

All charges are exclusive of GST as applicable

Complimentary insurance (up to \$1M) offered by the debit card (see per their terms & conditions) that is based on certain variant and not on the CTA/NA product. Debit card variant is to be selected for getting the value added features of the account/card variant. Renewal debit card will be the debit card variant as applicable for a CTA/NA product.

Linking into one or more external and/or internal content sources (including an application or external content management system).

Amount on ticket will be determined by the ticket rate recovery chart having account product. Amount is allowed only for one ticket per account (if a customer has multiple tickets listed to the same account, the amount will be prorated across all tickets).

(c) Omnichannel concept is, the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs32 Lakh, then the sum of

[d] For customers having multiple CA/NA products under the same Customer/Order ID, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix- Freedom Current Account (w.e.f. 14-07-2026)

Sl. No	Specification	Freedom CA 10K	Freedom CA 25K	Freedom CA 50K
1	Debit Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil	3 in all Centers Beyond free limits: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all Centers Beyond free limits: financial - ₹ 21 per txn; non financial - ₹ 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	Unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry		
5	New Debit Card Issue (upfront fee)	Free		
6	Debit Card Annual Fee (charges will be debited during the end of every calendar year. For new cards issued during the year, charge shall be collected on pro-rata basis for the first year)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900		
7	Issue of duplicate ATM Card	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	₹ 100	₹ 100	Free
9	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)		

T&C

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For accounts not maintaining the stipulated AMB for a month/charging period, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charges as applicable to the base variant shall apply in such cases.

Some card/account variants are applicable only for some specific segment of customers.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant.

Default card variant is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account.

Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant.

For Debit card limits (ATM, POS,Ecomm), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>.