## Prepaid Cards

### Distinct Features of 3 Variants of Prepaid Cards:

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Canara Prepaid Classic Card - Reloadable</th>
<th>Canara Prepaid Plus Card - Reloadable</th>
<th>Canara Gift Card - Non Reloadable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose / scope</td>
<td>Utility Bill Payment / Meal DBT / EBT etc</td>
<td>Card / Travel / Payroll / DBT / EBT etc</td>
<td>Gift / Corporate Incentive etc</td>
</tr>
<tr>
<td>Scope of Usage</td>
<td>Domestic Usage Only</td>
<td>Domestic Usage Only</td>
<td>Domestic Usage Only</td>
</tr>
<tr>
<td>Eligibility</td>
<td>All Customers with full KYC Compliance</td>
<td>All Customers with Full KYC Compliance. Corporate / Government Departments who will be issuing cards to others to furnish full details like Name, Address, Mobile Number, Date of Birth, copy of KYC Document etc</td>
<td>All Customers with Full KYC Compliance. Beneficiary details to be furnished with Mobile Number</td>
</tr>
<tr>
<td>Minimum Amount / Load Amount</td>
<td>No Minimum. Can be issued with zero balance initially.</td>
<td>Rs. 100</td>
<td>Rs. 500</td>
</tr>
<tr>
<td>Validity</td>
<td>Maximum - 3 Years</td>
<td>Maximum - 3 Years</td>
<td>Maximum - 1 Year</td>
</tr>
<tr>
<td>Maximum balance / load Amount/ Reload Amount</td>
<td>Rs. 10000</td>
<td>Rs. 50000</td>
<td>Rs. 10000</td>
</tr>
<tr>
<td>In multiples of</td>
<td>Rs.1</td>
<td>Rs.1</td>
<td>Rs.1</td>
</tr>
<tr>
<td>Issued to</td>
<td>To Customers with Full KYC.</td>
<td>Direct to our Customers only with full KYC compliance / To Corporates, Government Departments / Quasi-Government Departments / Other Institutions for DBT / EBT / MNREGA</td>
<td>Direct to our Customers only with full KYC compliance</td>
</tr>
<tr>
<td>Usage Point</td>
<td>ATM/ POS &amp; e-Commerce. Fund Transfer to Card holders’ operative account</td>
<td>ATM , POS, e-Commerce and Cash Withdrawal at ATMs/POS and Fund Transfer to card holders’ operative account</td>
<td>POS &amp; e-Commerce. No Cash Withdrawal</td>
</tr>
<tr>
<td>Cash Withdrawal Limit ATMs</td>
<td>Minimum Rs.100 Maximum : up to balance in the Card in multiples of Rs.100</td>
<td>For Cash Withdrawal Rs.40, 000/- per day in our Bank ATMs and as per respective Bank limit in other Bank ATMs. Minimum Rs.100 and in multiples of Rs.100 only</td>
<td>Not Allowed</td>
</tr>
</tbody>
</table>
Salient Features:

1. Three different variants to suit your need – Individuals / Corporate.
2. An easy alternative to cash, for performing day to day small value payment transactions.
3. Safe, Secure & Convenient payments
4. Cardholders can track/control their spending as a budget tool and monitor expenditure
5. Gifting needs/ Payroll of workers and employees / Student for receiving scholarships etc/
   Direct Benefit Transfer to receive Government benefits/ Employee Benefit Transfer for Corporate employees
6. Fleet Cards for Travel Industry/Reimbursement of expenses for Corporate Executives and Employees/Travel Cards

Unique features:

1. Amount Load / Reload permitted (Classic/Plus)
2. Purchase/Refund facility through SB/CA/OD account
3. Lost Card liability protection (T&C apply)
4. ATM/POS Transactions are secured by PIN authentication
5. Internet transactions are secured by OTP authentication

Benefits:

- Safer than carrying cash
- Safe, Secure and convenient payment method for usage at ATM / POS / Internet
- Control / budget / plan your expenditure through prepaid card
- Convenience of load / reload of amount as and when required for usage
- Reduces risk against fraud by keeping balance to minimum in prepaid card
- Well established hassle-free transaction process
- Hot listing facility available.
- Free SMS alerts on all transactions

Usage:

- Card is issued for domestic usage only i.e., within India
- All Merchant Establishments / Internet web sites / Utility Service Providers where VISA / MasterCard/RuPay logo is displayed
- At ATMs/POS for Cash Withdrawal (except Gift Cards)
- Card to Card Funds transfer (except Gift Cards)
- For Cash Withdrawal in other Bank ATMs, use option “Credit” while selecting type of account.
Eligibility:

- Registration of Mobile Number by Purchaser and furnishing of Beneficiary details including mobile number is mandatory.
- SB/CA/OD account should have been KYC complied i.e., submission of Photo, Address Proof, Identification Proof etc

How to get the Prepaid Card:

- Intended Purchaser has to approach Canara Bank branch where he/she has SB/CA/OD account.
- Submit a written request in the prescribed form for purchase of Prepaid/Gift Card.
- Provide the mandatory details of beneficiary like Name, Address, Mobile No.
- Authorize Bank to transfer amount from his/her SB/CA/OD account for load/reload purpose.
- Non-Personalized Cards are instantly issued by the Branch.
- In case of Personalized Cards, Cards will be sent to the Branch and Purchaser has to collect the same from the Branch.
- In case of reload, Purchaser has to submit written request in the prescribed form and authorize Bank to transfer amount from his/her SB/CA/OD account for the purpose.
- In case of cancellation and refund, Purchaser has to submit written request in the prescribed form.

Taking care of your card:

- Store your card in a secure place where you will immediately know if it is missing.
- Avoid scratching the magnetic strip.
- Do not place two Cards with the magnetic strips together.
- Do not bend the card.
- Keep your card away from direct sunlight
### Tariff Structure:

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Canara Prepaid Card - Classic Reloadable - Open System</th>
<th>Canara Prepaid Card - Plus - Reloadable - Open System</th>
<th>Canara Prepaid Card - Gift Card - Non Reloadable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issue Charges</td>
<td>Rs.50/- Plus GST</td>
<td>Rs.100/- Plus GST</td>
<td>Rs.50/- Plus GST</td>
</tr>
<tr>
<td>Load / Reload Charges</td>
<td>Rs.20 Plus GST</td>
<td>Rs.20 Plus GST</td>
<td>Rs.20 Plus GST</td>
</tr>
<tr>
<td>Charges for cancellation and Redemption after expiry / Refund</td>
<td>Rs.50+GST</td>
<td>Rs.50+GST</td>
<td>Rs.50+GST</td>
</tr>
<tr>
<td>Charges for Cash Withdrawal at other Bank ATMs beyond 3/5 financial / non-</td>
<td>Rs.10/- for non-financial Transactions Rs.20/- for</td>
<td>Rs.10/- for non-financial Transactions Rs.20/- for</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>financial transactions</td>
<td>Financial Transactions</td>
<td>Financial Transactions</td>
<td></td>
</tr>
<tr>
<td>Charges for Cash Withdrawal at POS</td>
<td>1% of the Transaction Amount</td>
<td>1% of the Transaction Amount</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>