

Salary Account Package for Central Government Employees					
Bank Name: UCO Bank					
Salary Product Features			Group-C	Group-B	Group-A
Insurance	Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost)	Rs. 100 Lakh	Rs. 120 Lakh	Rs. 150 Lakh
		Air Accident Insurance (Free of cost)	Rs. 100 Lakh	Rs. 120 Lakh	Rs. 150 Lakh
		Permanent Total Disability (Free of cost)	Rs. 100 Lakh	Rs. 120 Lakh	Rs. 150 Lakh
		Permanent Partial Disability (Free of cost)	Rs. 100 Lakh	Rs. 120 Lakh	Rs. 150 Lakh
		ADD on Covers- Girls Child Education. (Free of cost) <i>{Details in the Annexure}</i>	Max Rs. 5 Lakh for 2 Children		
		ADD on Covers- Girls Child Marriage (Free of cost) <i>{Details in the Annexure}</i>	Max Rs. 5 Lakh for 2 Children		
		*ADD on Death Cover for Spouse (Free of cost)	Rs. 3 Lakh	Rs. 5 Lakh	
		Term Life Insurance Cover (Free of cost)	Rs. 8 lakh	Rs. 10 Lakh	Rs. 10 Lakh
		*Additional Special Benefit extended apart from specified in format.			

	Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) <i>{Details in the Annexure I}</i>	Term Life Insurance –Add on Cover(Insurance Company-LIC)		
	Wellness Program/ Benefits / Annual Health Check-up (Free of cost) <i>{Details in the Annexure II.}</i>	Aditya Birla Bundled Wellness Proposition (Fit Smart pro)		
	Health/ Medical Insurance Cover <i>{Details in the Annexure III.}</i>	Health Insurance Cover –Star Health Insurance		
	Top-Up Health/ Medical Insurance Cover <i>{Details in the Annexure IV}</i>	Top Up Health Insurance Cover –Star Health Insurance		
Banking	Minimum Balance	NIL	NIL	NIL
	Instant Overdraft Facility <i>{Details in Annexure V.}</i>	Max Rs.2 Lakh	Max Rs.3 Lakh	
	Sweep In -Out facility	Minimum Balance to be maintained for opening of FFD- Rs 25000/-	Minimum Balance to be maintained for opening of FFD- Rs 50000/-.	
		Threshold limit of Rs 25000/-or more in trenches of Rs. 10000/- for Max. for 180 days.		
	IMPS/ RTGS/ UPI/ SMS Charges	Free in Online Mode -Through M- Banking, E-Banking ,SMS Free		
	Free Demand Draft /Pay Order	Issuance Free		

Free Cheque Facility	25+25 Cheque leaves free per annum (personalized)
Concession in Locker Charges	100% Discount for First Year Only
Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	100 % discount on processing fees in Home & Car Loan Documentation Charges : No Concession
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan	0.15% concession in ROI in Home & Car Loan. 1.00% concessions in ROI in Personal Loan. NO Concession in Education Loan. (Concession is subject to the Net applicable ROI not below the floor rate of particular scheme at the time of approval of such concession.)
Concession in Demat AMC	Opening of Demat Account free of cost (Online/ Manual) AMC for 1st year will be 50 % waive for all customers. If customers open trading account with channel partner AMC for first year is waived.
Family Banking Benefits	Additional Zero Balance Account for spouse and 2 children. Other Charges as per the normal saving account rule.
UCO Rewardz loyalty Program <i>{Details in Annexure -VI}</i>	Earn UCO Points on E-com or POS transaction, while making travel booking or wealth management through Mobile Banking, Online account opening like RD/FD etc. Consistency as digital customer also earn these points and many more. Customer only needs to log in UCO mBanking plus app to enjoy the rewardz benefits.

Cards & Offers	Debit Card Variant	Rupay Select Personalized Debit Card		
	Debit Card - Issuance / Annual Maintenance Charges	NIL		
	No. of Free ATM TXN (in a month)	UCO Bank ATM Transaction	Other Bank ATM Transaction	
		Unlimited Free	3 TXN Free	
	Airport Lounge Access on Debit Card <i>{Domestic}</i>	One (1) time Domestic Lounge access free per quarter per card		
	Airport Lounge Access on Debit Card <i>{International}</i>	Two (2) times International Lounge access free per year per card		
	Other Benefits on ATM <i>{Details in Annexure -VII}</i>	Details Attached in Annexure -VII		
	Credit Card Variant	UCO SBI Co-Branded credit card will be provided at the option of customer.		
	Credit Card- Issuance / Annual Maintenance Charges	Chargeable		
	Airport Lounge Access on Credit Card <i>{Domestic}</i>	As per Credit Card		
	Airport Lounge Access on Credit Card <i>{International}</i>	As per Credit Card		
	Features & Other Benefit on Credit Card <i>{Details in Annexure-VIII.}</i>	Details Attached in Annexure - VIII		

Enclosed Annexures.....

Annexure-I

Term Life Insurance- Add on Cover (Cost to be borne by A/c holder)
Insurance Company Name: LIC (Life Insurance Corporation)

Details of Premium is given below:

Plan	New Jeevan AMAR (955)	Plan	New Jeevan	Plan	New Jeevan AMAR (955)	Plan	New Jeevan AMAR (955)	Plan	New Jeevan AMAR (955)	Plan	New Jeevan AMAR (955)
Term	15	Term	20	Term	15	Term	20	Term	15	Term	20
PPT	15	PPT	20	PPT	15	PPT	20	PPT	15	PPT	20
Sum Assured	25 Lacs	Sum Assured	25 Lacs	Sum Assured	50 Lacs	Sum Assured	50 Lacs	Sum Assured	1 Cr	Sum Assured	1 Cr
Age	Premium (Rs)	Age	Premium (Rs)	Age	Premium (Rs)	Age	Premium (Rs)	Age	Premium (Rs)	Age	Premium (Rs)
25	3525	25	3775	25	6133	25	6568	25	10575	25	11325
30	4050	30	4500	30	7047	30	7830	30	12150	30	13500
35	5150	35	6025	35	9167	35	10725	35	16274	35	19039
40	7250	40	8675	40	12905	40	15442	40	22910	40	27414
45	10950	45	12800	45	19491	45	22784	45	34602	45	40448
50	16425	50	18875	50	29237	50	35597	50	51903	50	59645
55	23925	55	27700	55	44979	55	52076	55	85173	55	98612
60	34750	60	40825	60	65330	60	76751	60	123710	60	145337
Note : Calculated Premiums are excluding GST											
Applicable GST will be charged											
Medical Certificate will be required as per Plan terms and conditions											
PPT : Premium Paying Term											

Wellness Program/ Benefits / Annual Health Check-up:**Company Name: Aditya Birla Capital****Aditya Birla Bundled Wellness Proposition for UCO Bank Account Holders (Fit Smart pro) –
(Free of Cost)****Fit Smart pro**

Features	Benefits
Eligible Members	2 Adults
Validity	1 Year
Insta Consultation	2/month(All Specialities)
Preventive Health Check Up	1 Health Check Up
Combined Wallet(OPD+Lab)	RS. 1000
CultFit Gym Sessions	1/Week (Capped at 40 Session/year)
Diet & Nutritional Consultations	12
Pharmacy Discounts	Up to 20%
Healthy Buddy(RM)	Yes

Product Benefits:

1. **Gym and Studio booking :**

Customer to click on Cult fit membership in a Home tab and click on 'Go to cult app' and choose the gym you intent to visit and choose the slot and date of preference under one pass tab. On confirmation of the booking the customer to show up at the center of choice and start your workout.

2. **Consultations :**

Customer to choose online consult and under consult a doctor on call section choose the specialty of choice, within selected specialty customer to choose doctor of choice. The customer can select consultation now or schedule the appointment for later.

3. **Health Check up :**

Under the Home tab customers click on Annual Health Check Up, select the patient and health package and click on book now, choose the lab partner from the given list and choose home or center collection. Customers can choose to schedule the appointment by selecting the preferred slots.

4. **Ordering medicine online / Pharmacy (Discounted Access) :**

Under the Home tab the customer can click on Medicine Delivery and upload the prescription and select the date of the prescription. The customer can select the preferred slot, partners and location preference and make payment on discounted rates.

5. **Combined wallet (OPD + Lab) :**


Under my clinic appointments customers can select their preferred location and doctor in order to book the consultation. Customer to select the day and time preference and click on pay and confirm to book the appointment. The amount will be deducted from the wallet and user can pay the remaining amount in case of a differential. Same process can be followed for availing wallet benefits for Lab booking as well under Lab tests.


6. **Health Buddy (Support) :**

Under the Home Tab customers can click on 'Contact our support team' and connect with support team for resolving any concerns related to plan benefits.


Health Insurance Cover –Star Health Insurance (Cost To Be Borne By Account Holder)

Annexure-III



यूको बैंक
 (भारत सरकार का उपक्रम)


UCO BANK
 (A Govt. of India Undertaking)

सम्मान आपके विश्वास का
 Honours Your Trust


STAR Health Insurance
 The Health Insurance Specialist

STAR HEALTH INSURANCE
 GROUP POLICY OFFERING FOR BANK CUSTOMERS


STAR Health Insurance
 The Health Insurance Specialist

Feature	Star Group Health Insurance Policy - Gold for UCO Bank Customers			
Entry Age - Adult	18-79 years			
Entry Age - Child	5 months - 30 Yrs			
Floater Availability	Yes			
Family Definition	2 Adults + 2 Children			
Sum Insured Options	2 LAKHS /3 LAKHS/4 LAKHS/5 LAKHS/7.50 LAKHS/10 LAKHS			
Pre hospitalisation days covered	30 Days			
Post hospitalisation days covered	60 Days			
Road Ambulance Limits	Rs 2000/- per Hospitalization for Transportation of the Insured Person			
PREMIUM (Including GST)	SUM INSURED/ AGE	Premium per family Including GST (Rs)		
		18-45 years	46-60 yrs	61-79 yrs
	2,00,000	4124	6667	13734
	3,00,000	5605	8282	17388
	4,00,000	7198	10561	21515
	5,00,000	8555	12566	24111
	7,50,000	10439	16520	30391
	10,00,000	10915	17995	34242
Room Rent Limits	Upto Rs 5 L SI : Normal 1% and ICU : 2% per day For Rs 7.5 and 10 L : Single Room Standard AC			
Number of Day Care Procedures Covered	All Day Care procedures are covered			
Cataract Sublimit - SI/Per Episode/Per Policy yr	2L - Upto 10,000/- per Eye per Policy Period 3L - 20,000/30,000/- 4L - 25,000/35,000/- 5L - 35,000/50,000/- 7.50L - 35,000/50,000/- 10L - 40,000/60,000/-			
Domiciliary Hospitalisation - >3days	Available			
Second Medical Opinion	Available			
Non Allopathic Treatment	Ayush Treatment : Upto 4L SI : Upto Rs 10,000/- per policy period For SI Rs 5/7.5/10 L : Upto Rs 15,000/- per policy period			
Organ Donor Coverage	Available			
Copay	20% for Heart Ailments and Cancer related Claims Above 60 years : 10% for all claims			

Top Up Health Insurance Cover –Star Health Insurance (Cost To Be Borne By Account Holder)

Annexure-IV



STAR
Personal & Caring Insurance
The Health Insurance Specialist



UCO BANK
(Serving people and growing)
(A member of Union Bank Group)



STAR GROUP TOP-UP

UIN : SHAHLGP21567V012021

One of its kind policy specially customized for the account holders of UCO Bank and their family members.

STAR Group Top-Up - A top-up plan which allows you to pay for your medical expenses even after exhausting the sum insured on your base health insurance policy.

Policy Highlights

- Family Definition: 1A, 2A, 2A+1C, 2A+2C
- Coverage Type: Individual / Family Floater
- Entry Age: Self & Spouse: 18-65 yrs
Dependent Children: 5M - 25 yrs
- Policy Period: 1 Year
- SI Options: 10L, 15L, 20L & 25L
- Room Boarding & Nursing Expenses covered
- Ambulance Charges: 5000/- per hospitalization
- Waiting Period: 30 Days
Specific Diseases: 24 Months
PED: 2 yrs
- All Day Care procedures covered
- Pre Hospitalization: 30 Days
Post Hospitalization: 60 Days

Family Size	Sum Insured (Rs.)	Defined Limit (Rs.)	Premium per person (1A) Excluding GST (Rs.)
1A	10,00,000	2,00,000	2,945
	15,00,000		3,387
	20,00,000		3,793
	25,00,000		4,172
	10,00,000	3,00,000	1,333
	15,00,000		1,533
	20,00,000		1,716
	25,00,000		1,888
	10,00,000	4,00,000	1,000
	15,00,000		1,149
	20,00,000		1,287
	25,00,000		1,416
Family Size	Sum Insured (Rs.)	Defined Limit (Rs.)	Premium Excluding GST (Rs.)
2A, 2A + 1C & 2A+ 2C	10,00,000	2,00,000	4,207
	15,00,000		4,838
	20,00,000		5,419
	25,00,000		5,960
2A, 2A + 1C & 2A+ 2C	10,00,000	3,00,000	2,734
	15,00,000		3,145
	20,00,000		3,522
	25,00,000		3,874
2A, 2A + 1C & 2A+ 2C	10,00,000	4,00,000	2,051
	15,00,000		2,359
	20,00,000		2,641
	25,00,000		2,906

Overdraft Facility:

Sl.No	Variant/Scheme	Amount
1.	Group C	Max. Rs. 2.00 Lakh
2.	Group B	Max. Rs. 3.00 Lakh
3.	Group A	

Condition for Regular Overdraft Facility:

1. Grant of OD limit after receipt of monthly salary for continuous 3 months with satisfactory account operation in our bank.
2. Overdraft limit up to 3 times of the **net take home salary** as per variant/Scheme of account.
3. Remaining period of service for at least two years (to avail overdraft facility).
4. OD adjustment before one year from date of retirement or till maintaining the account with Bank, whichever is earlier.
5. A minimum CIBIL Score of 700 is required.
6. In the case of non-credit of regular salary for 3 consecutive months, Overdraft facility should be repaid fully.
7. In the event of Demise of Account Holder, the insurance coverage obtained by Bank Claim Settlement should be first adjusted to Overdraft Limit availed.

UCO Rewardz loyalty Program

Earn UCO Points on e-com or pos transaction, while making travel booking or wealth management through Mobile Banking, Online account opening like RD/FD etc. Consistency as digital customer also earn these points and many more. Customer only needs to log in UCO mBanking plus app to enjoy the rewardz benefits.

Redeem UCO Points at Merchandise, Instore/Online redemption at Partner Merchants

Transaction	UCO Points Earned
Opening Suvidha Salary Accounts w.e.f Jan 2025	100 Points
Debit Card transactions (For POS and e-Commerce transactions)	Non-Personalized:
	1 point per Rs.200 Maximum 2500 points per qtr. per customer.
	Personalized:
	1.5 points per Rs.200 Maximum 2500 points per qtr. per customer.
	Super Premium (RuPay Select/Visa Signature):
	2 points per Rs.200 Maximum 2500 points per qtr. per customer.
Debit card activation on POS & E-Com (One Time)	First Transaction
	1. Within 10 days: 75
	2. Within 20 days: 50
	3. Within 30 days: 25
	In addition to above:
	First three Transactions
	1. Within 10 days – 75
	2. Within 20 days – 50

	3. Within 30 days – 25
Wealth Management	20 Points (Rs.4) for 3 Online trading transactions in one month through Mobile Banking
	100 Points (Rs.20) for online NPS account opening through Mobile Banking.
	20 Points (Rs.4) for each NPS deposit through Mobile Banking.
Birthday Bonus Points for Txn in the Birthday Week i.e. Previous 7 days of Birth day (inclusive)	2 x rewards points on:
	POS & E-Commerce Transactions by Debit card holder.
	Wealth Management services (Mobile Banking).
	Travel Marketplace services (Mobile Banking)
Online account opening (RD/ FD) through Mobile Banking	20 points per account with a capping of maximum 200 points per quarter.
	RD: minimum Rs.500/month
	FD: minimum Rs.5,000/-
Bill payment through Bharat Bill Payment System (BBPS) (Mobile Banking/ E-Banking, Etc.)	2 points per transaction for Bill payment (For Current / Savings Bank account & with minimum transaction amount Rs. 100 and Maximum 50 points per month)
Net banking self-registration	20 Points for self-registration
M-Banking self-registration	100 Points for self-registration (One Time)
Travel (Hotel/Fight/ Bus Ticket) Booking through Mobile Banking app	5 Point per transaction of Rs. 1000/-
Points for consistency in usage of	Debit Card (For minimum 3 txn , each with spend of Rs.500/- or above per month)

Debit Cards / Mobile Banking / Internet Banking	Non-personalized: 20
	Personalized: 35
	Super Premium: 50
	Internet Banking (For minimum 3 Internet Banking transaction, each with spend of Rs. 1000/- or above per month)
	Retail user: 20 points
	Corporate: 30 points.
	Mobile Banking (For minimum 3 transactions , each with spend of Rs.500/- and above per month)
	Retail user: 20 points.
	Corporate: 30 points.
Scan n Pay (Through mBanking app) – Once per customer per month	10 points
For Using U- cash in ATM	10 Points

Features of ATM Debit Card (Rupay Select Personalised Debit Card)

Variants	Rupay Select Personalised Debit Card
Withdrawl Limit per day	Rs.50,000/-
Daily POS/ E-commerce limit	Rs.2,00,000/-
Health Checkup	One (1) Complementary - Health Check up Package Every Quarter
OTT Membership	One (1) Complementary - 12 months Amazon Prime or Hotstar Membership or Sony Liv Membership Every Year
Gym Access Program	One (1) Complementary GYM membership - every Quarter (90 days for Home work out or 30 days for Offline workouts)
SPA & Salon Services	One (1) Complementary - SPA Session or Salon Serives Every Quarter
Lounge- Domestic	One (1) time Domestic Lounge access free per quarter per card
Lounge- International	Two (2) times International Lounge access free per year per card
Golf	One (1) Complementary golf lesson/round every Quarter
Personal Accident & Permanent Disability Insurance	Up to Rs. 10 Lakh
Concierge Services	Personal Assitance Anytime , Anywhere, 24*7 Assistance available in Hindi, English, Marathi, Gujrati, Punjabi & 4 South Indian Languages
Travel	One (1) Complementary INR 100 coupon for cab service every quarter

Features of UCO SBI Co- Branded Credit Card

UCO Bank SBI Simply SAVE Card



Features	Description	Benefit	T&C***
Annual/Renewal Fee	Rs. 499 + GST / Year		
Credit Limit	For UCO Bank, PSB, City Union Bank, KVB: 10,000 to 5 lakhs For Karnataka Bank, South Indian bank, Central Bank of India: 10,000 to 3 Lakhs Note-Credit limit range to be communicated to customer will be 15K- 30 K		
Rate of Interest	For unsecured - 3.75% pm & For Secured - 2.75% pm		
Welcome Gift	Customer gets 2000 RP worth Rs. 500 on spend of Rs. 2000 within first 60 days.	Covers the joining fee with reward point of same value.	For Simply SAVE Secured, there is no welcome gift.
Standard Reward Points	Customer Can earn 1 RP / Rs. 150 on all his Retail Spends.	Customer can get a value back of 0.17% on all his retail spends	<p>-W.e.f. 01 Apr 2024, accrual of Reward Points on Rent Payment transactions with SimplySAVE SBI Card will be discontinued. Rent Payment transactions shall be identified under Merchant Category Code (MCC) 6513, on best effort basis.</p> <p>-W.e.f. 01 Jun 2024, accrual of Reward Points on Govt Related transactions with SimplySAVE SBI Card will be discontinued. Government related transactions shall be identified under Merchant Category Codes (MCC) 9399 and 9311, on best effort basis.</p> <p>W.e.f. 1 Dec 2024, accrual of Reward Points on spends done on Digital Gaming Platforms/Merchants with SimplySAVE SBI Card will be discontinued. Transactions on Digital Gaming Platforms/Merchants shall be identified under Merchant Category Codes (MCC) 5816, 7993 and 7994, on best effort basis</p>

Accelerated Reward Points	Customer can earn 10 RP/ Rs. 150 on every spends at Dining, Departmental Stores, Movies and Grocery Stores.	Customer can get a value back of 1.7%	With effect from 1st Dec'24 -If the sum of all Utility payments^ made in a billing cycle exceeds Rs.50,000, 1% fee will be charged on Total amount of Utility payments -This is not applicable on fuel spends, cash advance, balance transfer, encash, financial charges, flexipay, merchant EMI, wallet transactions and disputed transactions -4 Reward points = 1 Rupee. -Reward Points Validity: 2 Year
			-Max. 40,000 accelerated reward point can be earned in a year. Customer can earn upto 5,000 RP monthly on accelerated categories (i.e. 10 RP/ Rs. 150) after that customer will get 1 RP/ Rs. 150 spends.
Spend Base Reversal	On spending Rs. 1 lakh in a year, next year's annual fee will be reversed.	Annual fee will be reversed next year.	
Milestone RP	Not Applicable	-	-
Lounge Access	Not Applicable	-	-
Priority Pass	Not Applicable	-	-
Fuel Surcharge Waiver	On purchase of fuel between Rs. 500/- and Rs. 3,000/- each time, get 1% surcharge waiver upto Rs. 100 monthly.	Customer can save even while spending on fuel.	Maximum expenditure limit in a Month is Rs. 10,000. Get an annual Saving upto Rs. 1,200.
Other Benefits	Contactless technology, Add-on cards.		

UCO Bank SBI Card PRIME

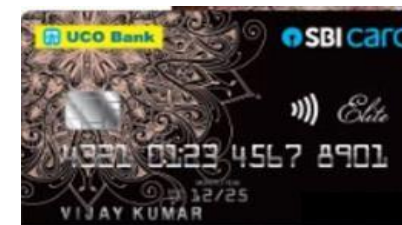


Features	Description	Benefit	T&C***
Annual/Renewal Fee	2,999 + GST / Year		
Rate of Interest	For Unsecured - 3.75% pm & For Secured - 2.75% pm		
Credit Limit	40,000 to 10 Lakhs Note-Credit limit range to be communicated to customer will be 40K- 60 K		
Welcome Gift	e- Gift Voucher worth Rs. 3,000 from any of the following brands – Yatra.com, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion or Shoppers Stop as a 1 time joining gift.	Covers the joining fee with the e-gift voucher of same value.	<ul style="list-style-type: none"> -Gift Voucher code will be sent to your registered mobile number within 21 working days of request. -Online purchase can be made through Yatra and Shopper Stop voucher. -Aditya Birla Fashion e-gift vouchers are acceptable on Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter brand stores
Standard Reward Points	Customer Can earn 2 RP / Rs. 100 on all his Retail Spends.	Customer can get a value back of 0.5% on all his retail spends	<ul style="list-style-type: none"> -W.e.f. 01 Apr 2024, accrual of Reward Points on Rent Payment transactions with SBI Card PRIME will be discontinued. Rent Payment transactions shall be identified under Merchant Category Code (MCC) 6513, on best effort basis. -W.e.f. 01 Jun 2024, accrual of Reward Points on Govt Related transactions with SBI Card PRIME will be discontinued. Government related transactions shall be identified under Merchant Category Codes (MCC) 9399 and 9311, on best effort basis.

Accelerated Reward Points	Customer can earn: 20 RP/ Rs. 100 on utility bill payment and birthday spend (one day before and one day after). 10 RP/ Rs. 100 on every purchase at Dining, Departmental Stores, Movies and Grocery Stores.	Customer can get a value back of upto 5% of their spends.	W.e.f. 1 Dec 2024, accrual of Reward Points on spends done on Digital Gaming Platforms/Merchants with SBI Card PRIME will be discontinued. Transactions on Digital Gaming Platforms/Merchants shall be identified under Merchant Category Codes (MCC) 5816, 7993 and 7994, on best effort basis.	
			With effect from 1st Dec'24 -If the sum of all Utility payments^ made in a billing cycle exceeds Rs.50,000, 1% fee will be charged on Total amount of Utility payments	
			-This is not applicable on fuel spends, cash advance, balance transfer, encash, financial charges, flexipay, merchant EMI, wallet transactions and disputed transactions -4 Reward points = 1 Rupee. -Reward Points Validity: 2 Year	
			RP Accrual	RP Capping
			Base- 2 RP per Rs 100	No Capping
			20 Reward Points per Rs. 100 spent on standing instructions of Utility Bills payments	3000 RP per month on SI Transactions
			10 RP per Rs 100 (Dining, Deptt Stores, Grocery & Movies)	7500 RP per month on accelerated category
			20 RP per Rs 100 on Birthday spends	2000 RP per account
			- After the cap limit of 7,500 RP is achieved, 2 RP/ Rs. 100 spent will continue to accrue. RPs applicable on Utility SI transactions can be earned for registrations done through SBI Card platforms (Mobile App/Website/Agents) only.	

Spend Base Reversal	On spending Rs. 3 lakhs in a year, next year's annual fee will be reversed.	Annual fee will be reversed for next year.	
Milestone Reward Points	Pizza Hut e-Voucher of Rs. 1,000 on spends of Rs. 50,000 in a calendar quarter. E-Gift Voucher worth Rs. 7,000 from Yatra.com/Pantaloons on achieving annual spends of Rs. 5 Lakhs	Apart from regular benefits, additional benefit of Rs. 8,000 cumulatively.	-Pizza hut voucher sent on mobile phone within 21 days. -Yatra/Pantaloons voucher sent on SMS within 21 days.
Lounge Access	4 & 8 complimentary international & domestic Airport Lounge visits per year respectively	Each lounge access will be provided for free.	Only 2 lounges per quarter. Only Primary Cardholders are eligible for Priority Pass and complimentary membership.
Priority Pass	Complimentary membership to the Priority Pass Program	Each priority pass membership costs \$99, which will be provided for free.	
Fuel Surcharge Waiver	On purchase of fuel between Rs. 500/- and Rs. 4,000/- each time, get 1% surcharge waiver upto Rs. 250 monthly.	Customer can save even while spending on fuel.	Maximum expenditure limit in a Month is Rs. 25,000. Get an annual Saving upto Rs. 3000.
Other Benefits	Fraud Liability Cover of 1 Lakh, Network privileges, Air accidental Liability Cover of 50 Lakh.		

UCO Bank SBI Card ELITE



Features	Description	Benefit	T&C***
Annual/Renewal Fee	4,999 + GST / Year		
Credit Limit	1 Lakh to 10 Lakhs		Note-Credit limit range to be communicated to customer will be 1 lac-1.25 lac
Rate of Interest	For Unsecured - 3.75% pm & For Secured - 2.75% pm		
Welcome Gift	e- Gift Voucher worth Rs. 5,000 from any of the following brands – Yatra.com, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion or Shoppers Stop as a 1 time joining gift.	Covers the joining fee with the e-gift voucher of same value.	-Gift Voucher code will be sent to your registered mobile number within 21 working days of request. -Online purchase can be made through Yatra and Shopper Stop voucher. -Aditya Birla Fashion e-gift vouchers are acceptable on Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter brand stores
Movie Voucher	Every month 2 free movie tickets worth Rs. 500 (Rs. 6,000/Year)	Customer can get this benefit without spending anything (No hidden T&C)	Maximum discount is Rs. 250/ticket for 2 tickets only. Convenience fee would be chargeable

<p>Standard Reward Points</p>	<p>Customer Can earn 2 RP / Rs. 100 on all his Retail Spends.</p>	<p>Customer can get a value back of 0.5% on all his retail spends.</p>	<p>W.e.f. 01 Apr 2024, accrual of Reward Points on Rent Payment transactions with UCO Bank SBI Card ELITE will be discontinued. Rent Payment transactions shall be identified under Merchant Category Code (MCC) 6513, on best effort basis. W.e.f. 1 Dec 2024, accrual of Reward Points on spends done on Digital Gaming Platforms/Merchants with UCO Bank SBI Card ELITE will be discontinued. Transactions on Digital Gaming Platforms/Merchants shall be identified under Merchant Category Codes (MCC) 5816, 7993 and 7994, on best effort basis</p> <p>W.e.f. 01 Jun 2024, accrual of Reward Points on Govt Related transactions with UCO Bank SBI Card ELITE will be discontinued. Government related transactions shall be identified under Merchant Category Codes (MCC) 9399 and 9311, on best effort basis.</p> <p>W.e.f. 1 Dec 2024, accrual of Reward Points on spends done on Digital Gaming Platforms/Merchants with UCO Bank SBI Card ELITE will be discontinued. Transactions on Digital Gaming Platforms/Merchants shall be identified under Merchant Category Codes (MCC) 5816, 7993 and 7994, on best effort basis</p> <p>With effect from 1st Dec'24 -If the sum of all Utility payments^ made in a billing cycle exceeds Rs.50,000, 1% fee will be charged on Total amount of Utility payments</p> <p>This is not applicable on fuel spends, cash advance, balance transfer, encash, financial charges, flexipay,</p>
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			merchant EMI, wallet transactions and disputed transactions. 4 Reward points = 1 Rupee. Reward Points Validity: 2 Year Use your Reward Points to pay the outstanding balance on your credit card or redeem against a wide array of gifts from the Rewards Catalogue. W.e.f. Aug'18, There is capping of 10,000 RP per month on accelerate 5x RP on Dining, Departmental Store & Grocery spends. After the cap limit of 10,000 RP is achieved, 2 RP/Rs. 100 spent will continue to accrue.		
Accelerated Reward Points	Customer can earn 10 RP/ Rs. 100 on every purchase at Dining, Departmental Stores and Grocery Stores.	Customer can get a value back of 2.5%			
Spend Base Reversal	On spending Rs. 10 lakhs in a year, next year's annual fee will be reversed.	Annual fee will be reversed for next year.			
Milestone Reward Points	Customer can get 50,000 RP worth Rs. 12,500 on spending Rs. 8 lakhs in a year.	Apart from regular benefit, additional Benefit of Rs. 12,500.	Total Annual Spends		Bonus RP
			Rs. 3 Lakh & above		10,000 RP
			Rs. 4 Lakh & above		10,000 RP
			Rs. 5 Lakh & above		15,000 RP
			Rs. 8 Lakh & above		15,000 RP
Lounge Access	6 & 8 complimentary international & domestic Airport Lounge visits per year respectively	Each lounge access will be provided for free.	Only 2 lounges per quarter. Only Primary Cardholders are eligible for Priority Pass and complimentary membership		
Priority Pass	Complimentary membership to the Priority Pass Program	Each priority pass membership costs \$99, which will be provided for free.	Usage fee of \$27+applicable taxes will be charged on your UCO Bank SBI Card ELITE for visits to the Priority Pass member lounge after the complimentary visits		
Fuel Surcharge Waiver	On purchase of fuel between Rs. 500/- and Rs. 4,000/- each time, get 1% surcharge waiver upto Rs. 250 monthly.	Customer can save even while spending on fuel.	Maximum expenditure limit in a Month is Rs. 25,000. Get an annual Saving upto Rs. 3000.		
Other Benefits	Lowest Forex Markup, Concierge services, Fraud Liability Cover of 1 Lakh, Network privileges.				

Insurance Companies Associated With the Product:

Sl.No	Insurance Company Name
1.	Go Digit General Insurance Ltd
2.	Life Insurance Corporation of India (LIC)
3.	Star Health Insurance
4.	Aditya Birla Capital Ltd

Terms And Conditions for Salary Account Product:

The above mentioned benefits are valid only when all of the following conditions are being fulfilled:

1. To avail the benefit of Insurance coverage minimum and maximum age should be 18 Years and 60 Years or retirement age whichever is earlier respectively.
2. Documents for Opening Account:
 - a) Proof of Identity and Address as per KYC Norms
 - b) Income Proof: Latest Three Month Salary Slip (In Case of newly recruited personnel Offer letter or Appointment letter may be obtained)
3. The Salary account is maintained with our Bank and salary is being credited regularly in the savings accounts on monthly basis.
4. In case joint account is maintained the insurance cover will be applicable to Primary Account Holder (Salaried individual only).
5. Salary Accounts are to be opened and maintained under the new salary scheme variant **Central Government Suvidha Salary Account (CGSSA)** only. In case, the Saving Account is maintained in any other schemes, a request from to be submitted to change the scheme code from existing scheme to **Central Government Suvidha Salary Account (CGSSA)** scheme.
6. The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of the concerned Branch immediately.
7. Proof of Salary and Proof of employment to be submitted in their home branch for conversion of existing savings account to **Central Government Suvidha Salary Account (CGSSA)** scheme.
8. In case, monthly salary is not credited into the account for 3 consecutive months, Bank has discretion to convert such account to normal savings account and all the features offered under **Central Government Suvidha Salary Account (CGSSA)** Scheme will stand withdrawn without any communication by Bank and such account of the employee shall be treated and construed as normal Saving Bank account. All the Charges shall be levied as applicable to General Savings Bank Account.

9. Overdraft facility will be provided in the Salary Account. The quantum of overdraft facility will depend as per the type of account. The overdraft facility will be provided solely on the discretion of the Bank and will be subject to the fulfilment of conditions laid down by Bank from time to time
10. PAI (Personal Accident Insurance) coverage shall become effective only upon the later of (a) The date on which first salary is credited or (B) Expiry of 30 days from the date of such credit.
11. All Personal Accident Insurance (Death/Disability) claims of the salary package account holders should be submitted by the claimant in proper forms along with relevant documents as prescribed by Insurance Company with whom UCO Bank has a tie-up.
12. The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the insurance company with whom the bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by nominees or claimants of the deceased employees concerning the claim settlement.
13. On receipt of the complete set of claim documents the insurance company shall settle the life insurance claims independently. All the settlements or disputes shall be between the claimant and insurance company, and Bank shall not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with whom the policy shall be placed shall be intimated to concerned department subsequently.
14. Policy Issuance, settlement of claims and dispute resolution (if any) shall be governed by the Terms and Conditions of Master Policy and Policy Wordings issued by the Insurance Company. Bank is the Facilitator for extending Personal Accidental Death Insurance coverage under this agreement. However, obligation of settlement of claims lies with the Insurance Company.