

DETAIL OF VARIOUS CHARGES FOR WORLD TRAVEL CARD

<u>Sr.No</u>	<u>Particulars</u>	<u>Charges fixed</u> (Excluding Service Tax)
1	Issuance/Recharge	Rs.100.00
2	Duplicate PIN	Rs.100.00
3	Replacement of Card	Rs.100.00 if delivered in India USD 20.00 for delivery abroad
4	ATM withdrawal fee	USD/GBP/EUR 1.50 as per the currency of the card.
5	ATM balance enquiry	USD/GBP/EUR 0.50 as per the currency of the card.
6	Refund of Balance in branch/ for each withdrawal on PNB ATM in India.	Rs.100.00
7	Mark up on conversion (cross currency payment)	2% over and above the charges of the Master Card.