

Revised Schedule of charges applicable for Credit Cards w.e.f. 11.02.2019 -

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 (EMI) For Cash Advance For Overdues	1.50% p.m. (APR – 18.00% p.a.) 1.75% p.m. (APR – 21.00% p.a.) 1.75% p.m. (APR – 21.00% p.a.)
Other Charges – Late Payment Charges * Charges on Over-limit Account Cheque Return Charges Cash Payment Processing Charges (Payment of Bill in Cash) Card Replacement Fees Statement Retrieval Fees (For Physical copies only) Retrieval Request Fees Foreign Currency Transactions Balance Transfer Fees	Rs. 250/- Rs. 500/- Rs. 500/- a) Upto Rs. 5,000/-: NIL b) Above Rs. 5,000/-: Rs. 125/- Rs. 200/- a) Upto 3 months: Rs. NIL b) Later than 3 months: Rs. 100/- Rs. 125/- 3.00% mark-up Rs. NIL