

How to Close your Credit Card

Terms & Conditions:

- ❖ Any request for closure of credit card shall be processed within 7 working days, subject to payment of all dues by the cardholder.
- ❖ In case card has not been used for more than one year, cardholder shall be intimated via SMS or E-mail or dedicated Helpline regarding the same. If no reply is received from the cardholder within a period of 30 days since the date of intimation, the same shall be closed on expiry of 30 days.
- ❖ If a newly issued card has not been activated for transaction, within a period of 30 days since the issuance date, the cardholder shall be intimated regarding the same. In case no response is received from the cardholder within 7 days since the date of intimation, the said card shall be processed for closure. Cardholder shall be intimated regarding closure of the card via SMS.
- ❖ In case of issuance of Renewed or Replacement Card:
 - i. The closure process, same as above are to be followed if there are no dues pending in the old card.
 - ii. In case any payment is due in the old card, the renewal card issued will not be closed even after 7 days.
 - iii. In case cardholder pays the due after 7 days, the date of payment shall be considered as card issuance date and the process to be followed shall be similar to New Card Issuance, as stated above.



SMS: 'CLOSECC XXXX' (XXXX: Last 4 digit of Card No) from your reg. Mobile No. to 56767



Toll Free Number: 1800-4250-0000



Email:
creditcardclosure@indianbank.co.in



Phone: 044-25220903/25220904
(Working Days 10:00 am to 5:00pm)



Place request in CGRS Portal. Navigation:
<https://indianbank.in/> -> Contacts -> Customer Support -> Customer Complaints -> CGRS Customer Grievance Redressal System



Surrender your duly defaced credit card after clearing entire outstanding due to your issuing branch. Issuing branch shall send an email to Credit Card Centre intimating clearance of all dues, and request for initiation of Closure process.