

## 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	10th /15th/25th of every month (As per multi billing option)	
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 charges & 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	TOTAL OUTSTANDING INTO EMI
EMI Interest	1.75 % p.m. (APR 21% p.a.)	2.25% p.m. (APR 27% p.a.)
EMI Tenure	3/6/9/12 months	3/6/9 months
EMI Conversion & Preclosure Charges	NIL	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	