

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)
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

S. No	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	CAD	Canadian Dollar	0.50	2.50
2	EUR	Euro	0.25	1.50
3	GBP	British Pound Sterling	0.25	1.50
4	AED	UAE Dirham	1.75	7.50
5	SGD	Singapore Dollar	0.50	2.50
6	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.