

Credit Card Tariff

Effective date 16/10/2023

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	1500	2500	2500	2500
Joining Fee - Supplementary	1000	1500	1500	1500
Annual Fee - Primary	3000	4500	6000	7500
Annual fee - Supplementary	1500	2000	2500	3000
Minimum Payment Due	4%	4%	4%	4%
Late Payment Fee	1950	1950	1950	1950
Cash Advance Fee - Local	Rs.1,200+5% on face value	Rs.1,200+5% on face value	Rs.1,200+5% on face value	Rs.1,200+5% on face value
Cash Advance Fee - International	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR
Primary Card - Re-Issuance / Replacement Fee	1000	1500	1500	1500
Supplementary Card - Re Issuance / Replacement	750	1000	1000	1000
PIN Replacement Fee - Primary/ Supplementary Card	300	300	300	300
Over Limit Fee	1750	1750	1750	1750
Limit Enhancement Fee - Permanent	1500	1500	1500	1500
Limit Enhancement Fee - Urgent / Temporary	1500	1500	1500	1500
Cheque Return Fee	2000	2000	2000	2000
Duplicate Statement Fee (per copy) less than 1 Year	300	300	300	300
Balance / Transaction confirmation letter charge	500	500	500	500
Voucher Copy Fee - Local / International	500	500	500	500
Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days
Priority Pass Facility (One Time Membership Fee)	N/A	N/A	FOC	FOC
Priority Pass Facility fee per Visit	N/A	N/A	\$ 32	\$ 32

NOTE

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.

Fuel Surcharge fee :

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