

FAQs on International debit card transactions

1. How to manage Debit Card usage/limits on SIB Mirror+ app /SIBerNet (NetBanking)?

- Login to SIB Mirror + App → Accounts → Debit card → Manage Usage
- Login to Internet Banking → Other Services → Manage ATM Card Usage
- Enable international usage on your debit card before using for international transactions

2. What are the charges applicable for SIB international debit card transactions?

Cash withdrawal – Rs.150.00 Incl GST

Balance Enquiry – Rs.25.00 Incl GST

A cross currency charge of 3.50% will be levied on all international cash withdrawal and purchase transactions in addition to the charges mentioned above.

3. How many international ATM transactions can be done in a day using SIB debit cards?

10 ATM transactions can be done in a day excluding balance enquiry

4. What is the daily Cash Withdrawal limit for international debit card transactions?

The daily domestic cash withdrawal limit as applicable to the card variant can be used for international transactions as well.

5. How many international PoS/Ecom transactions can be done in a day using SIB debit cards?

10 PoS/Ecom transactions can be done in a day

6. What is the daily limit for international PoS transactions using SIB debit cards?

International PoS transactions falls under two categories transactions with PIN & without PIN.

i. Transactions with PIN

The daily PoS domestic limit as applicable for the card variant can be fully utilized for international PoS transactions with PIN

7. What is the daily limit for international Ecom transactions using SIB debit cards?

International Ecom transactions falls under two categories

ii. Transactions with OTP

The daily Ecom domestic limit as applicable for the card variant can be fully utilized for international Ecom transactions with OTP as well.

iii. Transactions without OTP

- a. Full Card limit is available for merchant categories/ websites in line as per the risk policy of the bank (applicable for Visa & Mastercard debit cards).
- b. Lower limits within the overall card limit will be applicable based on Merchant Category as per the banks risk policy.

8. Whether customer can set custom limits for international transactions?

Yes. Customer can set international debit card transaction daily limits using SIB Mirror + App, ATM machines, Net Banking or by submitting request at the branch. However, the applicable limits will be subject to the conditions mentioned above.

Please contact Customer Care @ 18004251809/18001029408 for further assistance.