

## 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. 1,250/- which ever is higher
Cash Advance Fee	3% or Rs. 600/- which ever is higher
Credit Card Replacement Fee	Rs. 1,250
PIN Replacement Fee	Rs. 500
Cheque Return Fee	Rs. 600
Sales Slip retrieval Charges (local)	At actuals
Sales Slip retrieval Charges (International)	At actuals
Charges on Foreign Transactions	3.5% on Transaction Amount



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