

**Credit Card Service and Price Guide (Inclusive of VAT)**

Annual Fees	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	Visa Platinum <sup>5</sup>
Primary Card <sup>7</sup>	Free <sup>1</sup>	₹ 840	Free <sup>2</sup>	Free	₹ 157.50
Supplementary Card (first 3 Cards free) <sup>7</sup>	₹ 105	₹ 105	₹ 26.25	₹ 26.25	₹ 26.25
Finance Charge (per month)					
Retail Transactions	2.99%	3.45%	3.45%	3.45%	2.25%
Retail Transactions in case of missed payment	3.25%	3.70%	3.70%	3.70%	3.70%
Cash Transactions	2.99%	3.75%	3.75%	3.75%	3.39%
Cash Transactions in case of missed payment	3.25%	3.95%	3.95%	3.95%	3.95%
Balance Transfer (BT) (Once within the first 6 months from the first issuance date of credit card)	0% for 3 months	0% for 3 months	0% for 3 months	0% for 3 months	0% for 3 months
Balance Transfer (BT) - EMI based	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months
Interest rate on promotional rate Balance Transfer/ Cash Transfer in case of a missed payment	3.25%	3.50%	3.50%	3.50%	3.50%
Easy Payment Plan (EPP)	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months
Cash to Account Transfer <sup>6</sup>	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months
One Time Fee					
Cash to Account Transfer Processing Fee	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Balance Transfer (BT) - EMI based Processing Fee	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Cash Advance Fee	3.15% of the amount or ₹ 105 whichever is higher	3.15% of the amount or ₹ 105 whichever is higher	3.15% of the amount or ₹ 105 whichever is higher	3.15% of the amount or ₹ 105 whichever is higher	3.15% of the amount or ₹ 105 whichever is higher
Other Fees & Charges					
Late Payment Fee (VAT not applicable)	₹ 230.00	₹ 230.00	₹ 230.00	₹ 230.00	₹ 230.00
Over Limit Fee	₹ 313.95	₹ 313.95	₹ 313.95	₹ 313.95	₹ 313.95
Card Replacement/ Reissuance Fee	₹ 78.75	₹ 78.75	₹ 78.75	₹ 78.75	₹ 78.75
Duplicate Statement Fee	₹ 47.25	₹ 47.25	₹ 47.25	₹ 47.25	₹ 47.25
Sales Voucher/Slip Copy request	₹ 52.50	₹ 52.50	₹ 52.50	₹ 52.50	₹ 52.50
Foreign Currency Transaction Fee (VAT not applicable)	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>
Processing fee for International Transaction in AED (VAT not applicable)	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>
Credit Shield Insurance (on statement balance)	0.85%	0.85%	0.85%	0.85%	0.85%
Liability/ No liability letter	₹ 52.50	₹ 52.50	₹ 52.50	₹ 52.50	₹ 52.50

**Repayment Terms**
**Notes:**

- Subject to meeting CBI First Criteria.
- Reward Platinum Card is free-for-life but you can opt to pay rewards accelerator fee of ₹ 525 to earn more rewards points.
- Flat Interest Rate.
- Effective 1st Jan 2022. Applicable on transaction amount.
- Visa Platinum card applications are no longer being accepted.
- Rate based on transaction amount. This fee is charged in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International and mark-up fee charged by the acquirer, if any.
- If credit card is cancelled, there will be no refund of the annual fee.
- Finance Charges are levied on all transaction types (Retail Purchases / Cash Advance), calculated from transaction date until repayment date (calculated based on average daily balance). No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.