

Terms & Conditions

International Metal Debit Card

1. The Metal Debit Card is issued exclusively to newly onboarded Primary customers under the Ivory Program.
2. The first issuance of the metal card to the primary holder is free of charge.
3. For add-on/secondary cardholders, customer may choose between a metal or plastic debit card.
 - i. If a metal card is chosen, standard issuance charges apply.
 - ii. Plastic card issuance remains free.
 - iii. This applies to Ivory Family Program as well.
4. In case of card reissuance:
 - i. Metal debit card will be reissued with applicable charges
 - ii. This applies to both primary and secondary cardholders
5. The applicable charge will be displayed to the customer during the request process.
6. Charges will be debited at the time of issuance; if the account balance is insufficient, the metal card will not be issued.
7. Benefits available under the Ivory Metal Debit Card are governed by the Bank's internal policies, RBI, and NPCI guidelines, and may be revised from time to time.
8. Offers provided by RuPay and is subject to change as and when communicated by NPCI. All trademarks/logos/brand names are property of their respective owners.
9. The Bank reserves the right to modify or withdraw any benefit at its discretion, without prior notice.
10. Benefits included with the Ivory Metal Debit Card will be valid for one year from the date of card activation.
11. The Bank shall not be liable for any loss arising due to the withdrawal or discontinuation of a benefit by a third-party service provider.
12. For All other general terms and conditions of the Rupay Debit Card, please [Click here](#).