



MR. VIVEK SRIVASTAVA SYNDICATE BANK ZONAL OFFICE SKYLARK BUILDING,4TH FLOOR 43/28, NAWAL KISHORE ROAD HAZRATGANJ LUCKNOW 226001

GLOBAL CREDIT CARD STATEMENT

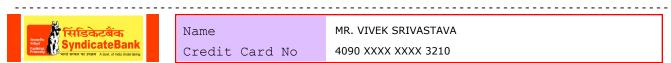
Payment Coupon										
Card Account Number	Total Payment Due	Minimum Payment Due								
4090 XXXX XXXX 3210	41,721.31	8,344.26								
Statement Date	Payment Due Date	Payment Enclosed								
20 DEC 2019	10 JAN 2020									

Your Cheque/Draft should be payable to :SBGCC A/C No.(mention your 16 digit credit ca

Your Contact No.

PAYMENT	Date	Cheque No.	Bank & Branch	Amount
DETAILS				

Please Cut along the dotted line and send this portion along with your payment



Name MR. VIVEK SRIVASTAVA Credit Card No 4090 XXXX XXXX 3210



Credit Limit Available Credit Limit		Cas	Cash Limit Available Cash Limit			Statement Date		Payment Due Date			
50,000.00 8,278.69		7,500.00			7,500.00		20 DEC 2019		10 JAN 2020		
Opening Balance	- Pa	ayment	- Credit	:s +	Purcha	se +	Cash Advance	+	Charges	= To	tal Payment Due
26,028.62	6	,000.00	0.00		20,900	.19	0.00		792.50		41,721.31

Date	Merchant City	Details	Amount (Rs.)
30.11.2019		PAYMENT BY TRANSFER	6,000.00 CR
		4090 XXXX XXXX 3210	
22.11.2019	LUCKNOW	MADHURIMA	504.00
22.11.2019	MUMBAI	TATA SKY	1,052.00
23.11.2019	LUCKNOW	WARDROBE	4,398.00
24.11.2019	LUCKNOW	PALASH TEXTILE	2,450.00
27.11.2019	LUCKNOW	JJ BAKERS AND CONFECTI	1,000.00
28.11.2019	BENGALURU	SWIGGY	382.00
01.12.2019	LUCKNOW	WARDROBE	3,898.00
07.12.2019	MUMBAI	Bigtree Entertainment	1,155.04
19.12.2019	MUMBAI	TATA SKY	1,100.00
19.12.2019	BANGALORE	BIGBASKET Bangalore	1,699.15
20.12.2019		Goods & Service Tax	121.00
15.12.2019	BENGALURU	SWIGGY	409.00
16.12.2019	BENGALURU	SWIGGY	180.00
17.12.2019	MUMBAI	LIC BILLDESK	2,673.00
20.12.2019		SERVICE CHARGE	671.50
	MUMBAI		,



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50,000.00	50,000.00 8,278.69		7,500	7,500.00			20 DEC 2019			10 JAN 2020
Opening Balance	- Payment -	- Credit	s + P	urchase	+	Cash Advance	+	Charges	= Tot	tal Payment Due
26,028.62	6,000.00	0.00	2	20,900.19		0.00		792.50		41,721.31

Date Merchant City Details Amount (Rs.)

Your Reward Opening Points: Earned Points: Redeemed Points: Closing Points: Points 192 169 0 361

AUTO-DEBIT FACILITY FOR CBS BRANCH CUSTOMERS

To avail Auto Debit facility, please return this Billing Statement duly signing the mandate given below and furnishing the 14 digits CBS Branch A/C number, to Card Centre at address given overleaf.

I, hereby authorize you, to debit my CBS branch account with the total amount payable towards the dues of Syndicate Bank Global Credit Card, on Payment Due Date of every monthly Billing Statement, I Understand to maintain sufficient balance in my account on Payment Due Date. In absence of adequate balance, the Bank shall have the right to cancel my standing instructions and to levy applicable late payment fee, service

14 Digi	it CBS	Branc	h A/C	C N 4090 XXXX XXXX 3210								Your faithfully ,	
													Signature of account holder

ENTRANCE & RENEWAL FEES (AMOUNT IN Rs.)

Fee Structure	Classi	lc Card	Gold Card		
	Primary	Primary	Add On		
Entrance Fee	NIL	NIL	NIL	NIL	
Renewal Fee	300	150	500	250	

The Renewal Fee shall be levied in advance to the Credit Cardholder's Account in the

	if the card becomes irregular/ overdue due to otices are issued in this regard.
FINANCE (SERVIC	E) CHARGES - PURCHASES
Description	of Charges
If the Total Payment Due(TPD) is paid within the Payment Due Date (PDD)	NIL
If Minimum Payment Due(MPD) is paid within the Payment Due Date (PDD)	$2.00 \ p.m (24.00 \ p.a.$ calculated on monthly basis) for all the transactions from the date of each transaction
If no payment or less than Minimum Payment Due is paid within the PDD	<pre>2.50% p.m(30.00% p.a. calculated on monthly) for all the transactions from the date of each transaction</pre>
FINANCE (SERV	ICE) CHARGES - CASH
If MPD/TPD is paid within the PDD	2.00% p.m(24.00% p.a. calculated on monthly) for all the transactions from the date of each transaction
If Minimum Payment Due (MPD) is not paid within the Payment Due Date	2.50% p.m(30.00% p.a. calculated on monthly) for all the transactions from the date of each transaction
CASH ADVANC	'E (WITHDRAWAL)FEE
SyndicateBank's ATMs	2% on advance amount (minimum Rs.50/- per transaction) + Finance (Service) Charges as detailed above
Other Bank's ATM's in India	2.5%on advance amount (Minimum Rs.100 per transaction) + Finance (Service)Charges as detailed above
ATM's outside India	2.5%on advance amount (Minimum Rs.200 per transaction) + Finance (Service) Charges as detailed above
OT	HER FEES
Mark Up Fee on Int'l Transaction	3% of the Transaction amount + Service Tax

OTHER FEES									
Mark Up Fee on Int'l Transaction	3% of the Transaction amount + Service Tax								
Over the Credit Limit Usage, When o/s exeeds credit limit	Rs 100/- for each occasion								
Balance Enquiry Charges at ATM's under VISA Network in India	Rs. 15/- + Service Tax								
Balance Enquiry charges at ATM's under VISA Network outside india	Rs. 30/- + Service Tax								
Limit Enhancement Charges	Rs 200/- for each occasion								
Retrieval of Charge Slip	Rs. 150/- or the actual charges, whichever is higher								
Cheque Boucing Charges	Rs. 200/- per instrument								
Late payment fee if MPD is not paid by PDD	Rs. 200/- for each month								
transaction at Petrol Pumps	2.50% of transaction amount(Minimum Rs. 10/-) or actual charges claimed by Acquier Bank								
Railway Ticket Purchase or Cancellation	Actual Charges claimed by Railway / Acquirer Bank								
Replacement Card Issue Charges in case of Lost,stolen or Damaged Card	Rs.100/-								
Replacement Card Issue Charges in case of hot listed Cards due to default in payment	Rs.200/-								
PIN Replacement	Rs. 50/-								
Duplicate Billing Statment beyond three Months	Rs.50/- per statement								

| Service Tax@12.36 (Service Tax 12% + 3% Education Cess on Service Tax) w.e.f.24.02.2009 applicable on all fee, finance and other charges mentioned above. The rate of Service Tax is subject to change by Government of India.

The Bank retains the right to alter or introduce new charges / fee from time to time, as it may deem appropriate, with due intimation to the cardholders

- Ensure that swiping/verification of your card is done in your presence
- For security reasons, do not handover your card or disclose your ATM PIN, CVV2 number (printed on back of your card) or personal particulars to any one even if they claim to represent the Bank either personally, over phone or through e-mail
- Get your Credit Card hotlisted immediately in case of loss/theft through our 24 Hour Help Line to prevent any misuse.
- To enjoy trouble free usuage of your Credit Card, please ensure that you do not excee your credit limit and settle at least the 'Minimum Payment Due' by Payment Due Date
- Non-payment of 'Minimum Payment Due' by 'Payment Due Date' attracts higher finar charges at 2.50% per month (30.00% per annum), which is charged on monthly basis
- ●Non-payment of 'Minimum Payment Due' amount for two billing cycles leads to temporary suspensions of your card(s) operations.
- unt for three billing cycles leads to hotlisting of card(s)
- You can make payment by cheque / draft / cash at any branch of Syndicate Bank. POST DATED & OUTSTATION CHEQUES ARE NOT ACCEPTED
- ▲ Our CBS Branch Customers can avail AUTO DEBIT FACILITY
- You can also make payment through Internet Banking or ECS. Please log into our website www.syndicatebank.in for details.
- Payment are acknowledged in subsequent statements
 March 2009

CANCELLED TRANSACTIONS APPEARING IN THE BILLING STATEMENT

A purchase and subsequent cancellation are two different transactions. Please do not withhold payment for reasons of non-credit of cancelled transaction, as delay in getting credits for such cancelled transaction/s can cause your account to become getting cr irregular.

CARD USAGE: Cards are not valid for foreign currency transactions in India,Nepal and Bhutan. The transactions under Card shall be strictly in accordance with the RBI Guidelines or rules framed under FEMA, 1999 or any other law being in force in india and / or any other country / state / continent / territory wherever located in the world at any time. For any violation, your are directly and personnaly liable to appropriate authorities. Cards are not valid for foreign currency transactions in

Sometimes, the Merchant may be required to 'refer' the transaction to the Bank for approval. This does not mean that SyndicateBank has declined the transaction.

DRAWAL LIMITS: The Credit Limit, Available Credit Limit and Cash Withdrawal Limit ason the date of Statement are indicated in the main portion of the Statement.

or the Statement.

BILLING & STATEMENT: The Billing Statements are sent to Cardholders
Presently by ordinary post as on 20th of every month showing the details of transactions
through the card and charges levied. The statement may not be sent for the period in
which there have been no outstanding dues. Payment Due Date (PDD) is stipulated as 10th
of succeeding month. However, the PDD would be IMMEDIATE if the Cardholder fails to pay
at least the Minimum Payment Due(MPD) of previous statement by the PDD, if the statement
is not received by 27th of any month, the Cardholder can call on 24-HOUR HELP LINE to
ascertain the amount payable and / or for duplicate statement to avoid levy of charges.

MINIMUM PAYMENT DUE(MPD): Without prejudice to the Cardholders liability to make Total Payment Due(TPD), he/she may choose to pay only the MPD indicated in the Statement by PDD. The MPD shall be 10% of TPD (MPD will be equal to TPD, if TPD is upto Rs. 100/- and MPD will be Rs. 100/- If TPD is between Rs. 101/- & Rs. 1,000/-) but if there are some arrears of MPD of previous statement, these are also added to MPD of current statement. If the TPD is more than the Credit Limit, then the amount by which the Credit Limit exceeds is also included in the MPD.

IMPORTANT: Please note that making only the minimum payment every month would result in the repayment stretching theoretically over 7 years with consequent interest on your outstanding balance.

WITHDRAWAL OF COMPLEMENTARY INSURANCE COVER :Bank has withdrawn complementary personal accidental death insurance cover w.e.f 31.10.06

INTEREST FREE (GRACE) PERIOD: The Bank allows interest - free period between 20 days to 50 days depending of the date/s of transaction provided the TPD shown in the statement is paid in full by PDD.

Interest free credit period would not Interest free credit period would not

be available if the previous months balance has not been cleared in full or cardholder has withdrawn cash from ATM.

The applicable finance charges would be levied for all the purchases/cash withdrawal/unpaid charges as illustrated below.

Stmt. Date	Op. Bal (Rs.)	Trxn Date	Trxn Amt. (Rs.)	TPD (Rs.)	MPD (Rs.)	PDD	1st Payment (Rs.)	Date Of Pay	2nd Payment (Rs.)	Date Of Pay	SC Next Stmt	Late Pay Fee
20.11	0.00	15.11	1,000	1,000	100	10.12	1000	10.12			0.00	0.00
20.11	0.00	15.11	1,000	1,000	100	10.12	100	10.12	900	18.12	@	0.00
20.11	0.00	15.11	1,000	1,000	100	10.12	50	10.12	950	18.12	#	200
20.11	0.00	15.11	1,000	1,000	100	10.12			1000	18.12	\$	200

@[1000*0.020*(25/30)] + [900*0.020 * (8/30)] = Rs. 21.47 #[1000*0.025 * (25/30)] + [950 * 0.025 * (8/30)] = Rs. 27.17 \$[1000*0.025*(33/30)] = Rs. 27.50

BILLING DISPUTES RESOLUTION: If the Cardholder notices any discrepancy or disagrees with any charges indicated in the billing statement, the same should be communicated to the Bank in writing within 30 days of the statement date, failing which it shall be construed that the cardholder has confirmed and accepted all transactions/charges indicated in the Statement.

APPROPRIATION OF YOUR PAYMENT: Payment and Credits received against Card outstanding will be adjusted in the order of Service Tax and any other Taxes, Service / Finance Charges, Cash Advance ill be adjusted in the order of Service Tax and any other Taxes, Service / Finance Charges, Cash Advance and Purchase of Goods / Services.

Lease deposit your Cheque / Draft at least 2 working days prior to Payment Due date furnishing your name ontact number on the reverse of Cheque / draft

REDEMPTION OF REWARD POINTS: You can encash your reward points in multiples of 500 points @ Rs. 0.50 per point through written request directly to Card Centre, Bangalore. STATEMENT BY E-MAIL: You can opt for receiving your monthly statements by E-mail. Please send your request by letter/e-mail quoting your card number.

REGIONAL SERVICE CENTRE: You can get any information relating to your Credit Card on any working day during office hours.

Bangalore	2244 5924	Chennai	2858 7464	Coimbatore	254 6560
Delhi	2309 7777	Ernakulam	236 7018	Hyderabad	2339 6363
Kolkata	2289 3309	Mumbai	22181860	Udupi	252 7942

GRIEVANCE REDRESSAL: The Cardholder, if not satisfied with the response received on the enquiries, can address the grievance for redressal (by intimating contact number & e-mail id, if any) to

Sri B Ramesh Bhat, Asst. General Manager Syndicate Bank: Corporate Office: Card Center
No.69,I floor,9th Main Road, 3rd Block,Jayanagar,
Banglore - 560011 (INDIA)

Phones: 080 2663 9960 Fax: 080 2663 9970

24 Hour Help Line
Toll Free no. 1800 22 5092 or STD Number 022-4042 6003

The cardholder can approach Banking Ombudsman for redressal of their complaint if not satisfied with the response received from the bank.