

Joining Fee	2,500
Annual Fee	FOC
Interest Free Days on Purchase (1)	45 days (Maximum)
Interest on Purchases	PA 32%
Minimum Payment (Active Accounts)	4% of the Total Outstanding or Rs.100 (Whichever is higher)
Cash advance limit	50%
Cash Advances Fee	Rs. 500 or 6% of transaction value (Whichever is higher)
Inters on Cash Advances	PA 32%
Temporary Limit Enhancement Fee	750
Limit Enhancement Fee	750
Over Limit Fee	1,500
Late Payment Fee	1000
Replacement Card	1000
PIN Creation (Replacement)	250
Cheque Returns	1,000
Statement Copies	200
Confirmation Letter Issuing Fee	250
Voucher Copy Retrieval Fee	500
Fuel Surcharge	1%

*All the above chargers given in Sri Lankan rupees

All foreign currency transactions will be converted using Mastercard/Visa exchange rates. In order to mitigate local exchange rate movements, as 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.