

❖ What is a credit card?

A credit card is a plastic card that makes payments convenient. With it, you have the option of making purchases or withdrawing cash when you want, and repaying the amount over a period of time.

❖ What should I do if my card is lost or damaged?

Immediately inform to us by writing an email to “miniprojectcard@gmail.com”. We will immediately freeze payments on your current card and a new card will be delivered to you within 7 days. You will also be required to report the loss to nearest police station and inform us in writing along with a copy of FIR duly acknowledged by Police.

❖ What is a Credit Limit?

Credit limit is the maximum amount you could spend / borrow using your credit card. This limit is determined by various personal details like your income, source of income etc. The credit limit is normally revised upwards or downwards based on your previous year's track record in terms of spending and repayment.

❖ What is a PIN?

PIN is a four-digit Personal Identification Number, which is issued to the customer in a closed jacket and is delivered to him separately. PIN should not be revealed to any one including any staff of the card issuer.

❖ What are the credit cards that we offer?

We offer a wide range of Credit Card namely:

- ✓ Silver
- ✓ Gold
- ✓ Diamond
- ✓ Platinum
- ✓ Premium

❖ What is the benefit of owning a credit card?

There are many benefits of owning a credit card, the most important being:

- ✓ Buy Now and pay later concept.
- ✓ Ability to buy needed items now.
- ✓ Don't have to carry cash.
- ✓ Plastic cards are easy to carry and convenient to handle.
- ✓ Creates a record of purchases made.
- ✓ More convenient than writing checks and making drafts.
- ✓ Consolidates bills into one payment.
- ✓ Revolving credit limit without any charge for a limited period.
- ✓ Zero loss card liability after it is reported to bank.
- ✓ Reward points on the usage of cards.
- ✓ Add-on card for offering the credit cards to your near and dear.
- ✓ 24 Hour cash through ATM.
- ✓ Facility to transact in more than one currency.