Product Feature	Fee
Annual Fee	Free of Charge
Issuance Fee - Non Personalized Card	USD 2
Issuance Fee - Personalized Card	USD 5
Top Up Fee	1.00%
Refund Fee - Over the counter	Free of Charge
Card Re-issuance/renewal Fee	Free of Charge
PIN Re-issuance Fee	USD 1
International ATM Cash withdrawal - Per transaction	Free of Charge
International ATM Balance Inquiry - Per inquiry	Free of Charge
Local Cash withdrawal - Per transaction	*Not Allowed
Local Balance Inquiry - NDB ATM	Free of Charge
SMS Alert Fee	Free of Charge
Free Travel Insurance Policy - Entitled Minimum I	USD 300
Maximum Loading / Re- Loading Amount	USD 10,000
Minimum Loading/Re- Loading Amount	USD 100
Transactional Limit	Limit
Daily POS Transaction Limit	USD 5,000
Daily ATM Withdrawal Limit	USD 1,000