

SCHEDULE OF CHARGES (EXCLUSIVE OF FED)

Joining Fee	Nil
Annual Fee – Green/Gold	Nil
Credit Card APR	25% p.a.
Over Limit Fee	Rs. 500
Late Payment Fee	10% of the minimum payment due or Rs. 1,000/- which ever is higher
Cash Advance Fee	3% or Rs. 500/- which ever is higher
Credit Card Replacement Fee	Rs. 1,000
PIN Replacement Fee	Rs. 500
Cheque Return Fee	Rs. 500
Sales Slip retrieval Charges (local)	At actuals
Sales Slip retrieval Charges (International)	At actuals
Additional Charges on Foreign Exchange Rate	3% Additional Charges on Foreign Exchange Rate



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