

Service Charges (Revised w.e.f. May 4th 2009)

Sl.No	Type of fee	Classic	Gold
01	Joining / Renewal fee (General)	Rs.550/-.(Joining /Renewal fee will be refunded if the Card is used for Rs.25000/- or more within one year.)	Rs.1000/-.(Joining /Renewal fee will be refunded if the Card is used for Rs.50000/- or more within one year.)
02	Annual fee - Main Card (General)	Rs.250/-	Rs.500/-
03	Annual fee – add on card (General)	Rs.100/-	Rs.300/-
04	Interest on revolving credit facility (p.m.)	2.50% (30% p.a.)	2.25% (27% p.a.)
05	Interest on cash advance (p.m.)	2.50% (30% p.a.)	2.25% (27% p.a.)

Common for Classic & Gold		
06	Cash advance transaction fee	2.50% (Min Rs.150)
07	Late payment fees (per occasion)	30% of Min Amt Outstanding (Min Rs.100 & Max Rs.500)
08	Over limit charges	2% on over limit (Minimum Rs.100)
09	Return of cheque	Rs.100
10	VISA ATM access charges (Dome)	Cash – Rs.50 & Non-cash Rs.30
11	VISA ATM access charges (Inter.)	Cash Rs.110 & Non-cash Rs.25
12	Duplicate statement request (Beyond 3 months)	Rs.50
13	Replacement card	Rs.100
14	Duplicate PIN	Rs.15
15	Charges slip request	Rs.100
16	Limit enhancement	Rs.100
17	Balance Transfer processing fee	1% of transferred amount, Min. Rs.100
18	Balance Transfer interest charges	1.50% p.m. for first 75 days; thereafter normal interest as applicable for revolving credit
19	Dial a DD – Transaction fee	1% of DD amount (Min Rs.100)
20	Conversion to EMI payment	a) Processing fee - 1% of principal, Min Rs.100 b) Pre Closure fee – 2% of amount outstanding c) Interest – 12% p.a.
21	International transaction fee	3.5% markup
22	Airline ticket booking	As levied by Airline concerned.
23	Railway ticket booking	As levied by IRCTC/Railway Counter.
24	Fuel surcharge	2.5% Min Rs.10
25	Service Tax	10.30% (applicable on all fees, interest and other charges)

Those who are joining on or before 31.03.2010, Joining Fee / Renewal Fee and Annual Fee will be LIFE TIME FREE