



Credit Card (Charges & Fees Summary)

No	Service Description	Frequency	Amount in USD
1	Annual Fee-Classic Principal	Annually	USD 25.00
2	Annual Fee-Classic Supplementary	Annually	USD 15.00
3	Annual Fee-Gold Principal	Annually	USD 55.00
4	Annual Fee-Gold Supplementary	Annually	USD 35.00
5	Annual Fee-Platinum Principal	Annually	USD 288.00
6	Annual Fee-Platinum Supplementary	Annually	USD 188.00
7	Annual Fee-World/Infinite Principal	Annually	USD 1,288
8	Annual Fee-World/Infinite Supplementary (Free first supplement card)	Annually	USD 100
9	Retail Purchase Interest	Monthly	1.5%
10	Cash Advance Interest	Monthly	2%
11	Late Payment Charge based on Overdue Minimum Amount	Monthly	5% of Min. Payment
12	Over Limit Fee	Monthly	1.5%
13	Cash Advance Fee	Per transaction	2% of Amount or Min. \$5
14	Card Replacement Fee	Per Request	USD 15.00
15	PIN Reissue (First time Free)	Per Request	USD 5.00
16	Rejected direct Debit Payment Fee	Per Time	USD 10.00
17	Dishonored Cheque Fee	Per Time	USD 20.00
18	Retrieval Fee Sales Draf - Copy - Original	Per Request	-USD 20.00 -USD 40.00
19	Retrieval Fee Statement - Current to 6 months - >6 to 12 months - Above 12 months	Per Request	Per Statement -USD 5.00 -USD 15.00 -USD 25.00
20	Foreign Currency Conversion Fee	Per Transaction	2% of Amount