

FEDERAL BANK

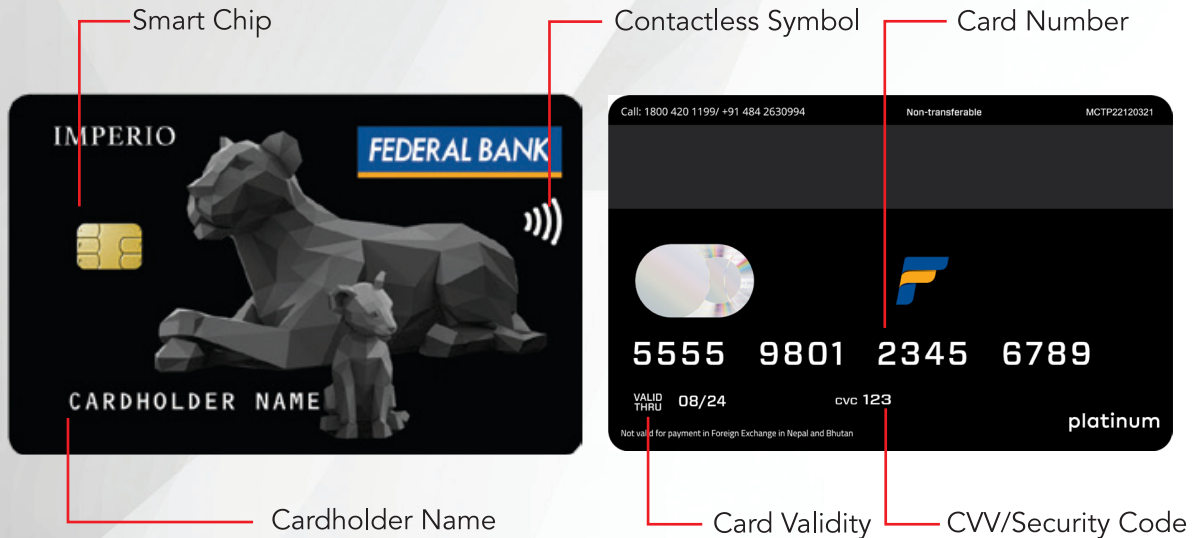
YOUR PERFECT BANKING PARTNER

Know your Federal Credit Card



Credit Card Basics

Congratulations on receiving your Federal Bank Credit Card. Before you begin, let us take you through a few details, so that you get the best out of your Credit Card. We request you to go through your welcome kit in detail to get a better understanding of your Card.



- **Your Card Number**

Your 16 Digit card number is printed on the back of your Credit Card.

- **Your Security Code or Card Verification Value (CVV)**

3-digit code printed on the back of your Credit Card, required for online payments.

- **Expiration Date**

Month till your card is valid. Required for online & over the phone purchases.

- **Credit Card PIN**

When using your card at offline merchants, you'll need to use your PIN on the merchant's card machine. Read the welcome kit to know easy ways of generating the PIN for your Federal Bank Credit Card.

☎️: This indicates that your card comes with the option of contactless spend. Simply wave or tap without entering the Pin for amount under ₹ 5000

Credit Card Statement:

- Payment Due Date (PDD)**

The payment due date will differ according to the billing cycle selected. Days by which you'll need to pay Credit Card Bill is as below:

Billing cycle	Payment Due Date (PDD)
21 st of the month	Post 18 days from the billing cycle date <ul style="list-style-type: none"> 8th of the month (For the months having 31 days) 9th of the month (For the months having 30 days) 11th of the month (In the month of Feb having 28 days) 10th of the month (In the month of Feb having 29 days)
2 nd of the month	20 th of every month

- Total Amount Due (TAD)**

Minimum Amount Due and Total Amount Due will remain same as mentioned in previous version.

- Billing Cycle**


The period of time (usually one month) between your billing statements of Credit Card. The Credit Card account statement will be generated on 21st or 2nd of the month depending on the billing cycle selected by the customer.

CELESTA

Federal Bank Credit Card Statement


Credit Card Number		
XXXX-XXXX-XXXX-2496		
Total Amount Due (in Rs.)		
xxxxxx.xx		
Name and Address of the Customer		Minimum Amount Due (in Rs.)
Sahil Kolhe		xxxxxx.xx
Statement Period		Annual Percentage Rate (APR)*
20-Jan-2020 to 19-Feb-2020		XX.XX%
Credit Limit	Cash Limit	Statement Date
xxxxxx.xx	xxxxxx.xx	XX-XX-XXXX
Available Credit Limit	Available Cash Limit	Payment Due Date
xxxxxx.xx	xxxxxx.xx	XX-XX-XXXX

Avail fabulous deals & offers from Federal Bank, Your Perfect Banking Partner.



AWESOME OFFERS ON

- [Cards](#)
- [Loans](#)
- [Debit Card EMI](#)



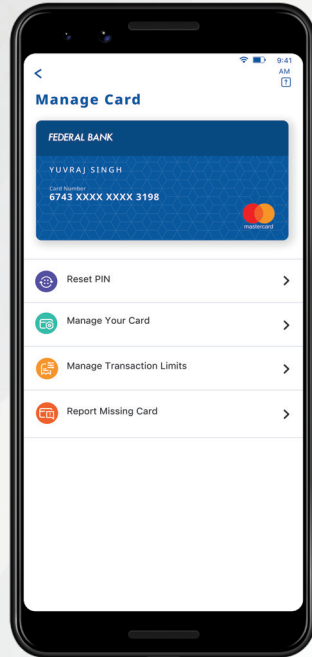
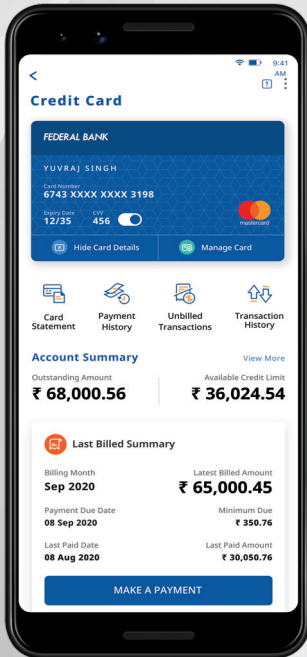
ONLINE, IN-STORE & BRANCHES

Your Credit Card Controls

As per regulatory guidelines,
Online, Contactless and International transactions are disabled by default.

To enable these on the Mobile App, follow the below steps:

Login to FedMobile App
Swipe Left for Credit Card Section



To Enable Transactions

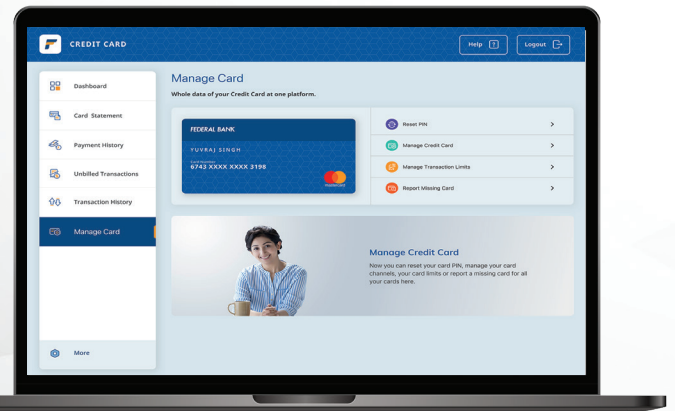
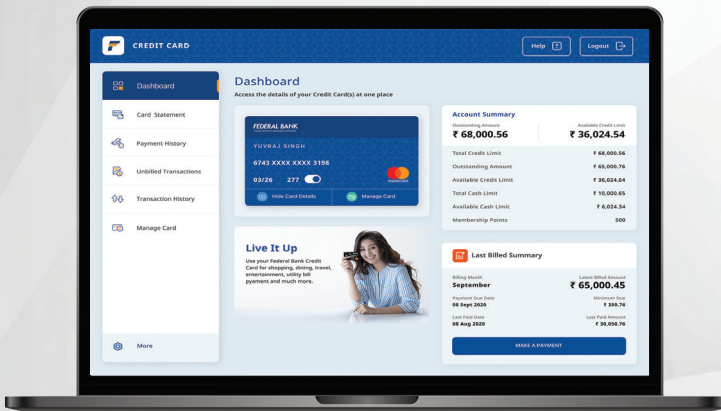
Tap on "Manage cards" >> Click on Manage your Cards
>> Set Preferences>>Save Changes

For Setting Transaction limit

Tap on "Manage cards" >> Click on Manage Transaction Limit
>> Set Preferences>>Save Changes

To enable these on the FedNet, follow the below steps:

Login to FedNet



For Setting Transaction limit
Tap on "Manage cards" >>
Click on Manage Transaction
Limit >> Set Preferences>>
Save Changes

To Enable Transactions
Tap on "Manage cards" >>
Click on Manage your Cards
>> Set Preferences>>
Save Changes

CONTACTLESS: Instead of dipping (or swiping) your card on the merchant terminal, simply wave or tap your card on the contactless enabled terminal and pay without entering your PIN for purchases under ₹5000/- at participating stores.

INTERNATIONAL: This feature allows you to transact at overseas merchant terminals as well as E-commerce transactions on all global websites. International transactions will carry a forex markup charge.

ONLINE: This needs to be activated for you to transact on any online website for e.g. E-commerce, booking movie tickets online or any wallet payment transactions.



Use your Credit Card wisely

Credit cards can be a very useful tool when they are used wisely.

DO'S	DON'T
<ul style="list-style-type: none"> • Pay your bills on time. • Remember, Credit cards are not extra cash! • Only spend the amount you can pay at the end of the month. Pay your Total Amount Due at the end of the month to avoid interest or Minimum Amount Due where interest will be charged on the unpaid amount. • Use your Credit Card over a long period of time to show consistency. • Read your monthly statement carefully and notify your credit card company of any errors right away 	<ul style="list-style-type: none"> • Pay your bills late. • Spend more than your limit. • Apply for and use many Credit Cards • Keep a high balance on your Credit Card. • Constantly change Credit Cards. • Forget to review your monthly statement for errors.

*T & C apply



You can pay your Credit Card dues via multiple modes



PAY OVER THE COUNTER

Customers can visit branches and make payment via cash/ transfer

CHEQUE/DRAFT

TAT for clearance of Federal Bank cheque - 1 working day.

TAT for clearance of another Bank cheque - 3-5 working days

CASH

Cash payments at branches would attract a fee of ₹100 per payment transaction.



PAY VIA FEDMOBILE

Customers can pay their Credit Card bills by using FedMobile App (FedMobile-> Credit Card->Pay Credit Card bill)

PAY VIA NEFT



Payment to Credit Card can be made via NEFT from any other Bank account. While making payment, input the 16 digit Credit Card number as the Account number and IFSC as FDRL00CARDS.



PAY VIA FEDNET

Customers can pay their Credit Card bills by using Credit Card Module in FedNet

(Credit Card-> Credit Card Services-> Dashboard-> Pay Credit Card Bill)



PAY VIA PAYMENT GATEWAY

Customers can pay their Credit Card bills from other Bank accounts using Payment Gateway portal available in the Bank's website under Credit Cards->Pay Credit Card bills-> Pay via PG (Click here for PG portal)



PAY VIA AUTO DEBIT

Facility to register for Direct debit is available to the customers in the onboarding platform at the time of card issuance. Customers can also register for this facility subsequently by raising a request at contact centre by dialling 1800 420 1199 or writing an email to creditcards@federalbank.co.in

• For General Terms and Conditions [Click here](#) • For Most Important Terms and Conditions (MITC), [Click here](#) • Pay via Payment Gateway [Click here](#)

Your Federal Bank Credit Card brings you the best of all the worlds with these propositions:

As a Federal Bank Credit Card holder, you can earn **10x** Rewards Points on first Credit Card Transaction within first 10 days of joining & accumulate Reward Points for all your Spends at Point of Sale (POS) and online purchases using your Credit Card.

Credit Card Type	Spends Category	Rewards
Celesta	Travel, X-border	3 points per INR 100 spent
	Dining	2 points per INR 100 spent
	All Celesta CC Transaction	1 point per INR 100 spent
Imperio	Healthcare, Groceries	3 points per INR 150 spent
	Utility	2 points per INR 150 spent
	All Imperio CC Transaction	1 point per INR 150 spent
Signet	Electronics, Apparel	3 points per INR 200 spent
	Entertainment	2 points per INR 200 spent
	All Signet CC Transaction	1 point per INR 200 spent

Federal Rewards will expire within 3 years (36 months excluding the month of accrual).

To know more on Federal rewards, visit <https://www.federalrewards.in/> or call on the Federal Rewards customer care **1800-258-2566** (Toll Free).

As soon as your statement is generated, it will be shared with you on your registered email id. The statement will have details of all your credit & debit transactions during the billing cycle, your reward points summary as well as details of your due date, total amount due & minimum amount due applicable to the billing cycle. You can also access your Credit Card statement through FedMobile app & FedNet.


FEDERAL BANK

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Stay Alert! Do not share your card number, expiry date, CVV, PIN or OTP with anyone

Now that you have gone through how to use your Credit Card, happy spending.

*T & C apply

 1800 420 1199
1800 425 1199
+91 484 2630994/5 (NRI)

www.federalbank.co.in

