

### 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<br>(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<br>(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<br>(GST+ Applicable Taxes as per the currency of the card to be added on all charges) | ATM Withdrawal<br>(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.