

Instalment payment plans Terms and conditions

Product	Min. Trx limit	Max. Trx limit	Revised new rate	Processing Fee	Revised new tenure	Merchant Categories
FEE IPP	25K	500K	1.5% p.m.	Rs 1,500/- (Processing fee of Rs 1,500/- for each conversion)	up to 6 months	Insurance, Retail Electronics/ Household, furniture, Education, Hospitals, Lodging, Airlines
	50K				up to 24 months	

1. All NDB Credit Card holders Transactions made via POS/ONLINE can be converted **up to 24 months** Installment payment plan **with a monthly fee of 1.5%**
2. Customer should call us (0112448888) to convert the transaction within 7 days of the transaction performed date.
3. **Handling Fee of Rs. 1,500** will be charged as an upfront fee for all the instalment payment plan conversions.
4. Per card maximum eligible limit & tenure as follows, a. Rs. 25,000 – Rs. 500,000 can be converted up to 24 months as follows;
 - Transaction value Over 25K - tenure up to 6 months
 - Transaction value over 50K - tenure up to 24 months
5. Customers can convert transactions (Cumulative) only within the Credit Card Limit.
6. NDB Bank accepts no liability for the quality of goods and services purchased from any merchant.
7. If any dispute arises regarding any of the Terms and Conditions contained herein, the decision of the Bank shall be final.
8. The Bank reserves the right to modify or change all or any of the rules applicable to this Promotion and/or features of this Promotion at any time and also reserves the right to extend or shorten the duration of the Promotion and/or withdraw or cancel the Promotion at any time without prior notice.
9. General terms and conditions pertaining to Credit Cards of the Bank will continue to apply