Stable Money Credit Card Changes applicable from 5th October 2026

1. Second Card Issuance Fees

Card Type	Fee (incl. GST)
Virtual Platinum Card	₹150
Physical Platinum Card	₹250
Virtual/Physical Select Card	₹500

2. Limit Reduction Charges

Credit Limit Reduced to ≤ ₹4,500 within 3 Months

If You reduce the Credit Limit on Your card to **₹4,500 or below within 3 months of the date of issuance**, a **Limit Reduction Fee of ₹150 (incl. GST)** shall apply.

This charge will be levied only once during the entire card lifecycle. This is not applicable if You have already paid a joining fee or issuance fee.

3. Card Closure Within 3 Months

If You close the card within **3 months of issuance**, a **Card Closure Fee of ₹150 (incl. GST)** shall apply.

4. Credit Card Payment Channels

NEFT

Make payments by adding the beneficiary account using your **registered mobile number + last 4 digits of your Credit Card number**.

5. Recovery Procedure in Case of Overdue / Default

Currently, since the Credit Card Account is secured with a lien marking of a fixed deposit with Us, we may liquidate the fixed deposit if the Credit Card Account is overdue for more than **60 days**.

Additionally, upon the outstanding amount reaching **98% of the FD value**, the Bank may initiate liquidation of the Fixed Deposit and appropriate the proceeds towards repayment of the outstanding dues.

Applicable reminders/notifications will be sent to the customer as per the Bank's process.

6. Zero Forex Charges

No foreign exchange markup/forex charges shall be applicable on eligible international transactions, as per the applicable card terms.

7. Physical Platinum Card – FD Amount

The Fixed Deposit (FD) amount required for issuance of the **Physical Platinum Card** shall be revised to:

₹50,000

8. Removal of Gym and Golf Benefits

The following benefits shall be removed on the Stable money Credit Card:

- Gym benefits
- Golf benefits

9. Outstanding Payment via FD liquidation

You may now utilise the Fixed Deposit (FD) pledged with us towards settlement of any outstanding dues on your Credit Card.

For additional details, please visit our website https://suryoday.bank.in/personal/cards/credit-cards/secured-credit-card/ and refer to the Key Fact Statement (KFS) and Most Important Terms and Conditions (MITC) documents available therein.