

Applicable from – 31st March 2025

SCHEDULE OF CHARGES – CREDIT CARDS	
NATURE OF CHARGE/FEE	CHARGES
Joining fees	Upto Rs. 50,000 as per card variant
Annual fees	Upto Rs. 50,000 as per card variant
Cash Advance fees	2.5% of advanced amount (minimum Rs. 250)
Finance Charges	Upto 4% p.m as per card variant
Late Payment Charges (“LPC”)	Upto Rs. 1200 as per amount due
Overlimit Fees	2.5% of over-limit amount (minimum Rs. 550)
Return of cheque	2.0% of bounce amount (minimum Rs. 450)
Standing Instruction Failure/ Auto-debit return fee	2.0% on bounce amount (minimum Rs. 450)
Foreign Transaction Mark up	Upto 3.50%
Reward redemption Fee	Rs. 99 per redemption
Card Replacement Fees	Rs. 100 – Rs. 3,500 per card
Card Re-issue Fees	Rs. 100 – Rs. 3,500 per card
Rent Payments	1% of the Transaction Amount (maximum Rs 3000)
Wallet Loading	2.50 % of the Transaction Amount
Loan Processing Fee (Convert transaction to EMI, Merchant EMI and Loan on Card)	Upto Rs. 4999
Pre Closure Charges (Convert transaction to EMI, Merchant EMI and Loan on Card)	Upto 3% of the Balance Principal Outstanding
Balance Transfer Processing Fee	Upto 4% of Balance Transfer amount
Statements	Upto Rs. 250 per statement
Add-on Card	Upto Rs. 5000 per card

All the above charges are excluding GST (Goods and Service Tax)