

**CARGILLS BANK | TARIFF FOR CREDIT CARD SERVICES AND FEES (W.E.F 1st July 2026)**

	<b>GOLD/ TITANIUM LITE</b>	<b>TITANIUM</b>	<b>PLATINUM</b>	<b>ASCEND</b>	<b>CORPORATE</b>
<b>Membership Fees</b>					
Joining fee-Primary	Free	Free	Free	Free	Free
Joining fee-Supplementary	Free	Free	Free	Free	Free
Annual fee-Primary	Rs. 2,500	Rs. 3,400	Rs. 4,900	Lifetime Free	Rs. 8,000
Annual fee-Supplementary	Rs. 1,500	Rs. 2,000	Rs. 2,500	Free	Rs. 8,000
<b>Financial Fees</b>					
Finance Charge	2.33%p.m (28%p.a.)	2.33%p.m (28%p.a.)	2.33%p.m (28%p.a.)	2.33%p.m (28%p.a.)	2.33%p.m (28%p.a.)
Cash advance fee (Locally)	Rs. 990+5% on face value	Rs. 990+5% on face value	Rs. 990+5% on face value	Rs. 990+5% on face value	Rs. 1500+5% on face value
Maximum credit period on new purchases	55 Days	55 Days	55 Days	55 Days	55 Days
Minimum amount	4%	4%	4%	4%	4%
<b>Penalty Fees</b>					
Late Payment Fee *	Rs. 1,800	Rs. 1,800	Rs. 1,800	Rs. 1,800	Rs. 1,800
Excess Charge over credit limit	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500
<b>Account Maintenance Fees</b>					
Permanent Limit enhancement fee	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 3,000
Temp Limit Extension	Rs.1,100	Rs.1,100	Rs.1,100	Rs.1,100	Rs. 2,000
Limit Reduction Fee	Rs.1,100	Rs.1,100	Rs.1,100	Rs.1,100	Rs. 2,000
Returned cheques (lack of funds)	Rs.1,100	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 3,000
Tax/Visa/Limit/Interest Confirmation Letters., No Arrears. Letter or any Credit Card Related Letters.	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,250
Card Replacement fee	Rs. 1,200	Rs. 1,200	Rs. 1,500	Rs. 1,500	Rs. 1,500
Card Cancellation Fee	Free	Free	Free	Free	Free
Monthly Digital Statement Fee	Free	Free	Free	Free	Free
Monthly Paper Statement Fee	Rs. 275	Rs. 275	Rs. 275	Rs. 275	Rs. 275
Digital Statement copy	Free	Free	Free	Free	Free
Paper Statement copy	Rs. 250	Rs. 250	Rs. 250	Rs. 250	Rs. 500
PIN replacement fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200

Copies of sale voucher	Free	Free	Free	Free	Free
Billing cycle change	Free	Free	Free	Free	Free
Overseas courier fee	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees
Travel Insurance Fee	N/A	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free
<b>Image Card fees</b>					
Image Card service fee-Gallery Images	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500
Image Card service fee-Own Images	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000
Image Replacement fee (Additionally Card replacement fees will <b>not</b> be applicable)	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000
Image Renewal fee	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000
<b>Service Fees</b>					
SMS Alert - Per Annum	Rs. 300	Rs. 300	Rs. 300	Rs. 300	Rs. 300
<b>Transaction Fees</b>					
Monthly Spend Commitment for LKR 30,000	N/A	N/A	N/A	500/-	
Markup for foreign transactions **	4%	4%	4%	4%	4%
Govt Stamp Duty **	Standard	Standard	Standard	Standard	Standard
Fuel Surcharge	1%	1%	1%	1%	1%

<b>TAPIT FEES &amp; CHARGES</b>	
Annual fee-Primary	Rs. 4,000
Annual fee-Supplementary	Rs. 2,000
Card Replacement fee	Rs. 2,000

The Tapit Card will be issued as a SUB-card. All other related charges will be applicable as per carholder's primary card.

\*\* LKR 25.00 will be charged for every LKR1,000 spent on foreign transactions (Government Stamp Duty).

\*\* In order to mitigate the risk of exchange rate variances, all Card transactions done at overseas merchants/service providers and websites registered outside of Sri Lanka but billed in Sri Lankan Rupees (LKR) in the form of Dynamic Currency Conversion or Multi-Currency Transactions will attract a Processing Fee of minimum 4% on the LKR transaction value.

\*\* Rates are subjected to market rate fluctuations.