

Credit Card Tariff

Effective date 01/05/2024

Fee Description	Silver	Platinum	Signature	Infinite
Interest Rate % p.a. (Retail Purchase)	28%	28%	28%	28%
Interest Rate % p.a. (Cash Advance)	28%	28%	28%	28%
Joining Fee - Primary	Rs. 1500	Rs. 2500	Rs. 2500	Rs. 2500
Joining Fee - Supplementary	Rs. 1000	Rs. 1500	Rs. 1500	Rs. 1500
Annual Fee - Primary	Rs. 3000	Rs. 5000	Rs. 6000	Rs. 7500
Annual fee - Supplementary	Rs. 1500	Rs. 2000	Rs. 2500	Rs. 3000
Minimum Payment Due	4%	4%	4%	4%
Late Payment Fee	LKR 1950 OR 0.5% from the statement closing balance (Which ever is higher)	LKR 1950 OR 0.5% from the statement closing balance (Which ever is higher)	LKR 1950 OR 0.5% from the statement closing balance (Which ever is higher)	LKR 1950 OR 0.5% from the statement closing balance (Which ever is higher)
Cash Advance Fee - Local	Rs.1,200+5% on transaction value	Rs.1,200+5% on transaction value	Rs.1,200+5% on transaction value	Rs.1,200+5% on transaction value
Cash Advance Fee - International	USD 5 + 5% on Transactions value or amount equivalent to Sri Lankan rupees	USD 5 + 5% on Transactions value or amount equivalent to Sri Lankan rupees	USD 5 + 5% on Transactions value or amount equivalent to Sri Lankan rupees	USD 5 + 5% on Transactions value or amount equivalent to Sri Lankan rupees
Primary Card - Re-Issuance / Replacement Fee	Rs. 1000	Rs. 1500	Rs. 1500	Rs. 1500
Supplementary Card - Re Issuance / Replacement	Rs. 750	Rs. 1000	Rs. 1000	Rs. 1000
PIN Replacement Fee - Primary/ Supplementary Card	Rs. 300	Rs. 300	Rs. 300	Rs. 300
Over Limit Fee	Rs. 1750	Rs. 1750	Rs. 1750	Rs. 1750
Limit Enhancement Fee - Permanent	Rs. 1500	Rs. 1500	Rs. 1500	Rs. 1500
Limit Enhancement Fee - Urgent / Temporary	Rs. 1500	Rs. 1500	Rs. 1500	Rs. 1500
Cheque Return Fee	Rs. 2000	Rs. 2000	Rs. 2000	Rs. 2000
Duplicate Statement Fee (per copy) less than 1 Year	Rs. 300	Rs. 300	Rs. 300	Rs. 300
Balance / Transaction confirmation letter charge	Rs. 500	Rs. 500	Rs. 500	Rs. 500
Voucher Copy Fee - Local / International	Rs. 500	Rs. 500	Rs. 500	Rs. 500
Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days
Lounge Key Access(One Time Membership Fee)	Not applicable	Free	Free	Free
Lounge Key Access	Not applicable	\$ 32 Per visit	\$ 32 Per visit	\$ 32 Per visit
Monthly E-statements	Free	Free	Free	Free
Monthly Printed statements	Rs. 100	Rs. 100	Rs. 100	Rs. 100

NOTE

a) Exchange rates for overseas / foreign currency transaction billing:

All foreign currency transactions will be converted using the prevailing USD / LKR exchange rate maintained by the respective card schemes, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by the card scheme (i.e. VISA, MasterCard etc.) before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (up to 4.5%) will be added to the rate at the time of billing.

b) Fuel Surcharge fee :

1% of the transaction value is applicable for fuel transactions as per card scheme guidelines.

c) Monthly Minimum spend commitments for Life Time Annual Free cards (selected categories*)

NEW cards* issued after 1st May 2024 with Life Time annual fee waiver will be required to meet a minimum spend of Rs.5000 per month. Monthly fee of Rs. 500 is applicable if above spend commitment is not met.