

Schedule of Charges

Service charges of the product are subject to GST and has been mapped in CBS inclusive of GST.

S. No	Particulars	Charges (exclusive of GST)
1	Issuance/Recharge	Rs.100+ Applicable Taxes
2	Replacement of Card	Rs.100+ Applicable Taxes (if delivered in India) USD 20.00 for delivery abroad
3	Refund/ Surrender of Balance in branch**	Rs.100+ Applicable Taxes
4	Mark up on conversion (cross currency payment)	2% of transaction amount + applicable Taxes over and above the charges of the Master Card.

For Staff members, no service charge is applicable for Issue/ Recharge/surrender/Replacement of card and issuance of Duplicate PIN.

**Charges for refund of balance amount of card at branch in India proposed to be Rs.100/-. However, no refund is permitted through ATM in India.

ATM balance enquiry and ATM withdrawal fee

SN	Currency Code	Currency	ATM balance enquiry (GST+ Applicable Taxes as per the currency of the card to be added on all charges)	ATM Withdrawal (GST+ Applicable Taxes as per the currency of the card to be added on all charges)
1	AED	UAE Dirham	1.75	7.50
2	AUD	Australian Dollar	0.50	2.50
3	CAD	Canadian Dollar	0.50	2.50
4	CHF	Swiss Franc	0.25	1.50
5	EUR	Euro	0.25	1.50
6	GBP	British Pound Sterling	0.25	1.50
7	HKD	Hong Kong Dollar	3.75	15.50
8	JPY	Japanese Yen	52.00	210.00
9	SEK	Swedish Krona	4.00	16.50
10	SGD	Singapore Dollar	0.50	2.50
11	NZD	New Zealand Dollar	0.50	2.50
12	USD	United States Dollar	0.50	2.00

Please note that the above charges does not include the charges levied by local acquirer Banks if any.