

Frequently Asked Questions about IRCTC-UBI Prepaid Card

Q1 What is IRCTC-UBI Prepaid Card?

Answer: IRCTC-UBI prepaid card is a co branded card launched by Union Bank of India in collaboration with IRCTC (Indian Railway Catering and Tourism Corporation) that can be used on IRCTC website to purchase products/services available at IRCTC website like railway/air ticket reservation, season tickets, Holiday packages etc. This card is powered by **RuPay**

Q2 What are the variants of IRCTC-UBI Prepaid card?

Answer: There are 2 variants of IRCTC-UBI Prepaid card – physical and virtual.

Q3 Where can I purchase the IRCTC-UBI prepaid card?

Answer: Both physical and virtual Prepaid cards are available for purchase on Union Bank/IRCTC Website/ Union Bank branches.

Q4 Who can purchase IRCTC-UBI prepaid card? Whether it is mandatory for customer to have a bank account?

Answer: This prepaid card can be purchased by any person having a valid PAN CARD, Mobile Number and Email Address. It is not mandatory to have a bank account for purchasing this card.

Q5 What is the minimum and maximum amount for which card will be issued? What is the validity of each card?

Answer:

Card Type	KYC required	Min. Amount (₹)	Max. Amount (₹)	Validity (years)
Physical	Full	500	50000	3
Physical	Minimum	500	10000	3
Virtual	Minimum	500	10000	1

Q6 Where can I use IRCTC-UBI prepaid card?

Answer: The prepaid card can be used only at IRCTC website to purchase products/services available on IRCTC website like rail/airway ticket reservation, holiday packages and season tickets etc.

Q7 Can I use my IRCTC-UBI prepaid card on any other website?

Answer: At present, prepaid card can be used only on IRCTC website

Q8 Can the amount be loaded again in the same prepaid card?

Answer: Yes, the card is reloadable upto the maximum permissible limits as per the card variant

Q9 How can the card be reloaded?

Answer: At present the card can be reloaded from Union Bank website/ IRCTC website/ Union Bank branches

Q10 What is the minimum and maximum amount that can be reloaded in the card? How frequently card can be reloaded?

Answer: The minimum amount to be loaded is Rs 500/- and in multiples of Rs 100/- thereof. The maximum amount shall be Rs 10,000/- or Rs 50,000/- depending on the type of card (refer Q.4 above). The card can be reloaded for maximum 3 times a day.

Q11 What happens if I forget my PIN?

Answer: You can get a new PIN by visiting Union Bank website. You can generate a new PIN by entering your card number. You will receive a OTP (One time password) on your registered mobile number, which can be used to generate new PIN. New PIN can also be generated by calling Union bank call centre. On confirmation of certain details a new PIN will be sent to registered mobile number.

Q12 How can I check my available balance?

Answer: You can check the available balance by visiting the website of Union Bank / IRCTC.

Q13 How can I activate my card?

Answer: Your card is activated at the time of purchase.

Q14 What are the charges that will be levied for usage of IRCTC-UBI Cards?

Answer: The first 5 transactions* per card per month done on IRCTC website for purchase of railway tickets shall be FREE (no transactions charges). For every subsequent transaction post 5 transactions Rs 10/-(including all taxes) will be charged.

** indicates a limited period offer for the inaugural 6 months of launch of the prepaid card*

Q15 How long can I use my IRCTC-UBI prepaid card? What is the period of validity of the card?

Answer: The card can be used until the last date of expiry as embossed on the card. The prepaid cards issued will have a validity of 3 years and the virtual cards with a validity of one year only.

Q16 Can I get my money back from the Prepaid Card?

Answer: Yes, please visit our Union Bank Website and login to the Prepaid Card Section. Please fill in all the requisite details required to process the refund request. Please note applicable charges shall be deducted from your existing balance and if the existing balance is less than or equal to Rs.100/- then no Refund shall be processed.

Alternate Channels & New Initiative Department
Central Office, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Mumbai - 400 021
www.unionbankofindia.co.in



INDIAN RAILWAY CATERING AND
TOURISM CORPORATION LTD

IRCTC UBI PREPAID CARD

