



FREQUENTLY ASKED QUESTIONS

1. Whether IOB Credit Cards are internationally accepted?

Our credit cards are affiliated to Visa International. Cards can be used internationally.

2. What are the type of credit cards offered by IOB?

The following types of cards are issued at present.

- i. Classic Card: The card is issued with the limit slabs of Rs.10000/-, Rs.25000/- and Rs.50000/-
- ii. Gold Card: The card is issued with the limits of Rs.60000/- and above and upto Rs.500000/- (maximum credit limit)

3. Who can apply for IOB Credit Card?

All IOB customers can apply for credit card

4. Whether NRI can apply for IOB Credit Card?

NRI can apply for credit card.
Applicants who are NRI and holding Indian passport are also eligible for credit cards.

5. What is the minimum CIBIL score required for applying IOB Credit Card?

The minimum CIBIL score for applying credit card is 650.

6. If my CIBIL score is less than 650 whether I can still apply for credit card?

For CIBIL score less than 650, you can get credit card limit against deposit with 10% margin.

7. Whether third party guarantee is required for applying IOB Credit Card?

No guarantee required

8. How do I apply for IOB Credit Card?

You can apply for credit card by visiting branch or by clicking the link

- Internet Banking Home page->Credit card online->Apply for credit card
- Mobile banking Home page-> More option-> Apply for credit card
- IOB website-> cards->credit card page-> Apply for credit card
- Or through IVRS by dialing 8657935940 and press 6



- Or through sending SMS to 8657861070 as CRCARD
- Or through giving missed call to 8657935957

9. What are the documents required for applying IOB Credit Card?

Application cum terms and condition form

Income tax return / salary slip/ Form 16 as a proof of income

10.If my income is in the range of ____ to _____ what will be my credit card limit?

Gross monthly income(Rs)	Credit Limit(Rs)
Rs.5000 -less than Rs.10000	Rs.10000
Rs.10000 – less than Rs.20000	Rs.25000
Rs.20000 – less than Rs.30000	Rs.50000
Rs.30000 – less than Rs.35000	Rs.60000
Rs.35000 – less than Rs.40000	Rs.75000
Rs.40000 – less than Rs.50000	Rs.100000
Rs.50000 – less than Rs.75000	Rs.150000
Rs.75000 – less than Rs.100000	Rs.200000
Rs.100000 – less than Rs.150000	Rs.300000
Rs.150000 - less than Rs.200000	Rs.400000
Rs.200000 and above	Rs.500000

11.If my card is lost or damaged whether I can get a replacement card?

Yes, in case of card is lost or damaged you can get a replacement card.

12.What should I do in case my credit card is lost or the card details are compromised?

In case your card is lost or card information are compromised you can call our toll free number 1800 425 7744 for blocking the card. Alternately you can also log in to the credit card customer portal and block the card by yourself. You can get a replacement card by putting a request through the branch.

13.Whether I can draw cash from my credit card through ATM?

Yes, you can withdraw cash up to 40% of Credit Limit.

14.Once card is issued whether limit can be enhanced subsequently?

Yes, Card limit can be enhanced by giving request to the branch.



15. Can I get a supplementary card?

Yes, you can get up to 2 supplementary cards.

16. My age is more than 60 years can I get a credit card?

Yes, you can get a credit card against deposit.

17. What is the Toll Free number for IOB credit Card?

Toll free number- 1800 425 7744

18. How can I activate my IOB Credit Card?

1. On receipt of card, insert the card in IOB ATM.
A message "OTP generated successfully" will be displayed.
2. Six digit OTP will be delivered to your registered mobile number
3. Insert the card in IOB ATM again and enter the OTP in the appropriate place prompted by ATM and press confirm.
4. ATM will prompt another message "Please Enter your new PIN". You can enter the PIN of your choice and again enter the same PIN as confirmation. The PIN of your choice is generated.
5. ATM will display the message that PIN has been generated successfully.
6. Customer can check the balance enquiry with help of newly created PIN.

19. How do I surrender my credit card?

Card can be surrendered by submitting the application to the branch along with the card after clearing the entire dues.

20. What is the billing cycle of IOB Credit Card?

Billing cycle	Billing Date	Pay by Date (Due date)
21 st of a month to 20 th of succeeding month	20 th of every month	10 th or 9 th of subsequent month

21. How do I pay my monthly dues of IOB Credit Card?

You can pay your card dues by any of the method mentioned below:

1. By cash deposit through branches
2. By way of a cheque
3. By way of transfer from any SB or CDCC account



4. Through internet banking:

You can register the card in your internet banking account through the option

IOB Cards-> IOB credit card -> Register card

After approval, customer can make payment through the option

IOB Cards-> IOB credit card -> Make payment

5. Through mobile banking:

You can register the card in your mobile banking app through the option

Card services-> Credit card services -> IOB credit cards-> Add card

After adding the card, customer can make payment through the option

Card services-> Credit card services -> IOB credit cards-> Card payment

6. Through NEFT:

Customer can make payment to our credit card from other bank accounts through NEFT

A/c No. Card No.

IFSC: IOBA0009072

22. Whether IOB Credit Card has Auto Debit Facility?

Yes, IOB Credit Card has auto debit facility.

23. Whether insurance benefits are available in IOB Credit Card?

Yes, following insurance benefits are available to all the IOB Credit Card holder free of cost:

Sl no	Coverage	Gold card	Classic card
1.	Personal Accident – Death due to a. Aircrash i. Self (Primary card holder) ii. Spouse	Rs.10.00 Lacs Rs. 2.00 lacs	Rs.4.00 Lacs Rs.2.00 Lacs
2.	b. Road / Rail i. Self (Primary card holder) ii. Spouse	Rs.2.00 Lacs Rs.1.00 Lacs	Rs.2.00 Lacs Rs.1.00 Lacs
3.	Baggage Insurance	Rs.0.25 Lacs	Rs.0.25 Lacs
4.	Purchase Protection	Rs.0.25 Lacs	Rs.0.25 Lacs

**Baggage Insurance:**

The baggage of IOB-VISA cardholders will be covered for a maximum sum of Rs.25, 000/- while on travel. The coverage is operative whilst on inland travel outside the city/town of domicile. The maximum liability covered per cardholder during a policy year is Rs.25000/-.

Purchase Protection

Any item purchased through IOB-VISA is insured against the risk of fire, riots, strike, malicious damage, terrorism and theft during transit (from the place of purchase to the residence) and whilst kept/situated at the premises of the cardholder subsequently totally for a period of 30 days from the date of purchase for a maximum sum of Rs.25, 000/- per year.

24. What is the reward benefit in IOB Credit Card?

IOB Credit Card awards cash back of Rs.0.20 per point for every Rs.100/- spent. The same is adjusted towards the monthly outstanding at the time of generation of bill when the number of points reach to 500.