

SCHEDULES OF FEES / CHARGES

Type of Fees / Charges	Amount
Joining Fees	Rs. NIL
Add-on Card Fees	Rs. NIL
Annual Fees (2 nd year onwards)	Rs. 500/-
Interest Free Period	45 days, if previous month's outstanding bill is paid in full. Bill period upto 10 th of the month Bill Due Date on 25 th of the month
Minimum Repayment Amount	5% of total outstanding amount (Minimum Rs. 200/-) + All applicable taxes + EMI (in case of EMI based transactions) + overlimit amount (if any)
Finance Charges – For Extended Credit For Cash Advance	1.25% p.m. (APR – 15.00% p.a.) 1.25% p.m. (APR – 15.00% p.a.)
Cash Advance Fees	1.00% of transaction amount (Minimum – Rs. 100/-)
Other Charges – Late Payment Charges Charges on Over-limit Account Cheque Return Charges Cash Payment Processing Charges (Payment of Bill in Cash)	Rs. 250/- Rs. 500/- Rs. 500/- a) Upto Rs. 2,500/- : NIL b) Above Rs. 2,500/- : Rs. 125/-

Card Replacement Fees	Rs. 200/-
Statement Retrieval Fees (For Physical copies only)	a) Upto 3 months : Rs. NIL b) Later than 3 months : Rs. 100/-
Retrieval Request Fees	Rs. 125/-
Foreign Currency Transactions	3.00% mark-up
Balance Transfer Fees	Rs. NIL

* Above mentioned charges are exclusive of applicable taxes