



CREDIT CARD AND MERCHANT ACQUIRING BUSINESS DEPARTMENT::HYDERABAD

Credit Cards FAQs:

CATEGORY	INTENT	S No.	QUESTION	ANSWER
INFORMATION ON CHARGES TO CARDHOLDERS	CREDIT CARD CHARGES	1	Min. Payment Due (MPD) / Roll Over Facility	5% of Outstanding balance + unpaid 'MPD' of previous month + EMI billed
		2	Service charges for VISA card if MPD is paid	visit our online portal https://unioncards.unionbankofindia.co.in/
		3	Service charges for VISA card if MPD is not paid	visit our online portal https://unioncards.unionbankofindia.co.in/
		4	Service charges for RUPAY card if MPD is paid	visit our online portal https://unioncards.unionbankofindia.co.in/
		5	Service charges for RUPAY card if MPD is not paid	visit our online portal https://unioncards.unionbankofindia.co.in/
		6	What are Late Payment Charges	LPC will be levied if payment is received after due date
		7	Late Payment Charges for Outstanding < Rs.25,000	visit our online portal https://unioncards.unionbankofindia.co.in/
		8	Late Payment Charges for Outstanding more than Rs.25000/-	visit our online portal https://unioncards.unionbankofindia.co.in/
		9	Lost card charges for all card variants	visit our online portal https://unioncards.unionbankofindia.co.in/
		10	Mark up Fee for Credit Card International Transactions	visit our online portal https://unioncards.unionbankofindia.co.in/
		11	Hot listing charges for all the card variants	visit our online portal https://unioncards.unionbankofindia.co.in/

		12	Temporary enhancement charges for all the card variants	visit our online portal https://unioncards.unionbankofindia.co.in/
		13	Fuel surcharge Reversal	visit our online portal https://unioncards.unionbankofindia.co.in/
VALUE ADDED SERVICES - TRANSACTION RELATED	TRANSACTION COMPLAINT - VISA / MASTER / RUPAY	14	Credit Card - Dispute Process Time	30 DAYS FROM THE DATE OF TAKING UP DISPUTE WITH THE ACQUIRING BANK
		15	Credit Card Transaction dispute	ANY DISPUTE IS TO BE REPORTED IMMEDIATELY. MAXIMUM TIME ALLOWED FOR REGISTERING DISPUTE WITH ACQUIRING BANK IS 60 DAYS FROM THE DATE OF TRANSACTION.
	TRANSACTION ENQUIRY	16	All transactions done through credit card	Visit our Internet Banking / Umobile APP/UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ for the transaction details.
		17	Credit Card Available Limit	Visit our Internet Banking / Umobile APP/UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ for the Limits.
		18	Credit Card Last Transaction Details	Visit our Internet Banking / Umobile APP/UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ for the transaction details.
		19	Credit Card Unbill transaction	Visit our Umobile APP/UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ for the transaction details.
		20	Credit Card Cash Available Limit	Visit our Internet Banking / Umobile APP/ UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ / check in ATM - Balance Enquiry option
		VIRTUAL CARD	21	Credit Card - Create Virtual card
	22		Credit Card - Set limit Virtual card	The limit can be set for your virtual card in our UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/

CREDIT CARD EMI OPTION FOR SETTLED TRANSACTION	23	Credit Card EMI Creating Request	request for EMI in our Umobile App / UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ or Customer should either call @ 1800 425 1515 from his/her registered mobile number within 30 days of transaction only.
	24	Credit Card Minimum transaction amount eligible for availing EMI facility (Merchant Transactions only)	Merchant transaction of INR 5000 is eligible for EMI facility.
	25	Credit Card Number of possible EMIs	3 / 6 / 9 / 12 months
	26	Credit Card EMI ELIGIBILITY	All the eligible cardholders will receive a SMS after the settlement of Transaction.
	27	Credit Card EMI Processing Fee	To be calculated and charged at 2% of Transaction amount, with a Minimum of Rs. 200/- and a Maximum of Rs.1000/-
	28	Credit Card EMI Rate of Interest	16% per annum on reducing balances
	29	Merchant Category Code (MCC) eligible for EMI option to credit card holder	All transactions except Cash Withdrawal through ATM, Fuel purchase (Petrol/Diesel) Transactions at Bars, Jewellery Purchase are eligible for conversion to EMI.
	30	Credit Card EMI Cancellation Request	request for EMI cancellation through UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/Umobile
	31	Credit Card EMI Conversion Information	view EMI conversion information through UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	32	Credit Card EMI Pre-Closure Charges	2% of the outstanding amount under EMI still not due.
CREDIT CARD APP / PORTAL	33	Credit Card Standing instruction request	You can opt for standing instructions through our U MOBILE app or mail to ccdhelpdesk@unionbankofindia.com from your registered Email ID.
	34	Credit Card International Flag Enabling / Disabling	You can enable/disable through Umobile / UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/

		35	Credit Card Unlock user id	OPTION IS AVAILABLE IN THE LOGIN PAGE OF THE CREDIT CARD ONLINE PORTAL https://unioncards.unionbankofindia.co.in/ FOR UNLOCKING YOUR USER ACCOUNT
		36	Statement of account	You can view Statement of Credit Card through our Internet Banking / Umobile / UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		37	Pin reset	set / reset your Credit Card PIN Number through Internet Banking / UNION CREDIT CARD MOBILE APP / ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
PROFILE UPDATION THROUGH DIFFERENT DELIVERY CHANNELS		38	Change in Mobile number/ Email ID - updation (or) Modification	You need to send a mail to CCDHELPDESK@UNIONBANKOFINDIA.COM through your registered Email ID. If registered mail id not available visit your home branch
		39	Email ID for receiving monthly E-bills / E-statements	You need to send a mail to CCDHELPDESK@UNIONBANKOFINDIA.COM through your registered Email ID, if registered mail id is not available, visit your home branch
		40	Return Card redispach	You need to send a mail to CCDHELPDESK@UNIONBANKOFINDIA.COM from your registered Email ID or visit your home branch
		41	Card replacement	You need to send a mail to CCDISSUES@UNIONBANKOFINDIA.COM through your registered Email ID or through Union Credit Card app or visit your home branch
		42	Limit Enhancement	send a mail to CCDISSUES@UNIONBANKOFINDIA.COM through your registered Email ID or visit your home branch or visit your home branch with required documents like income proof, ITR, Latest Salary Slips etc.
CREDIT CARD PAYMENT FOR SETTLEMENT		43	NPA credit cards	send a mail to CCDRECOVERIES@UNIONBANKOFINDIA.COM through your registered Email ID or visit your home branch
		44	One Time Settlement of credit cards	Your request to be routed through your home branch for one time settlement (OTS) OFFER.
		45	Cibil masking of credit cards	send a mail to CCDRECOVERIES@UNIONBANKOFINDIA.COM through your registered Email ID or approach your home branch for CIBIL MASKING OFFER AMOUNT

PREPAID CARD		46	Gift Card / Travel card	Approach any branch of the Bank
CREDIT CARD SERVICES	ACCIDENTAL INSURANCE COVERAGE	47	Insurance validity period	JANUARY 1 to DECEMBER 31 of succeeding year
		48	Insurance Charges	visit our online portal https://unioncards.unionbankofindia.co.in/
	INFO ON CASH WITHDRAWAL FROM ATM WITH CREDIT CARD	49	CASH ADVANCE CHARGES	visit our online portal https://unioncards.unionbankofindia.co.in/
		50	Cash Advance Limit for Uni Carbon CREDIT CARD	visit our online portal https://unioncards.unionbankofindia.co.in/
		51	Cash Advance Limit for VISA GOLD CREDIT CARD	visit our online portal https://unioncards.unionbankofindia.co.in/
		52	Cash Advance Limit for VISA PLATINUM CREDIT CARD	visit our online portal https://unioncards.unionbankofindia.co.in/
		53	Cash Advance Limit for VISA SIGNATURE / RUPAY SELECT CREDIT CARD	visit our online portal https://unioncards.unionbankofindia.co.in/
	CREDIT CARD SMS REQUESTS	54	CREDIT CARD SMS REQUEST NUMBER	7836884400
		55	REGISTERED MOBILE NUMBER	Mobile Number linked with the Credit Card is called REGISTERED MOBILE NUMBER (RMN)
		56	Credit card Activation	SEND SMS FROM REGISTERED MOBILE NUMBER AS CARDACKW<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
		57	Card block	SEND SMS FROM REGISTERED MOBILE NUMBER AS CARDLOST<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
		58	LOST CARD REPLACEMENT	SEND SMS FROM REGISTERED MOBILE NUMBER AS LOSTREPL<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
		59	Insurance deactivation for succeeding year	SEND SMS FROM REGISTERED MOBILE NUMBER AS INSFLGDB<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400

		60	International Flag Disabling	SEND SMS FROM REGISTERED MOBILE NUMBER AS INTLDSBL<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
		61	Credit card customer ID	SEND SMS FROM REGISTERED MOBILE NUMBER AS GETCUSTID<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
		62	Available Amount Enquiry	SEND SMS FROM REGISTERED MOBILE NUMBER AS BALENQRY<SPACE>XXXX, WHERE XXXX IS LAST 4 DIGITS OF CREDIT CARD NUMBER TO 7836884400
	CASH BACK	63	Reward Points Redemption	Redemption of rewards can be made through Union Rewards portal https://www.unionrewardz.com
	Credit Card Bill Payments	64	Auto-Debit Facility through Standing Instructions	Auto Debit payment option saves you from the effort of remembering your payment due date every month towards the payment of your Credit Card dues. You need to submit the standing instructions form at branch to deduct the amount directly from your Operative savings/current account every month and your Card Account will be credited. Please ensure to keep sufficient balance in the account for transferring funds on due date.
		65	Cash Payment	Please visit our Union Bank of India branches to pay through cash or cheque to debit their Accounts which may take upto 2 to 3 working days for updation of amount in credit cards.
		66	Credit card Payment through NEFT / IMPS	Beneficiary Account Number : Use 16 digit Credit Card Number Beneficiary IFSC : UBIN0807826 The transaction done through NEFT, funds will be credited to your card with in 24 hrs on scheduled basis automatically.
		67	BILL DESK	Billdesk is a payment gateway for accepting credit card payments. Link of the same is also available our website https://unioncards.unionbankofindia.co.in/ under credit card menu - click to pay drop down. It will take upto 3 working days for processing the credit to your card
		68	CREDIT CARD BILLING DATE	25TH OF EVERY MONTH
	69	CREDIT CARD DUE DATE	20 DAYS FROM BILLING DATE i.e. 14 th or 15 th of succeeding month	

CREDIT CARD COMMUNICATION ADDRESS	70	Registered Mobile Number updation/ Address updation	You need to send mail to CCDHELPDESK@UNIONBANKOFINDIA.COM through registered mail id by providing the valid address proof
CREDIT CARD - DO's and Dont's	71	CREDIT CARD - DO's and Dont's	<p>Do's</p> <p>Update your Communication address, Phone numbers and Mobile numbers, E-mail Id for prompt delivery of Bills and other communications. Register your Mobile numbers for SMS alerts Ensure that your EMV credit card is swiped/tapped in your presence to avoid frauds Pay your bill Amount on or before due date to avoid Late Payment fees Pay at least Minimum Payment Due (MPD) by due date to continue further usage of card In case of any difficulty in payment, Please call our Help Desk In case of Loss of Card please block the card immediately Use only Secured Website for Online shopping Read our MITC (Most Important Terms and Conditions) for details & fees</p> <p>Dont's</p> <p>Do Not Share your Credit Card Number, CVV and PIN with anyone Do Not Disclose your credit card details through E-mail whatever may be the urgency. Do Not Handover your card to any one Do Not Stop paying your Minimum dues. Do Not Default on payment. Your details with default particulars will be intimated to Credit Information companies.</p>
OTHERS	72	Free Credit Period	21 to 50 days depending up on the date of purchase and billing date

		73	Age criteria for applying of UNION BANK OF INDIA CREDIT CARD	18-70 years
		74	CREDIT Card validity period in case of newly issued card / renewal / converted to other card variants	4 years from the date of issuance / renewal / conversion
		75	Card expiry for replaced CREDIT CARD	expiry date will be similar to the original card due date
		76	Compatibility of credit card	All credit cards are compatible for POS, ATM, Internet, Contactless
		77	Lost Card Insurance	in case of loss of credit card, The credit card should be immediately blocked for all transactions to prevent card misuse. Any fraudulent transaction up to 1.50 lacs after reporting the loss will be covered by the Bank.
	ANNUAL MEMBERSHIP FOR CREDIT CARDS	78	Annual Subscription waived in the first year and not levied for VISA SIGNATURE CREDIT CARDS if usage in the previous year	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		79	Annual Subscription waived in the first year and not levied for VISA GOLD CREDIT CARDS if usage in the previous year	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		80	Annual Subscription waived in the first year and not levied for RUPAY PLATINUM CREDIT CARDS if usage in the previous year	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		81	Annual Subscription waived in the first year and not levied for VISA PLATINUM CREDIT CARDS if usage in the previous year	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		82	Annual Subscription waived in the first year and not levied for RUPAY SELECT CREDIT CARDS if usage in the previous year	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/

		83	Joining Fee for Uni Carbon Credit Card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		84	Annual Subscription Rupay Platinum - Main card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		85	Annual Subscription for Rupay Platinum - add on card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		86	Annual Subscription Rupay Select - Main card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		87	Annual Subscription for Rupay Select - add on card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		88	Annual Subscription VISA Platinum - Main card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		89	Annual Subscription for VISA Platinum - add on card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		90	Annual Subscription VISA GOLD- Main card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		91	Annual Subscription for VISA GOLD - add on card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		92	Annual Subscription VISA SIGNATURE - Main card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
		93	Annual Subscription for VISA SIGNATURE - add on card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	LOUNGE FACILITY	94	VISA Lounge Access & Offers	Please refer the link for more details. https://www.visa.co.in/pay-with-visa/visa-offers-and-perks.html
		95	RUPAY Lounge Access & Offers	Please refer the link for more details - https://www.rupay.co.in/lounges
	ADD ON CREDIT CARD	96	Add on credit card	The add-on card enables your family members to avail all the benefits and features applicable on the primary card. The Points earned on the add-on cards will be clubbed with those of the primary card and can be redeemed as per the bank policy in force. Maximum three cards can be given as add on cards
	Unicarbon	97	Welcome Benefits	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/

Card	98	Rewards program	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	99	Cash Back Benefits	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	100	Fuel Surcharge waiver	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	101	Milestone rewards	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	102	Reward point Redemption	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	103	Accidental Insurance coverage	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	104	Contactless card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
Wellness Card	105	Joining Fee for Union Wellness Card	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	106	Welcome Benefits	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	107	Rewards program	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	108	Annual Fees	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/
	109	Accidental Insurance coverage	visit our ONLINE PORTAL https://unioncards.unionbankofindia.co.in/

SNO	QUESTION	ANSWER
1	What are the Eligibility criteria to apply for Union Bank Credit Card?	<ul style="list-style-type: none"> • Cards are issued to customers and also to Non-customers on selective basis. • Primary card holder should be in the age bracket of 18 years to 70 years. • Add-on card holder should be 18 years and above. • Income Eligibility is Rs 1.80 lacs per Annum. • For Non salaried - 2 years Income Tax Returns with computation sheets • For Salaried class Form 16 / ITRs with latest Salary slip. Cibil >=700 and -1 • Cards are also issued against lien on Deposit with 25% margin without insisting for Income Proof & Scoring Model. The above eligibility criteria are only indicative. The Bank reserves the right to approve or decline applications for Credit Card.

2	Can a customer apply for Union Bank of India credit card if he has a Fixed Deposit or Loan relationship with Union Bank of India?	Customer having Fixed Deposit in UBI can apply for UBI credit card and 75% of the deposit amount will be sanctioned as card limit and lien will be marked on the deposit. The customers who availed housing loan above 10 lakhs and the loans are in performing status can also apply through their loan account branch.
3	What are the documents to be submitted along with credit card application?	<ul style="list-style-type: none"> • Application for credit card with complete information • Two Passport size Color Photographs • Latest Income Tax Returns for 2 years / Form 16 / Salary Slip • Valid Proof of address, Valid ID Proof, Pan Copy as per KYC norms
4	How much time will it take to approve the card?	Up on submission of completed application with all valid enclosures it will be processed and dispatched within 7 working days subject to fulfilling the eligibility criteria.
5	What will be the credit limit for the card?	20% of the Gross income as per ITR/Form16 or 75% of the Term Deposit (Term deposit should be min Rs. 20,000 auto renewable for minimum four years)
6	How to activate the credit card?	<p>Up on receipt of the card the card holder can request for card activation through various methods namely,</p> <p>By sending SMS from registered mobile number only to 7836884400 as (CARDACKW <space> XXXX where XXXX denotes last four digit of the card number).</p> <p>By calling our 24 * 7 toll free 1800 425 1515.</p> <p>By registering in our credit card online portal through the link https://unioncards.unionbankofindia.co.in/</p> <p>The card holder can start using the card up on receipt of successful activation SMS from the bank.</p>
7	How to obtain / generate PIN for the credit card?	<p>Card Holder can generate PIN for his credit card using https://unioncards.unionbankofindia.co.in/portal/greenPinGen.jsp</p> <p>PIN can also be generated through our credit card mobile app and Umobile app up on successful registration.</p>
8	From where can a customer get the application form?	visit our PORTAL https://unioncards.unionbankofindia.co.in/

Mobile Application:

S No	INTENT / CATEGORY	QUESTION	ANSWER
1	UNION CREDIT CARD MOBILE APPLICATION FEATURES	CREDIT CARD MOBILE APP SECURITY FEATURE	<p>Device Hard Bind -This is where customer mobile hard bind with customer mobile Number as well as Credit card A No.</p> <p>To Hard Bind customer device, Unique value send from SMS to Union Bank server to Authenticate device and user number. Once authentication completed than only the Register user can login to his/her Credit Card Account.</p> <p>For first time user if he/she not register with Union Credit Card Mobile App. After device hard Bind he/she have to SignUp once and create userid and password for next time login. If he/she already registered with web portal or mobile app, no need to signup again can use same userid and pass for next login.</p>
2		Welcome screen of credit card mobile app	Users who are already registered in Credit Card portal can use Login link to directly login to Mobile App.
3		Login with User name and Password into credit card mobile app	<p>User Name -Would be the one which the user has selected at the time of registration.</p> <p>Password - The secret key only known to the registered user.</p> <p>Forgot Username - Option to retrieve forgotten username</p> <p>Forgot Password - Option to retrieve forgotten password</p> <p>Sign Up -The user who is not registered already will have to use this by clicking the Sign up link and following registration instructions.</p>
4		Password Policy of credit card mobile app	<ul style="list-style-type: none"> - [0-9] a digit must occur at least once. - [a-z] a lower case letter must occur at least once. - [A-Z] an upper case letter must occur at least once. - [@#\$*!^] a special character must occur at least once. - No whitespace allowed in the entire string. - At least 8 characters max 12 characters

5	Register for credit card mobile app	User can use signup option to register on credit card application in case he doesn't have account on portal/mobile application and has valid Union Bank Credit card.
6	Forgot Password of credit card mobile app	Through this option, in case a user forgets his password, he would be able to retrieve the password by entering his card details and identifying himself as the holder of the card.
7	Forgot Username of credit card mobile app	Through this option, in case a user forgets his user Id, he would be able to retrieve the User Name by entering his card details and identifying himself as the holder of the card.
8	Set MPIN and Login with MPIN into credit card mobile app	Through this option, user can set 4 digit numeric pin to login to his account. Instead of using username and password, User can use this 4 digit pin to login to the mobile application. Forgot mpin option can be used in case user forgets 4 digit mpin.
9	App dashboard of credit card mobile app	This is the dashboard of the App, which shows all the features available in App The Account summary option provides the basic information of the account of the credit card user View Statement provides access to see latest and past statements Transaction details show unbilled transactions along with option to view last 10/20/30 day's transactions. Using Card Control option user can enable/disable international, ECOM,POS,ATM Transactions and set temporary spending limits. PIN Generation the user can generate the card pin for the cards issued Manage card option enable the user to register/deregister the card Service Request can be used to raise and track service requests
10	control page of credit card mobile app	This is the control page for the application, the card holder would be able to view and control important and quick links towards accessing the mobile application.
11	Account Summary of credit card mobile app	This is an account summary page where card holder would be able to view elaborated details of his card profile, summary of his account including statement summary and reward balances for the selected card.
12	View Monthly Credit card statements in credit card	Using Latest Statement option, customer can view and download latest statement for the selected credit card. Customer can also view transaction details on the latest statement.

		mobile app	
13		Past Credit card Monthly Statements in credit card mobile app	Using Past Statement option, customers can view and download past 6 months statements.
14		Transaction Details in Credit card mobile app	Using this option, customer can view unbilled transactions and last 10/20/30 day's transactions.
15		credit card control features in Credit card mobile app	<p>Card control provides various features such as:</p> <ul style="list-style-type: none"> • Enable/disable International transactions • Enable/disable POS transactions • Enable/disable ATM transactions • Enable/disable online transactions • Temporary Card Block / Unblock • Set temporary spending limits
16		credit card pin reset in Credit card mobile app	Using this option customer can generate online PIN for registered cards.
17		link / delink cards in Credit card mobile app	<p>Using this option, the customers can:</p> <ul style="list-style-type: none"> • Register new primary /add on card • De-register hot listed or blocked card • Activate New Card

18		Service Requests in Credit card mobile app	Customers can use this option to track status of Service Request. Customer can also raise following types of service requests for: <ul style="list-style-type: none"> • Replacement of card • Duplicate Statement • Hot listing of card. • EMI Creation
19		credit card bill payment links in Credit card mobile app	At the bottom of the welcome screen, there are 4 tabs: Payment: This option can be used to pay credit card bills using Union Bank Internet banking or using bill desk. T&C: This shows terms and conditions with respect to credit card.
20		change password in Credit card mobile app	Through this option the customer would be able to change his password and set the password of his choice following password policy mentioned on change password form.
21		Virtual Card creation in Credit card mobile app	In Virtual Card screen, user can create virtual card from physical card for safe and secure transaction over internet without revealing your physical card details
22	UNION CREDIT CARD MOBILE APPLICATION REGISTRATION	Registration process	Available for Android Mobile and iOS mobiles
23		How to register	Install the application on your mobile handset from Google Play Store for Android Mobile and Apple store for iOS mobiles. Currently not available for Windows phones
24		which OS supported	
25		is available in windows Phone	
26		I have two SIMs will it work	SIM selection will be available in case of dual SIMs for android 5.1 & above. User has to select the Mobile Number registered for SMS alert with the Bank.
27		Are there any charges for using mobile banking services?	There are no charges for using mobile banking services.

Corporate Card:

SNO	QUESTION	ANSWER
1	What is Corporate Card/Eligibility to obtain Corporate Card	Bank issues "Corporate Credit Card" to companies having good track record with net worth of minimum of Rs.1.00 Crore and consistent profits for the last three years. These cards are to be issued to the Company executives as add on cards to the primary corporate card and in the name of company executives.
2	What are the Minimum limits of the Corporate Credit Card	Minimum card limit of INR 1 Lakh
3	What is the Maximum limit can be given to a Company	Maximum of Rs.5 Crore or 25% of the Net worth whichever is less.
4	Any charges for issuing Corporate Cards	Admin Fees - Rs.1,500/- once in life time and Annual Subscription Rs.2,000/- PA, Subject to Revision from time to time.
5	Where to apply for Corporate Cards	Their Home Branch where the limits are available to the corporate
6	Renewal Of corporate Cards	Competent Authority shall review the financials of the Company, the latest net worth and other eligibilities and consider the limit based on past performance of each card
7	Corporate Card Application	visit our web site.