

TARIFF - LOLC CREDIT CARDS

Type of Fee	Pulse	Gold	Platinum	World	Savi	Swairee
Annual Fee	1,000	1,250	2,500	5,000	FOC	FOC
Joining Fee	FOC	FOC	FOC	FOC	FOC	2,500
Supplementary Annual Fee	750	750	1,000	2,500	FOC	FOC
Over Limit Fee	750	750	1,500	2,000	1,000	1,500
Late Payment Fee	750	750	1,000	1,500	1,000	1,000
Replacement Card	750	750	1,000	2,000	750	1,000
Limit Enhancement Fee	750	750	750	750	750	750
Cheque Returns	750	750	750	750	750	1,000
PIN Creation (Replacemt)	FOC	FOC	FOC	FOC	FOC	250
Statement Copies	100	100	100	100	100	200
Temporary Limit Enhancement Fee	FOC	FOC	FOC	FOC	FOC	750
Confirmation Letter Issuing Fee	250	250	250	250	250	250
Voucher Copy Retrieval Fee	500	500	500	500	500	500
Interest Free Days on Purchase (1)	45 days (Maximum)					
Interest on Purchases	PA 40%	PA 39%	PA 39%	PA 38%	PA 39%	PA 38%
Interest on Cash Advances	PA 40%	PA 39%	PA 39%	PA 38%	PA 39%	PA 38%
Cash advance limit	50%	50%	50%	50%	50%	50%
Minimum Payment (Active Accounts)	4% of the Total Outstanding or Rs.100/- (Whichever is higher)					
Cash Advances Fee	Rs 500 or 6% of the transaction value (Whichever is higher)					
Fuel Surcharge	1%	1%	1%	1%	1%	1%

*All the above chargers given in Sri Lankan rupees

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All foreign currency transactions will be converted using Mastercard/Visa exchange rates. In order to mitigate local exchange rate movements, an additional amount (up to 5%) will be included to the rate at the time of billing.

Government Stamp Duty of 2.5% will be applicable for all overseas transactions

The following chargers will be levied where applicable

- Legal Fee
- Credit Transfers
- Cheque Issuance
- Overseas chargers (courier / postage, Fax)

(1) Interest free days are applicable only when full settlement is made on or before the due date and is not applicable for cash advances

Gold cards for housing loan and group loan clients – Annual Fee will be Rs.1,250/-

Credit Cards against LOLC Fixed Deposits – No Annual Fee & Joining Fee