

Credit Card Tariff

Version : 2023\ICCTARIFF\02\SEP

No	TYPE OF FEE	CARD TYPE				
		Gold/Titanium Lite	Titanium (Blue)	Platinum	Ascend	Corporate
1	Primary Card Annual Fee	Rs. 2,250/-	Rs. 3,400/-	Rs. 4,900/-	Lifetime Free	Rs. 6,000/-
2	Joining Fee	FOC	FOC	FOC	FOC	FOC
3	Monthly Spend Commitment	N/A	N/A	N/A	Rs. 30,000/-	N/A
4	Spend Commitment Fee (not meeting the spend commitment)	N/A	N/A	N/A	Rs. 500/-	N/A
5	Supplementary Annual Fee	Rs.1,000/-	Rs.1,800/-	Rs.2,500/-	Rs. 2,700/-	N/A
6	Supplementary Joining Fee	FOC	FOC	FOC	FOC	N/A
7	Interest Rate (p.a.) %	28%	28%	28%	28%	28%
8	Interest Free Period	55 Days Max.	55 Days Max.	55 Days Max.	55 Days Max.	55 Days Max.
9	Minimum Payment	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*	4% x Total Outstanding*
10	Over Limit Fee	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
11	Late Payment Fee	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-
12	Cash Advance Limit	50% x Limit	50% x Limit	50% x Limit	50% x Limit	50% x Limit
13	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
14	Limit Adjustment Fee	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-	Rs. 1,100/-
15	Card Replacement Fee	Rs. 1,200/-	Rs. 1,200/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
16	PIN Replacement	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-	Rs. 200/-
17	Per Statement copy	Rs. 150/-	Rs. 150/-	Rs. 150/-	Rs. 150/-	Rs. 150/-
18	Digital Statement copy	FOC	FOC	FOC	FOC	FOC
19	Cheque Return	Rs. 900/-	Rs. 900/-	Rs. 900/-	Rs. 900/-	Rs. 900/-
20	Tax/Visa/Limit/Interest Confirmation Letters or any Credit Card Related Letters	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-
21	Overseas Courier Fee	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-
22	Travel Insurance	N/A	FOC	FOC	FOC	FOC
23	Image Card service fee-Own Images	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-	Rs. 750/-
24	Image Card service fee-Gallery Images	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
25	Image Replacement fee (Additionally Card replacement fees applicable)	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-
26	SMS alert fee (annually)	Rs. 300/-	Rs. 300/-	Rs. 300/-	Rs. 300/-	Rs. 300/-

Above charges will be applicable with effect from 1st September 2023