

## Federal Bank Credit Cards – Frequently Asked Questions

General	
What are the different types of credit cards offered by Federal Bank?	Federal Bank credit cards comes in three variants namely Celesta, Imperio and Signet. Signet Credit Card is aimed for Lifestyle Oriented Entry Professionals, aged below 35 years, who are likely to be unmarried and have limited exposure to formal financial services especially credit, mostly focused on convenience. Imperio Credit Card is suitable for value Seeking families, aged above 35 years, who are married with / without kids and who has limited financial footprint, low hopping behaviour and who use financial services for security and growth. Celesta Credit Card is suitable for HNI customers aged above 40 years, who are married with kids in teens and who are belonging to affluent, established high income households.
What are the major benefits of Federal Bank Credit cards?	<ul style="list-style-type: none"> <li>• Lowest Dynamic Annual Percentage Rate (APR) starting from 5.88% p.a.</li> <li>• 3-2-1 Rewards structure for credit cards</li> <li>• Attractive onboarding benefits including Amazon Pay e-Voucher, Complementary Membership, BOGO Movie Ticket offer on INOX</li> </ul>
What is PIN number?	A credit card PIN, or personal identification number, is typically a four-digit code you use to verify that you're the owner of a credit card. Like a signature, it's used to verify your identity and helps protect you against fraud.
How do I generate the PIN for my credit card?	You can generate your credit card PIN by using any of the following options. <ul style="list-style-type: none"> <li>• Using FedMobile App: Go to Services → Credit Card → Generate Credit Card Pin</li> <li>• Using Interactive Voice Response (IVR) System by dialling 0484-2630994</li> </ul>
What is a CVV number?	A card verification value or a CVV number is a 3-digit code printed at the back of your credit card. It acts as an additional security layer protecting your data during online transactions. Cardholders must protect their CVV and not share it with anyone to avoid falling prey to cyber frauds.
I have recently received the new card. How can I activate it?	You can activate the card by using FedMobile App: Go to Services → Credit Card → Generate Credit Card Pin  Alternatively, you can also activate your card through Interactive Voice Response (IVR) System by dialling 0484-2630994
What is a Contactless card?	Your credit card has a symbol on it that looks like the 'wifi' symbol, which indicates that it is a Contactless card. It helps you to make payments without having to

	physically swipe or dip the card, for transactions up to Rs.5,000. All you have to do is tap the card against the card reader (the card reader which is enabled for contactless payments), and the transaction gets executed. It provides convenience and faster way of making a payment.
Where can the Contactless Credit Card be used?	You can make payments through the contactless mode at all the merchants having NFC enabled POS machines. This facility enables payments without dip/swiping the card into the POS machine.
How does the Contactless Credit Card work?	To make a contactless payment, please follow the below steps: <ul style="list-style-type: none"> <li>• Look for the contactless payment symbol (Wifi / Paywave symbol) at checkout.</li> <li>• Tap your card on the machine</li> <li>• Once the machine beeps or a green light is seen, it means that your transaction has been successful.</li> <li>• If your transaction amount is greater than Rs.5,000, you will need to provide your PIN for the transaction to go through.</li> </ul>
My credit card is going to expire. When will I receive the renewal card?	Yes, you will receive the new card before expiry of your present card.
How can I change or update my communication address in my credit card account?	In order to change your communication address in your Credit Card account you can place a request at your parent branch with the required documents.
How can I change my registered mobile number of my credit card account?	In order to change your registered mobile number in your Credit Card account you can place a request at your parent branch.
How can I change my registered e-mail ID of my credit card account?	In order to change your registered email id in your Credit Card account you can place a request at your parent branch.
Where to check the offers available on credit card?	To check the latest offers on credit cards, please visit <a href="https://www.federalbank.co.in/credit-card-offers">https://www.federalbank.co.in/credit-card-offers</a>
<b>Card Application</b>	
How can I apply for Credit card?	Credit Cards are currently being issued to only pre-approved customers of the bank. Eligible customers will be communicated by the branch through SMS/e-mail along with a link for applying for the card. Customers can enter mobile number and OTP to validate themselves and avail the pre-approved card.
How can I track the status of my credit card application?	Since this is an instant card issuance, credit card will be issued immediately upon applying for the card. However, courier reference number will be intimated through SMS for tracking delivery of physical card.

When will I receive my Credit Card PIN?	You can activate your Credit Card PIN via FedMobile App once you are digitally on-boarded.
What are the documents to be submitted along with Credit Card application form?	Credit Cards are currently being issued to only pre-approved customers of the bank. Hence, there is no need for submitting any documents. Credit Card facility for non-preapproved customers will be introduced soon.
How can I apply for an Add-on credit card?	Add-on-Card facility is currently not available. Facility to apply for Add-on-Card will be introduced soon.
My credit card is undelivered and returned to the Bank. How can I get it re-dispatched?	Bank team will contact the customer for updating the address details and redispach of the card.
<b>Rates &amp; Charges</b>	
What are the Fees applicable on my Credit Card?	To learn more about fees and charges applicable on your credit card, please visit our website <a href="https://www.federalbank.co.in/rates-and-charges">https://www.federalbank.co.in/rates-and-charges</a>
When is the late payment fee charged on credit card?	The late payment charge on any card is levied when the cardholder fails to pay at least the minimum amount due by the due date.
What are the charges for replacing lost / stolen credit card?	A replacement fee of Rs 200 + taxes will be charged in case of reissue/replacement.
Is there any fee payable on card renewal?	Yes, to learn more about card renewal fees applicable on your credit card, please visit our website <a href="https://www.federalbank.co.in/rates-and-charges">https://www.federalbank.co.in/rates-and-charges</a>
<b>Reward Points</b>	
What is Federal Rewards?	Federal Rewards is Federal Bank's loyalty program that rewards our credit Card holders for using their Federal Bank credit Card to pay for products and services.
How do I enrol for Federal Rewards Program?	As a Federal Bank Credit Card holder, you are automatically enrolled in Federal Rewards. To check your Federal Point balance and redeem points, you have to activate your account by visiting <a href="https://www.federalrewards.in/">https://www.federalrewards.in/</a> . Follow these steps to activate your account: <ul style="list-style-type: none"> <li>• Visit <a href="https://www.federalrewards.in/">https://www.federalrewards.in/</a> and go to the 'New User' option.</li> <li>• Provide your Federal Bank Customer Identification number.</li> <li>• Enter one-time-password (OTP) received on your registered mobile number</li> <li>• Verify personal details and start redeeming.</li> </ul>
How do I redeem my Rewards points on credit cards?	You can redeem your Federal Points for a wide range of products across categories in merchandise and for services such as movie tickets, air tickets, mobile/DTH recharge & more. To redeem log on to <a href="https://www.federalrewards.in/">https://www.federalrewards.in/</a> . or call Federal Rewards Customer Care at 1800-258-2566 (Toll Free). ((Operational Days & Hours: Monday – Saturday (9:00AM – 6:00PM)) Calling from Overseas? Dial: +91-40-67284302).

What are the minimum reward points required to start redeeming?	You need a minimum of 1000 points for redemption.
Do Federal Reward points expire?	Federal Points awarded by the bank are valid for a period of 36 months or 3 years excluding the month of accrual. Additional points earned at Partner Stores are valid for a period of 12 months or 1 year excluding the month of accrual.
How can I view my reward points summary?	Go to the 'My Account' page to check your Federal Points. Your Federal Points also appear on the top left corner of the web pages after you have logged in.
Are there any charges for redemption of reward points?	A nominal convenience fee (Min of Rs.99) will be charged per redemption request. Actual redemption fee will be displayed at the time of redemption itself based on the category of redemption.
<b>Transactions &amp; Limits</b>	
What are Domestic Transactions?	Transactions done in India in currency code as INR (Indian Rupees) are considered as Domestic transactions.
What are International Transactions?	Transactions done in foreign currency or INR in countries outside India(Except Nepal and Bhutan) are considered as International transactions
What is an 'Online' Transaction?	Online transactions include payment done on a website, mobile app/QR Code or any other online mode (including auto-debit/standing instructions etc.), for the purchase of e-commerce / goods or services.
What is meant by POS Transaction?	Point of Sale(POS) transaction is a payment done at retail store using point of sale (POS) terminals by dipping /tapping your credit card.
What is a 'Contactless' Transaction/NFC?	Contactless/Tap & Pay transactions are done by tapping your card at NFC (Near Field Communication) enabled Point of Sale (PoS) terminals for purchase of goods or services.
What is an ATM transaction?	Automated Teller Machine (ATM) transaction is a transaction done at ATMs to avail cash/use other ATM facility.
I want to convert a transaction into EMI. What are the EMI tenure options available?	The tenure available for EMI is from 3 months to 24 months.
What is Balance Transfer (BT)?	Balance Transfer (BT) facility on Federal Bank Credit Card enables the cardholders to transfer their outstanding credit balances from any other credit card, issued by a different bank, to their Federal Bank Credit Card.
Is there a balance transfer option available for Federal Bank Credit Card?	Eligibility for Balance Transfer facility can be enquired through Contact Center team by dialling 1800-425-1199 Or 1800 - 420 – 1199
How can I do Balance Transfer to my credit card?	Eligibility for Balance Transfer facility can be enquired through Contact Center team by dialling 1800-425-1199 Or 1800 - 420 – 1199

What is the amount of Balance Transfer I can avail with BT service?	Eligibility for Balance Transfer facility can be enquired through Contact Center team by dialling 1800-425-1199 Or 1800 - 420 – 1199
I am an Add-on card-holder, can I book BT on my card?	Eligibility for Balance Transfer facility can be enquired through Contact Center team by dialling 1800-425-1199 Or 1800 - 420 – 1199
How can I switch on/off and set/modify limits for different category of transactions (for domestic and international usage)?	Customers can login in <b>FedMobile</b> → <b>Manage Credit Cards</b> and <b>Enable/Disable</b> the below three functionalities.  Card ON/OFF International ON/OFF ECOM ON/OFF
Can I prepay by loan availed on credit card?	Yes, loan availed on your Federal Credit Card can be prepaid.
Will the limit of Add-on card be over and above the limit of the primary card?	No, the limit of the Add-on card will be within the limit of the primary card.
How can I increase the credit limit on my credit card?	To check your eligibility for credit limit increase on your Federal Credit Card, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
How will I receive information of transactions on my Credit Card?	You will receive SMS alerts on doing transactions in your Federal Credit Card. You can also check your transactions in FedMobile.
How can I subscribe for e-mail alerts on my credit card account?	To subscribe for email alerts in your Federal Credit Card, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.

### Credit Card Billing & Payments

What is the credit period for credit card?	Credit period for Federal Credit Card is upto 48 days
How do I pay my credit card bill?	You can make payments through FedMobile, Fednet, Payment Gateway, Standing Instructions, Transfer from Federal Operative Account, Cheque or Over the Counter.
How I know the status on credit card payments?	You will receive SMS alerts on doing transactions in your Federal Credit Card. You can also check your transactions in FedMobile.
Can I make a payment more than the Total Amount Due as shown in the statement?	Yes, payment for more than the Total Amount Due can be credited to your Federal Credit Card
I have received my credit card recently. What is the statement generation date on my credit card?	Currently, the statement generation date for your Federal Credit Card is 21 <sup>st</sup> of every month.
What is a billing date/cycle and due date? Can it be changed?	The billing date for your Federal Credit Card is 21 <sup>st</sup> of every month and the due date will be billing date plus 18 days
How can I view and download Credit Card statement?	You will receive your Federal Credit Card statement via email.

What happens if I pay more than the total amount due on my credit card?	If you pay any more amount than the Total Amount Due on your Federal Credit Card will remain as a credit balance in your Credit Card.
How do I register credit card for auto debit bill payment?	Auto bill payment facility is current not available on the credit cards. This facility will be introduced soon.
How can I get a physical statement for my Credit Card?	Statement will be available only via email. No physical statement will be available.
How can I remove the Auto Debit facility on my credit card?	To remove auto debit facility in your Federal Credit Card, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
I have not received my monthly credit card statement, what can I do?	To receive your monthly Credit Card statement, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
What is Total Amount Due and how it is calculated?	To understand the calculation, please visit our website <a href="https://www.federalbank.co.in/rates-and-charges">https://www.federalbank.co.in/rates-and-charges</a>
What is Minimum Amount Due and how is it calculated?	Minimum Amount Due (MAD) is calculated as 5% of Total Amount Due (subject to minimum of Rs. 200/-), new EMI debits for the month or any previously unpaid EMI debits + GST + Fee.
What happens if I do not pay any amount due before the due date?	Not paying any amount before the due date will result in interest payment on card member's outstanding balance
What happens if I pay only the Minimum Amount Due?	Paying only the Minimum Amount Due every month will result in the repayment stretching over a long period with consequent interest payment on Card Member's outstanding balance.
How can I check available credit and cash limit of my card?	You can log into FedMobile or dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
What are Total credit limit & Available credit limits?	Total Credit Limit: It is the maximum credit limit you can avail on your credit card.  Available Credit Limit: It is the credit amount available for purchases as on date.
What is Cash limit?	Cash Limit is the amount included in the credit limit assigned to your card account that can be withdrawn as cash. Cash withdrawal from your credit card is subject to applicability of interest charges and cash withdrawal fee.
How long will it take for the payment to reflect in my credit card account?	It will take up to 3 working day for payments to be reflected in the credit card based on the mode of repayment.

## Card Security

Is there a limit for a contactless transaction amount?	Yes, payments through contactless mode is allowed for maximum amount of Rs. 5,000 in a day. For any transaction of amount more than Rs. 5,000, you would have to dip or swipe your credit card and enter the 4-digit PIN to authenticate the transaction.
How can I generate or change the PIN for my credit card?	You can generate your credit card PIN by using any of the following options. <ul style="list-style-type: none"> <li>Using FedMobile App: Go to Services → Credit Card → Generate Credit Card Pin</li> <li>Using Interactive Voice Response (IVR) System Dial our Toll free number 1800-420-1199</li> </ul>
I lost my credit card. How can I block it?	To block your credit card, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
How can I replace lost / stolen credit card?	To request for a new credit card, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
Can I use my credit card for international transactions?	Yes, you can use your credit card for international transactions. You need to enable the card for international usage through any of our channels.
How I can I enable / disable international transactions?	You can enable/disable international transaction on card by using FedMobile App: Go to Services → Credit Card → Manage Card  Alternatively, you can also enable/disable various modes of transactions on your card through Interactive Voice Response (IVR) System by dialling 0484-2630994
I forgot my credit card PIN. How can I reset it?	To reset your credit card PIN, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
I forgot my credit card login password. How can I reset it?	To reset your credit card PIN, please dial our toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199.
Can I update separate mobile number for OTP alerts on add-on card?	No, you cannot update separate mobile number for OTP alerts on add-on card.
How do I open my Credit Card e-statement?	The password to open the statement PDF document is a combination of the first 4 letters of your name (in capitals) & date of birth (in DDMM format) as per our records. Please do not include any special characters or spaces. For e.g. If the registered name is Anu Thomas K and date of birth is 10-Oct-1965, the password would be ANUT1010.
How can I update my permanent address in the Credit Card Account?	Please visit your branch to update your permanent address in the Bank records and simultaneously contact our Contact Centre team at 1800 - 425 - 1199 Or 1800 - 420 – 1199 for updating the same in the Credit Cards.
How can I change my communication address in the Credit Card	Please visit your branch to update your communication address in the Bank records

Account?	and simultaneously contact our Contact Centre team at 1800 - 425 - 1199 Or 1800 - 420 – 1199 for updating the same in the Credit Cards.
Can I set my official address as communication address?	Yes, you can set your official address as communication address.
<b>Card Disputes &amp; Grievances</b>	
What should I do if my Credit Card is not working?	If you are unable to transact on your credit card, you may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number.
I came across a transaction on my account using a credit card which was not attempted by me? How do I report this transaction?	You may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number.
What should I do if my credit card got debited twice?	You may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number.
Within how many days can I dispute a transaction?	You can initiate a dispute in a transaction within 30 days of the transaction.
What are the documents I need to submit for disputed transaction?	You may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number.
What should I do if authentication is declined at point of sale terminals?	You may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number.
How can I stop promotional calls/SMS or E-Mails on my register Mobile Number/ E-Mail ID?	You may activate DND to stop these calls or SMS.
What are the channels through which I can report a disputed transaction?	You may call our Customer Care by dialling the pan India toll free number 1800 - 425 - 1199 Or 1800 - 420 – 1199 from your registered mobile number to report a disputed transaction.
How long will it take to resolve a billing dispute?	Billing disputes will be normally addressed within 14 working days depending the nature of dispute.
How will I come to know that the dispute is resolved?	You will be intimated through SMS/e-mail or call regarding the resolution of the dispute.