have applied for Equitas Credit Card and provide my consent to the Bank for placing lien on the below mentioned details as applicable with terms & conditions hereafter.

FD Account Number _____

Lien Amount in figure _____

Lien amount in words _____

Note: Lien amount should not exceed the principal amount of the FD

TERMS & CONDITIONS (FD LIEN)

I hereby irrevocably and unconditionally authorize Equitas Bank ("Bank" which expression shall, unless it be repugnant to the subject or context thereof, be deemed to include its successors and assigns) to have first and exclusive charge over the proceeds of my Fixed Deposit(FD) which shall be restricted to amount outstanding under the card facility ("FD Linked Card"). I also confirm that the above FD is and shall continue to be free from any pledge, charge, lien or any other form of encumbrance or security interest ("Encumbrance"), and it is not linked to any sweep in facility, Income Tax saver FD. I also confirm that the above FD is and shall continue to be single account holder FD. I shall not assign, transfer or deal with the FD save as provided herein. I agree and undertake that the Bank shall have first and exclusive charge on the FD as a continuing security for the repayment of the outstanding dues (including interest, fees, commissions, charges, expenses and all other costs, at the rates decided by the Bank from time to time) of the FD Linked Card ("Outstanding Dues"). I agree that the Bank at its sole discretion is fully authorized to liquidate the FD without any reference to me and appropriate the proceeds towards the Outstanding Dues on the FD Linked Card. The Bank shall be entitled to liquidate the FD at any time on the commencement of default past the due date for repayment of the amount utilized under the card. In such event I expressly agree that the Bank shall not be responsible for any loss arising due to pre-mature encashment or liquidation of the FD. The Bank shall have the right to increase or decrease the credit limit of the FD Linked Card at its sole discretion notwithstanding the amount under the FD. I am not entitled for premature withdrawal of the FD and authorise the Bank to automatically renew, rebook or book as new or multiple fixed deposits for such tenure as the Bank may deem fit and the auto renewal shall be with Principal and interest. I agree that the Bank shall be entitled to proceed against me for the recovery of Balance that may still be due and payable by me after appropriation of the proceeds under the FD to the dues under the card as on the date of liquidation of FD. The Bank has the right, but not the obligation, to liquidate the FD and the timing of such liquidation shall be at its sole discretion. I agree that the charge created in favour of the Bank on the FD does not act as a substitute for my obligation to pay the Outstanding Dues. I acknowledge that the Bank's rights herein shall be in addition to all rights, powers, and remedies available to the Bank by virtue of any other statute, rule or law or equity including the Bank's right of general lien, set off and appropriation. For clarity, even in the event of shortfall after appropriation of FD proceeds, or in the event of any garnishee or seizure notice or attachment or similar action by any other person or authority in relation to the FD, the Bank shall be entitled to proceed against me to recover the Outstanding Dues of the Bank.

Primary A/C holder Name: _____

Signature _____

FOR BANK USE

Credit Card Application Form No: _____

SO/BDR/DSE Code _____ SO/BDR/DSE Name _____

SM Employee Code _____ SO/BDR/DSE Sign _____