

SCHEDULE OF CHARGES

Description of Charges	Unsecured
CARD LIMITS	
Minimum Credit Limit	Rs. 10,000
Maximum Credit Limit	Rs. 5,00,000
CARD FEES	
Joining Fees	NIL
Annual Fees (*)	1) If Annual Spends => Rs 10,000 then AMC is NIL
	2) If Annual Spends < Rs 10,000 then AMC is Rs 500
Add-on Card Joining Fee	NIL
Add-on Card Annual Fee	Lifetime Free Card
FIXED DEPOSIT	
Face Value Minimum Deposit of	Not Applicable
Minimum Period	Not Applicable
Fixed Deposit Scheme	Not Applicable
EXTENDED CREDIT	
Credit Limit	100% of Card Limit
Interest Free Credit Period	Up to 50 days, if previous months outstanding balance is paid in full
Billing Cycle	10 th of every month
Finance Charges (Retail Purchases)	2.25% p.m. (APR 27% p.a.) from the transaction date
Minimum Repayment Amount	5% of Total Outstanding (Min Rs 200) + all applicable taxes + EMI (in case of EMI based products) + Over limit amount, if any.
CASH ADVANCE	
Cash Limit	40% of Credit Limit
Free Credit Period	Not Applicable
Finance Charges	2.25% p.m. (APR 27% p.a.) from the transaction date
Cash Advance Fees	Rs 100 per transaction
EMI ON PURCHASE	
EMI Interest	1.75 % p.m. (APR 21% p.a.)
EMI Tenure	3/6/9/12 months
EMI Conversion & Preclosure Charges	NIL
OTHER CHARGES AND FEES	
Late Payment Charges	Rs 250
Overlimit Charges	Rs 500
Card Replacement Fees	Rs 200
Foreign Currency Transaction Fee	3.00% of the transaction Value
Auto Debit Return Fee	Rs 250