

CANARA BANK DEBIT CARD is issued to all eligible account holders against their request. Canara Bank Debit Card facilitates withdrawal of cash at ATMs and payments for Purchases at Point of Sale and on the Internet.

The following variants of Canara Bank Debit cards are issued to cater to the different segments of the customers:

1. **Canara Bank Debit Card - Personalized:** This is issued to the general customers of the Bank who have opened Savings Bank, Current Account, Overdraft accounts with Canara Bank. This card will have the name of the cardholder imprinted on the card.
 2. **Canara Bank Debit Card - Non Personalized:** This Card is issued to the cardholder at the time of opening the account to facilitate immediate usage of the Card. This card is a generic card, which will not have the name of the card holder on it.
 3. **Canara Kisan Debit Card:** This card is issued to borrowers under Kisan Credit Card Scheme, to facilitate withdrawal of cash and purchase of inputs.
 4. **Canara Club Debit Card:** This card is issued to the members of Elite Clubs like Engineers Club, prestigious clubs, in association with their Clubs.
 5. **Canara Elite Debit Card:** This card is designed for the affluent sections of our Customers, which has higher cash withdrawal limit.
 6. **Canara Multi-Currency Travel Card:** It is a prepaid card which can be loaded with multiple currencies on a single card. It acts as a replacement to physical currency and Traveler's Cheque.
 7. **Canara Bank Debit Card: Platinum:** Customers having average quarterly balance of Rs.1 lakh and above in SB/CA or Existing Canara Bank Debit Card holders who have used the Canara Bank Debit Card for purchases totally to the tune of Rs. 50,000 and above during the previous 12 months.
 8. **Canara Prepaid Cards:** An easy alternative to cash, for performing day to day small value payment transactions.
- I. **HOTLISTING OF CANARA BANK DEBIT CARDS:** In the unfortunate event of the Card being misplaced or lost, for hotlisting the Debit Card, the Cardholder can attempt any of the following options:
- i. Call 24/7 Toll-free Telephone Number of Canara Bank Call Centre: 1800 425 0018.
 - ii. Hotlisting of Canara Bank Debit Card can also be done by sending SMS to 9266623333 from your Registered Mobile No. as under:
 - iii. CAN <space> HOTLISTDC <space> CARD NUMBER (16 digits). Always keep your card number with you for this exigency.

II. **EXPIRY OF NON-PERSONALISED DEBIT CARD:** On expiry of the Card, please submit a request to your branch to issue a replacement card, mentioning the card number and date of expiry. You will be given a replacement card along with PIN mailer immediately at the branch. You are required to use the replaced card first in any Canara Bank ATM for any financial or non-financial transaction like balance enquiry, to activate your card.

III. **DISPUTE:** As the transactions are debited on line, any dispute relating to a transaction should be reported to the branch of issue of card within 15 days from the date of transaction. The Bank will take up the matter with the acquirer for resolution of dispute. The customer may have to give required proof to substantiate his/her claim at the request of the acquirer.

IV. **SAFE CUSTODY:**

- Please preserve your DEBIT CARD carefully and do not let it fall into wrong hands. Please check your wallet/ pouch once in a while and ensure that your card is always safe.
- Register your mobile number with the branch to avail SMS alerts facility for getting transaction alerts through SMS.
- If you lose your DEBIT CARD, please inform the same to your branch/ Switch room immediately by telephone/ Email/ fax duly mentioning your name, card number and validity so that the card can be hotlisted.
- In case of any loss incurred due to unauthorized usage of the Card, please lodge a police complaint immediately detailing the loss of debit card. A copy of the police complaint along with your detailed letter confirming the loss of Debit Card should be sent to the branch of issue within a week from the date of reporting the loss. Fresh letter of request should be given to the branch for issue of New Debit Card.
- If you trace back the lost/ misplaced card after reporting the card loss, please do not use it, since it will not be honoured. Please destroy the card.

V. **IMPORTANT:**

- Do not give anyone access to your card.
- Do not bend or scratch the card as damage will be caused to the chip/ 'magnetic stripe' on the reverse of the card that contains important information about the card.
- Please memorize the PIN and change it periodically. Never write the PIN anywhere.
- Please note that CANARA BANK or its vendors will NEVER ask for your CVV, PIN, OTP or Passwords over phone/ through Email/ SMS or any other mode. Never share/ divulge such vital information with any one.
- To ensure safe online transactions, please register your card at Verified- by-Visa/ PaySecure (for RuPay cards) sites in the internet, by visiting our website www.canarabank.com. Here, you will be requested to key in the desired password, which can be used, for subsequent internet transactions.
- Cash withdrawal at other Banks' ATM s is restricted to Rs.10,000/- per transaction.
- Never take assistance of any unknown person while operating the card.

NEWS REGARDING LATEST RATE OF INTEREST ON DEPOSITS

Canara Bank has revised the interest rate and the same has increased compared to last month in some of the maturity bucket.

Interest rates on NRE term Deposit (w.e.f. 09.08.2021)

SLABS	PERIOD OF DEPOSIT	RATE OF INTEREST	
		Less than 2 Crore	Rs. 2 Crore to less than 10 Crore
SLAB-1	1 year only	5.10	3.65
SLAB-2	Above 1 year to less than 2 years	5.10	3.65
SLAB-3	2 years & above to less than 3 years	5.10	3.65
SLAB-4	3 years & above to less than 5 years	5.25	3.40
SLAB-5	5 years & above to 10 years.	5.25	3.40

Revision in Interest Rates on Domestic and NRO Term Deposits (w.e.f. 09.08.2021):

SLABS	PERIOD OF DEPOSIT	RATE OF INTEREST			
		Less than Rs.2 Crore		Rs. 2 Crore to less than Rs. 10 Crore	
		General	Sr. Citizen	Callable	Non-Callable
SLAB-1	7 Days to 45 Days	2.90	2.90	2.90	NA
SLAB-2	46 Days to 90 Days	3.90	3.90	3.10	3.0
SLAB-3	91 Days to 179 Days	3.95	3.95	3.25	3.25
SLAB-4	180 Days to less than 1 Year	4.40	4.90	3.25	3.25
SLAB-5	1 Year only	5.10	5.60	3.65	3.65
SLAB-6	Above 1 Year to less than 2 Years	5.10	5.60	3.65	3.65
SLAB-7	2 Years & above to less than 3 Years	5.10	5.60	3.65	3.65
SLAB-8	3 Years & above to less than 5 Years	5.25	5.75	3.40	3.40
UNIQUE	Canara Unique "1111 Days"	5.35	5.85	NA	NA
SLAB-9	5 Years & above to 10 Years.	5.25	5.75	3.40	No Quote

Rupee value has appreciated against USD in recent past, the same can be advantageous, if the deposits are placed in Foreign Currency.

The interest rates on FCNR [B] deposits of amount less than USD 1 million (or its equivalent in other currencies) with effect from 07.09.2021 as under:

(In % p.a.)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	0.82	0.63	Nil	0.98	0.50
2 years & above but less than 3 years	0.96	0.88	Nil	1.21	0.65
3 years & above but less than 4 years	1.19	0.98	Nil	1.43	0.85
4 years & above but less than 5 years	1.37	1.04	0.01	1.59	1.05
5 years only	1.52	1.09	0.06	1.69	1.22

Interest rates on RFC Term Deposits of amount less than USD 1 million (or its equivalent in other currencies) and RFC Saving Bank deposits w.e.f. 07.09.2021 are as under:

(In % p.a.)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
SAVINGS BANK	Nil	Nil	Nil	Nil	Nil
1 week & above but less than 3 month*	Nil	Nil	Nil	Nil	Nil
3 months & above but less than 6 months	0.09	Nil	Nil	0.02	Nil
6 months & above but less than 1 year	Nil	Nil	0.03	Nil	Nil
1 year & above but less than 2 years	0.82	0.63	Nil	0.98	0.50
2 years & above but less than 3 years	0.96	0.88	Nil	1.21	0.65
3 years only	1.19	0.98	Nil	1.43	0.85

IMPORTANT POINTS:

The period of NRE term deposits can be extended during the tenure of the deposit for a period longer than the balance period.

The NRE term deposit can be auto renewed only once, as the Non-resident status is to be confirmed periodically.

Matured deposits will be paid interest at Savings Bank rate from the date of maturity till the date of payment/ re-investment.

No penalty will be levied for premature closure/part withdrawal/pre mature extension of NRE term deposits of Rs 2 crore and above that are placed/renewed on or after 12.03.2019.

We also offer a bouquet of services to cater to your financial needs as a single point of contact. For various Investment Facilities/ Insurance/ Mutual Fund Schemes, please refer following links:

LIFE INSURANCE: <https://canarabank.com/insurance/index.html>

HEALTH INSURANCE: https://canarabank.com/User_page.aspx?menulevel=1&menuid=3&CatID=45

GENERAL INSURANCE: https://canarabank.com/User_page.aspx?menulevel=1&menuid=3&CatID=44

MUTUAL FUNDS: https://canarabank.com/User_page.aspx?menulevel=1&menuid=2&CatID=4

DEPOSITORY SERVICES: https://canarabank.com/User_page.aspx?menulevel=1&menuid=2&CatID=20

REMITTANCE FACILITIES: https://canarabank.com/User_page.aspx?menulevel=1&menuid=2&CatID=22

INVESTMENT FACILITIES: https://canarabank.com/User_page.aspx?menulevel=1&menuid=2&CatID=23

