

How to Close Your ZX Bank Credit Card

Closing your ZX Bank Credit Card is a straightforward process. Follow the steps below to ensure a smooth and secure closure:

1. Clear Outstanding Dues

- **Pay Off All Dues:** Settle any outstanding amounts (balances, fees, charges, or EMI on the card).
 - **Download Statements:** Keep a record of your final statement for future reference.
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2. Redeem Unused Rewards

- **Check for Points:** Redeem all reward points, cashback, or benefits, as they will be lost after closure.
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3. Cancel Auto-debits & Linked Payments

- **Deactivate:** Cancel standing instructions, auto-debits, or subscriptions linked to your card.
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4. Request Card Closure

You can place a closure request using any of the following channels:

a. Via ZX Bank Mobile App (“ZX Bank Asia”)

1. Login to the app.
2. Go to **Card Services > Credit Card Closure**.
3. Select your card and follow the on-screen prompts.

b. Through ZX NetBanking

1. Login to ZX NetBanking.
2. Navigate to **Cards > Credit Cards > Close Credit Card**.
3. Select your credit card and confirm your request.

c. Customer Care

- Call 24x7 helpline:
 - India: 1800-123-4567
 - Sri Lanka: 011-2345678
 - Bangladesh: 0961-234567
- Request card closure with your card details handy.

d. Branch Visit

- Visit your nearest ZX Bank branch.
 - Submit a written request or fill out a card closure form.
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5. Destroy the Card

- **After confirmation**, cut your card (including chip and magnetic strip) and dispose of it securely.
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6. Obtain Closure Confirmation

- **Closure Letter/Email:** ZX Bank will send a closure confirmation within 7 working days.
 - **Check CIBIL/Credit Report:** Ensure the card appears as ‘closed’ (not ‘settled’).
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Important Notes

- Closing a credit card may affect your credit score.
- You cannot re-activate a closed card; a new application is required.
- If you see continuing charges post-closure, inform ZX Bank immediately.

For help, contact ZX Bank Customer Care via the **ZX Bank Asia** mobile app or visit www.zxbank.asia.
