

Particulars	Individuals	Corporates
k Platinum Credit Card		
First Issue Fee / Annual fee	€ 99 (incl VAT)	N/A
Supplementary Card	€ 50 (incl VAT)	N/A
Card Replacement Fee	€ 10 (incl VAT)	N/A
Late Payment Fee	€ 5 (incl VAT)	N/A
Overlimit Fee	2.5% of Overlimit amount or Min € 5	N/A
Cash Advance Fee (Local and Foreign)	2.5% of withdrawn amount. Minimum € 5	N/A
Conversion Fee	3.0% of the amount on Foreign Currency transactions	N/A
Interest Charges	2% Monthly, 24% Yearly	
l World Credit Card		
First Issue Fee / Annual fee	€ 149 (incl VAT)	N/A
Supplementary Card	€ 75 (incl VAT)	N/A
Card Replacement Fee	€ 10 (incl VAT)	N/A
Late Payment Fee	€ 10 (incl VAT)	N/A
Overlimit Fee	2.5% of Overlimit amount or Min € 10	N/A
Cash Advance Fee (Local and Foreign)	2.5% of withdrawn amount. Minimum € 5	N/A
Conversion Fee	3.0% of the amount on Foreign Currency transactions	N/A
Interest Charges	2% Monthly, 24% Yearly	
m Common charges for Credit Cards		
Replacement Card Fee (sent abroad)	Replacement fee + Additional courier charges for cards sent abroad	Replacement fee + Additional courier charges for cards sent abroad
Statement Request Fee	Rs25/- per page + Rs500/- if beyond 2 years	Rs25/- per page + Rs500/- if beyond 2 years
11 Loans and Advances		
a Processing Fee - Overdraft / Loan / Bills Discounted (New or Additional)		
(i) Fully secured by Cash Deposit (with margin)	1.25% Minimum Rs1,500/- and Maximum Rs50,000/-	1% Minimum Rs1,000/- and Maximum Rs25,000/-
(ii) Others	Up to Rs5.0M Secured, home, educational & car loan: 1.25% Consumer Loan: 1.50% Minimum Rs2,000/- and Maximum Rs50,000 Above Rs5.0M: 1.25%, Maximum Rs100,000/-	1% Minimum Rs1,000/- Secured, home, educational & car loan: 1.25% Consumer Loan: 1.50% For SMEs (Up to Rs5.0M): 1% Minimum Rs1,000/- and Maximum Rs25,000 For SMEs (Above Rs5.0M): 1% Maximum Rs100,000/-
(iii) Temporary increase in Overdraft Limit	1% pro rata, Minimum 1 month	1% pro rata, Minimum 1 month