

Type of Fee	Pulse	Gold	Platinum	World
Annual Fee*	750	1,000	1,500	4,000
Joining Fee	F.O.C	F.O.C	F.O.C	F.O.C
Supplementary Annual Fee	500	500	750	2,000
Cash Advance Limit	50%	50%	50%	50%
Interest Free days on purchases [1]	45 days (Maximum)			
Minimum Payment ( Active Accounts)	5% of the Total Outstanding or Rs.100/- (Whichever is higher)			
Cash Advance Fee	Rs. 500/- or 4% of transaction value (Whichever is higher)			
Over Limit Fee	500	500	1,000	1,500
Late Payment Fee	500	500	750	1,000
PIN Creation - (Replacement)	F.O.C	F.O.C	F.O.C	F.O.C
Interest on Purchases	Monthly 2.17% (PA 26%)	Monthly 2.17% (PA 26%)	Monthly 1.67% (PA 20%)	Monthly 1.67% (PA 20%)
Interest on Cash Advances	Monthly 2.17% (PA 26%)	Monthly 2.17% (PA 26%)	Monthly 1.67% (PA 20%)	Monthly 1.67% (PA 20%)
Replacement Card	500	500	750	2,000
Limit Enhancement Fee	500	500	500	500
Cheque Returns	500	500	500	500
Statement Copies	100	100	100	F.O.C
Temporary Limit Enhancement Fee	F.O.C	F.O.C	F.O.C	F.O.C
Confirmation Letter Issuing Fee	250	250	250	F.O.C
Voucher Copy Retrieval Fee	500	500	500	500
Fuel Surcharge	1%	1%	1%	1%

**All the above charges are given in Sri Lankan rupees.**

- All foreign currency transactions will be converted using Mastercard exchange rates. In order to mitigate local exchange rate movements, an additional amount (up to 2.5%) 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 charges will be levied where applicable;
  - Legal Fee
  - Credit Transfers
  - Cheque Issuance
  - Overseas Charges (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. 750/-
- Credit Cards Against LOLC Fixed Deposits - No Annual Fee & Joining Fee