

CREDIT CARD TARIFF

No	TYPE OF FEE	CREDIT CARD TYPE				
		Gold/Titanium Lite	Titanium (Blue)	Platinum	Ascend	Corporate
1	Primary Card Annual Fee	Rs. 1,100/-	Rs. 2,700/-	Rs. 3,800/-	Lifetime Free	Rs. 3,800/-
2	Annual fee from the 2nd year onwards	Rs. 1,600/-	Rs. 3,200/-	Rs. 4,500/-	Lifetime Free	Rs. 4,500/-
3	Joining Fee	FOC	FOC	FOC	FOC	FOC
4	Monthly Spend Commitment	N/A	N/A	N/A	Rs. 15,000/-	N/A
5	Spend Commitment Fee (not meeting the spend commitment)	N/A	N/A	N/A	Rs. 500/-	N/A
6	Supplementary Annual Fee	Rs.1,000/-	Rs.1,800/-	Rs.2,500/-	Rs. 2,700/-	N/A
7	Supplementary Joining Fee	FOC	FOC	FOC	FOC	N/A
8	Interest Rate (p.a.) %	34%	34%	34%	34%	34%
9	Interest Free Period	55 Days Max.	55 Days Max.	55 Days Max.	55 Days Max.	55 Days Max.
10	Minimum Payment	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*
11	Over Limit Fee	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 990/-	Rs. 1,500/-
12	Late Payment Fee	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 990/-	Rs. 1,100/-
13	Cash Advance Limit	50% x Limit	50% x Limit	50% x Limit	50% x Limit	50% x Limit
14	Cash Advance Fee	Rs. 400+5% on face value	Rs. 400+5% on face value	Rs. 400+5% on face value	Rs. 400+5% on face value	Rs. 400+5% on face value
15	Limit Adjustment Fee	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-
16	Card Replacement Fee	Rs. 990/-	Rs. 990/-	Rs. 1,200/-	Rs. 1,200/-	Rs. 1,200/-
17	PIN Replacement	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-
18	Per Statement copy (Except Last Statement)	Rs. 400/-	Rs. 400/-	Rs. 400/-	Rs. 400/-	Rs. 400/-
19	Digital Statement copy	FOC	FOC	FOC	FOC	FOC
20	Cheque Return	Rs. 900/-	Rs. 900/-	Rs. 900/-	Rs. 900/-	Rs. 900/-
21	Tax/Visa/Limit/Interest Confirmation Letters or any Credit Card Related Letters	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-
22	Overseas Courier Fee	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-
23	Travel Insurance	N/A	FOC	FOC	FOC	FOC
24	Image Card service fee-Own Images	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-
25	Image Card service fee-Gallery Images	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
26	Image Replacement fee (Additionally Card replacement fees applicable)	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-

DEBIT CARD		
No	Type OF FEE	FEE
1	Annual fee -1st year	Rs.750/-
2	Annual fee -02nd year onwards	Rs.600/-
3	Replacement Fee	Rs.750/-