| IOB RUPAY SELECT DEBIT CARD-FEATURES | |
|---|---|
| Eligibility | All SB accounts, CD accounts in the name of individuals or Proprietary concerns, maintaining an average daily balance of Rs.1,00,000/-(Lounge access facility in select Airports) |
| Daily Cash withdrawal limit | Rs.50,000/- |
| Daily limit for usage in Merchant Establishments (PoS) | Rs.5,00,000/- |
| Daily limit for usage in Internet (E-com) | Rs.3,50,000/- |
| Charges for issuance of Card | Rs.800/- +GST |
| Annual Maintenance fee | Rs.800/- +GST |
| Replacement/Re-issue of Lost/Damaged Card | Rs.350/- +GST |
| Re-issue of PIN | Green PIN-Rs.20/- +GST, Paper PIN- Rs.50/- +GST, PIN RESET-Rs.10/- +GST |
| PoS/Ecom Transactions | No charges |
| Transactions at IOB ATMs | |
| First 5 transactions (Financial and Non-Financial Transactions) | No charges |
| After 5 transactions for each Financial Transaction (Cash withdrawal and Deposit) | Rs.10/- + GST |
| After 5 transactions for each Non-Financial Transaction (Mini statement, Balance enquiry etc.,) | Rs.5/- + GST |
| Transactions at Other Bank ATMs | |
| First 5 transactions (3 transactions only allowed in 6 metro cities) including non-Financial in a calendar month for SB account holders | No charges |
| After 5 transactions (From 4th transaction onwards in 6 metro cities) for each Transaction | Rs.21/-+GST |
| For CD accounts (From first transaction onwards) | Rs.21/-+GST |