

## Rupeek Indian Bank Gold Backed Credit Card



The advertisement features a dark background with a gold card on the left, a blue safe with a gold handle in the center, and three green checkmarks on the right. The card displays a chip, the text 'YOUR NAME', and the Rupeek logo. The safe is a small, blue, cube-shaped unit. The text 'INDIA'S 1<sup>ST</sup> GOLD CARD' is prominently displayed in large, bold, gold letters. Below the safe, three green checkmarks are followed by the following text:

- ✓ Store your excess gold for free
- ✓ Get a free credit card now
- ✓ Withdraw 100% card limit in cash

Particulars	Description
Joining Fee	Zero
Eligibility	Age: 21 - 70 years Anyone with gold is eligible. Credit limit of the card will be decided based on the value of the gold pledged.
Rate of Interest if bill not paid on time (after 45 days interest free period)	36% per annum (3% per month)
Late payment fee	Rs.250
Annual Maintenance Charges (AMC)	Zero
Cash withdrawal limit	100% of the credit card limit
Cash Advance Charges - ATM withdrawal	Indian Bank ATMs - 0.79% of transaction value Other ATMs - 0.79% of transaction value + Rs.50 flat fee
Over Limit Fee	Rs.50

Card Reissue Fee (In case of card damage, lost, stolen etc.)	Rs.250
Card credit limit range	Rs. 10,000 to Rs. 50L
Fuel Surcharges	1%+GST or Rs.10 whichever is higher
PIN Replacement charges	Digital - No charges Physical Pin Mailer Re-issue - Rs.50
GST on charges/interest incurred	18%
Card closure charges	Rs.500 (only if spends < Rs.1L on card or card active time period <6 months)
EMI option	Available for transactions above Rs.2000 from 3 months up to 36 months
Insurance cover	Personal accident cover up to Rs.5 lakhs (T&C apply)
Click the link to start	<a href="https://rupeek.com/lp/cmb-best-gold-loan/93?utm_source=Cards&amp;utm_campaign=IBbranch">https://rupeek.com/lp/cmb-best-gold-loan/93?utm_source=Cards&amp;utm_campaign=IBbranch</a>