Sr. No	Particulars	Charges
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) USD 20.00/ actual cost whichever is higher for delivery abroad
4	ATM withdrawal fee	USD/GBP/EUR 1.50 + Applicable Taxes as per the currency of the card #
5	ATM balance enquiry	USD/GBP/EUR 0.50 + Applicable Taxes as per the currency of the card #
6	Refund/ Surrender of Balance in branch	Rs.100+ Applicable Taxes
7	Mark up on conversion (cross currency payment)	2% of transaction amount + applicable Taxes over and above the charges of the Master Card.
# Excluding charges levied by the ATM acquirer.		