

CREDIT CARD TARIFF STRUCTURE

(LKR)

		Type of the Credit Card				
		Non Premier		Premier		
		Silver	Gold	Platinum	Signature	Infinite
1	Interest Rate % p.a. (Retail) *	24.00%	24.00%	24.00%	24.00%	24.00%
2	Interest Rate % p.a. (Cash) *	24.00%	24.00%	24.00%	24.00%	24.00%
3	Interest Rate % p.a. (Balance Transfer) *	19.00%	19.00%	19.00%	19.00%	19.00%
4	Joining Fee - Primary / Corporate Cards	1,500.00	1,500.00	2,500.00	2,500.00	2,500.00
5	Joining Fee - Supplementary/ Add-on	1,000.00	1,000.00	1,500.00	1,500.00	1,500.00
6	Annual Fee - Primary/Corporate **	1,500.00	2,500.00	3,500.00	5,000.00	6,500.00
7	Annual Fee - Supplementary/ Add-on **	750.00	1000.00	1500.00	2000.00	2500.00
8	Minimum Payment Due	5.00%	5.00%	5.00%	5.00%	5.00%
9	Late Payment Fee	900.00	900.00	900.00	900.00	900.00
10	Balance Transfer Fee - below LKR 49,999	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
11	Balance Transfer Fee - above LKR 50,000	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
12	Cash Advance Fee - Local	750.00	750.00	750.00	750.00	750.00
13	Cash Advance Fee - International	750.00	750.00	750.00	750.00	750.00
14	Primary Card - Re-issuance / Replacement Fee	1,000.00	1,000.00	1,500.00	1,500.00	1,500.00
15	Supplementary Card - Re-issuance / Replacement Fee	750.00	750.00	1,000.00	1,000.00	1,000.00
16	PIN Replacement Fee - Primary/ Supplementary	150.00	150.00	150.00	150.00	150.00
17	Over Limit Fee	900.00	900.00	900.00	900.00	900.00
18	Limit Enhancement Fee - Permanent/ Temporary	1,000.00	1,000.00	1,000.00	FOC	FOC
19	Limit Enhancement Fee - Urgent/Temporary	500.00	500.00	500.00	FOC	FOC
20	Auto Pay Reversal Fee - Customer Request	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
21	Auto Pay Reject Fee - Lack of Funds	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
22	Cheque Return Fee	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
23	Duplicate Statement Fee (per copy) less than 1 month	300.00	300.00	300.00	300.00	300.00
24	Balance Confirmation Certificate Charges (Visa)	500.00	500.00	500.00	500.00	500.00
25	Voucher Copy Fee - Local/International	500.00	500.00	500.00	500.00	500.00
26	Overseas Courier fee	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
27	Installment Plan Fee - Minimum LKR 20,000 *					
	3 months	2.50%	2.50%	2.50%	2.50%	2.50%
	6 months	4.60%	4.60%	4.60%	4.60%	4.60%
	9 months	6.75%	6.75%	6.75%	6.75%	6.75%
	12 months	8.85%	8.85%	8.85%	8.85%	8.85%
27	Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days	51 Days