



CANARA BANK CREDIT CARD - VARIANTS & FEATURES COMPARISON

	Classic/ Standard	Gold	Platinum	Select/ World /Signature	Corporate
Variant Type	1. Rupay Classic 2. Mastercard Standard 3. VISA Classic	1. Mastercard Gold 2. Mastercard Secured Gold 3. VISA Gold 4. VISA Secured Gold	1. Rupay Platinum 2. Rupay Platinum Secured 3. Mastercard Platinum 4. VISA Platinum	1. Rupay Select 2. Rupay Select Secured 3. Mastercard World 4. VISA Signature	1. VISA Corporate
Type of Transactions available	All Transactions are allowed i.e., ATM Cash Withdrawal/ Point of Sale / E-Commerce (The same can be enabled/ disabled or limit can be set through net banking / mobile banking or by visiting the base branch)				
Domestic & International Acceptance	Available - International/Global usage can be activated through net banking / mobile banking or by visiting the base branch				
Maximum Credit Limit Per Month	Rs. 5,00,000/-	Rs. 25,00,000/-	Rs. 50,00,000/-	Rs. 50,00,000/-	Rs. 25,00,00,000/-
Cash-Withdrawal Limit	50% of Credit Limit or ₹50,000/- ( ₹ 25,000/- w.r.t corporate add-on cards), whichever is lower				
Cash-Withdrawal Charges	Rs. 30/- per thousand or part thereof, with a minimum of Rs.150/- per withdrawal				
Finance Charges on Cash Withdrawal	The Finance Charges from date of withdrawal till date of payment. Unsecured Cards: 2.5% per month & Secured Cards: 2.0% per month				
Interest Free Credit Period	Up to 50 days till next Payment Due Date				
Interest Rate beyond Credit Period	2% Per Month or 24% Per Annum for Secured Credit Cards and 2.5% Per Month or 30% Per Annum for Unsecured Credit Cards				
Annual/ Joining Fee/ Enrolment Fee (One time)	NIL				Annual Fee per Add-on card ₹400/- Enrolment Fee ₹250/- for primary card
Complimentary Lounge Access (Domestic) *at selected lounges	Not Available	Not Available	Rupay : 2 per Qtr for Self (*cap of 4 per annum) Mastercard: 2 Self + 1 Guest per Qtr VISA : 2 per Qtr for Self	Rupay: 2 per Qtr for Self Mastercard: 3 Self + 2 Guest per Qtr VISA: 3 per Qtr for Self	Not Available
Complimentary Lounge access (International) *at selected lounges	Not Available	Not Available	Not Available	Rupay: 2 per Year for Self Mastercard: 2 Self + 2 Guest per Year	Not Available
Reward Points	2 Points per every ₹100/- spent on POS/ E-Commerce. (Fraction of ₹100.00 will be excluded)				Not Applicable
Options to Redeem Reward Points	Cashback or Goods Purchase through (www.canararewardz.com) or Canara ai1 app (Not applicable on Corporate Credit Cards)				Not Applicable
Markup Fee	3% on Forex Transactions (Lowest among Peer Banks)				
Expected minimum Annual Turnover on Card	₹ 12,000/-	₹ 25,000/-	₹ 50,000/-	Rupay/Mastercard: ₹ 1,00,000/- & VISA: ₹ 2,00,000(or Sanctioned limit)	Not Applicable
Inactivity Fee (If annual Turnover is not met)	₹100/-	₹150/-	₹200/-	Rupay/Mastercard: ₹ 300/- & VISA: ₹ 1,000	NIL
EMI Conversion (Not Applicable for Corporate Credit Cards)	Easy EMI Conversion through Canara ai1 app EMI Conversion Charges: Min: ₹100/-, 2% of Transaction Value and Max: ₹200/- EMI Rate: 13% p.a. for below 1 Year (3,6,9 months), 14% p.a. for 1 Year & Above (12, 18, 24 months)				Not Applicable
Fraudulent Charge Cover	₹2,00,000/-	₹5,00,000/-	₹5,00,000/-	₹5,00,000/-	₹2,00,000/-
Baggage Insurance	Upto ₹50,000				
Purchase Protection Cover	Upto ₹50,000				
Accident Cover (Air Accident)	₹4.00 lakhs for self ₹2.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹8.00 lakhs for self ₹4.00 lakhs for spouse	₹4.00 lakhs for self ₹2.00 lakhs for spouse
Accident Cover (Other than Air Accident)	₹2.00 lakhs for self ₹1.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹4.00 lakhs for self ₹2.00 lakh for spouse	₹2.00 lakhs for self ₹1.00 lakh for spouse
Other Offers	<a href="http://www.canarabank.bank.in/pages/Exclusive-Credit-Card-Offers">Visit www.canarabank.bank.in/pages/Exclusive-Credit-Card-Offers</a>				
Terms and Conditions apply. For more details on Insurance refer to CANCARE POLICY FOR CANARA BANK CARDS.					
* All the above listed charges are excluding GST and 18% GST will be charged extra.					
** All other features/ limits will be as per Credit Card Policy					