

Schedule of Charges

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

Sr. No	Particulars	Charges (exclusive of GST)
1	Issuance/Recharge	Rs.100+ Applicable Taxes
2	Duplicate PIN	Rs.100+ Applicable Taxes
3	Replacement of Card	Rs.100+ Applicable Taxes (if delivered in India)
4	Refund/ Surrender of Balance in branch**	Rs.100+ Applicable Taxes
5	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 through surrender 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	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.