

**BARCLAYCARD MOST IMPORTANT TERMS AND CONDITIONS (MITCs)**

These are the Most Important Terms and Conditions ("MITCs") of an agreement for issuance and usage of Barclaycard between us, Barclays Bank PLC, 801/808 Ceejay House, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai-400018, and you the person who signed the said Agreement. These MITCs and the Tariff Schedule are supplemental to and incorporated by reference to the Barclaycard Terms and Conditions. (Note: All capitalized terms used but not defined herein shall have the meaning as ascribed to them under the Barclaycard Terms and Conditions.)

**1. Fees and other charges**

**a) Fees:** A summary of all fees and charges applicable to your/ add-on Barclaycard Account is set out in the attached Tariff Schedule. These charges may vary from time to time and we will give one month notice in advance of any changes. Service Tax as notified by the Government of India is applicable on all fees, interest and other charges. The levy of Service Tax is subject to change from time to time as per the relevant regulations of Government of India.

**b) Finance charges (Over due interest charges):** You will be charged interest if you do not pay back the previous month's bill in full. The interest rate will initially be 3.1% p.m. (37.2% annual) for the first 3 months and will then vary between 2.5% p.m. (30.0% annual) and 3.7% p.m. (44.4% annual) for both retail and cash transactions. The interest rate will be assigned and reviewed every six months. It will depend on your Card usage, repayment pattern and performance on the credit bureau. As and when the interest rate applicable to you is revised, it will be communicated to you as per guidelines stipulated by RBI. Assume that:

Your statement date is 2nd of every month and due date is 22nd of every month.

Your statement was generated on 2nd September with due date of 22nd September and you paid the total amount due as per this statement on or before the due date.

Additionally, you make a purchase of Rs. 4000 on

10th September and your statement was generated on 2nd October with an outstanding of Rs. 4000

Your Interest rate is 3.1% p.m. (monthly) or 37.2% (annually)

Your next statement will be generated on 2nd November and interest in this statement will be calculated as below:

- You make payment for your total outstanding of Rs. 4000 as per your 2nd October statement on or before the due date of 22nd October  
No Interest will be charged
- You make a payment of Rs. 1000 on 10th October

You do not use your Card again until 2nd November

The interest will be calculated as follows:

Rs. 4000 balance for 30 days (10th September - 9th October)

=  $(4000 \times 30) \times (37.2\% / 365) = \text{Rs. } 122.30$

Rs. 3000 (outstanding balance) for 24 days (10th October - 2nd November)

=  $(3000 \times 27) \times (37.2\% / 365) = \text{Rs. } 73.38$

Total Interest charged = Rs. 195.68

Making only the minimum payment every month would result in the repayment stretching over 5 years with consequent interest payment on your outstanding balance.

Remember, if you have not paid the Statement balance in full and on time you will still incur an interest charge. We will also charge certain fees/ charges (like Cash\* Advance fees, Late Payment charges) on revolving credit and Cash\* Advances (over and above mentioned rate of interest) in accordance with the applicable Tariff Schedule.

**c) Grace Period:** The Grace Period could range from 17 to 50 days, depending on when you make your transaction. For example, for the Statement period dated 15/09 to 15/10 where the payment due date is 04/11, the grace period you enjoy on the following purchase transactions will be:

- For a purchase date 16/09, interest free grace period would be 16/09 to 04/11 i.e. 50 days
- For a purchase date 14/10, interest free grace period would be 14/10 to 04/11 i.e. 22 days. Remember, if you have not paid the Statement balance in full and on time you will still incur an interest charge. There is no interest free period for Cash Withdrawals/ Advances, Fund Transfers, Money Transfers in any manner including by way of cheques/ demand drafts.

**2. Limits: We will tell you your Credit Limit and Cash Withdrawal Limit when you receive your Card and they will also be shown on your monthly**

Statement. Your monthly Statement will also show the Credit limit you have available to spend as on the Statement Date or Cash Limit available to you for withdrawals. Please note that your Cash Limit mentioned in the monthly Statement is subject to daily Cash Withdrawal Limit. This is the same as the Cash Limit on your Credit Card as mentioned in the Welcome Letter. You may however request for a lower Credit Limit and Cash Limit.

**3. Statements and Billing**

**a) Statements:** We will send you a monthly Statement showing payments and transactions for the month (which need not be English calendar month but may simply be a period of 30/ 31 days basis your billing cycle), as long as the Card has been active during that month. We will send the Statement by post or by courier to your mailing address available with the Bank and/ or your email address, as the case may be. Your obligation to make payment commence the moment you use the Card.

**b) Minimum Amount Payable:** You can choose to pay only the Minimum Amount Due or any part of the amount above the Minimum Amount Due or the Total Amount Due as shown on your Statement. If you do not pay the Total Amount Due, you would lose any interest free period and interest charges would be applicable on the balance outstanding and any new transaction you make. The Minimum Amount Due will also include any unpaid Minimum Amount Due from previous monthly Statements, and, if you have exceeded your Credit or Cash Limit, the amount by which you have exceeded your limit.

**c) Methods of Payments:****i) Online Payment**

You can pay online on www.barclaycard.in through any of the partner Banks. You will require the Net Banking Username and Password of the partner Banks. The payment will be credited to your Barclaycard within 2 working days. To know more about the process, please visit www.barclaycard.in.

**ii) Payment through Direct Debit**

You can opt for Direct Debit through your Barclays Bank or another Bank account through the Direct Debit facility for convenience. The forms for applying for the Direct Debit facility through your Barclays Bank or any other Bank account can be downloaded from www.barclaycard.in in the "Download Forms" section.

**iii) Payment through NEFT (National Electronic Fund Transfer) facility**

Payment towards the Barclaycard account can also be made through NEFT facility through your Bank accounts which subscribe for this facility. You will need to add Barclays Bank as a

beneficiary with the IFSC Code (BARC0INBBIR) and your Credit Card number. The payment will be updated against your Card account within 2 working days. Logon to www.barclaycard.in for the step by step process to add your Barclaycard as a beneficiary.

**iv) Payment through VISA Debit Card**

You can pay through VISA Money Transfer through a VISA Debit Card. You need to login to your Bank account through Internet Banking and use the Third Party Transfers/ VISA Money Transfer Link. The payment will be credited to your Barclaycard within 2 working days.

**v) Cheque Payment**

You can drop a cheque at any Skypak Drop Box or Bill Box. The cheque can be dated as per the actual payment Due Date. The location details of the drop boxes can be found by sending an SMS to 56161 in the format "BOX Pincode" or you can download the entire drop box list from www.barclaycard.in

E.g. SMS "BOX 400051" to find the list of drop boxes in Bandra East in Mumbai.

Cheque clearing facilities are provided in Mumbai, Delhi, Chennai, Bangalore, Pune and Ahmedabad. Cheques payable locally would be credited to your account within 4 working days. Outstation cheques payable in any one of the above mentioned cities would be credited to your account within 10 working days.

Please Note: We do not accept and process Non MICR cheques towards Card payments.

**vi) Cash Payment**

Cash payments can also be dropped at Barclays Bank PLC branches. The list of Barclays Bank branches can be found on www.barclaycard.in. The cash payment gets applied to your Barclaycard account within 2 working days.

**If you are a Barclays Bank Account holder, you can pay your Barclaycard bill through the following channels:**

**i) Standing Instruction on your Barclays Bank Account**

You can pay your Barclaycard bill by giving a standing instruction. Your payment will be auto-debited from your Barclays Bank Account with the Total Amount or Minimum Amount due on your Barclaycard. This way, you don't need to remember your bill due dates, anymore.

**ii) Online Banking**

You can make your payments using VISA money transfer from Barclays Bank Online Banking. You get a daily transfer limit of Rs.49, 999/-(Rupees forty nine thousand nine hundred ninety nine only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option under External transfer option of Payments & Transfer tab in Internet Banking:

- 16-digit Barclaycard number of the beneficiary
- The amount to be transferred in INR

You can authorize the debit in account by putting in the transaction password.

**iii) Hello Money (Mobile Banking)**

You can pay your Barclaycard bill using the VISA money transfer from Hello Money (Mobile Banking) by simply dialling \*598\*1#. You get a daily transfer limit of Rs.5000/-(Rupees five thousand only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option of funds transfer in Hello Money (Mobile Banking):

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account by putting in the Hello Money (Mobile Banking) password.

**iv) Barclays Bank ATMs**

You can pay your Barclaycard bill, at any Barclays Bank ATM using the VISA money transfer facility. You get a daily transfer limit of Rs.49, 999/-(Rupees forty nine thousand nine hundred ninety nine only).

To pay your Barclaycard bill, you simply need to enter the following details in the VISA Money transfer screen on our ATM's display:

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account through the 4-digit PIN of Debit Card.

For more details, please call us on the following numbers:

Delhi/ NCR: 0124-675 2222, Mumbai/ Pune/ Nashik: 022-6724 2222, Rest of India: 6000 4444, MTNL/BSNL users (toll free number): 1800 233 7878.

**d) Billing Disputes Resolution:** If there are any transactions on your Statement you do not recognize or agree with, you must tell us within 30 days of the Statement Date. Once you have told us, we may reverse or suspend the charge on a temporary basis while we investigate the dispute. If we find that you are liable for the transaction(s) they will be re-charged to your Barclaycard Account and you will be charged an additional fee of Rs. 100. You have a period of 60 days to inform us of any other complaints or grievances relating to the dispute.

**e) Grievance Redressal Escalation:** In case you have any enquiry or grievance you can contact us at our contact details provided below. If you are not satisfied with the response that you

received from the regular Service contact channels, you can escalate your complaint to: Ms. Meera Rawat, Head Service Governance-Retail Banking & Cards (India), Barclays Bank PLC, Retail Banking Division, 601/603 Ceejay House, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai-400021.

Email: grievanceredressal@barclays.com. You can also visit our website www.barclaycard.in to understand our complaint redressal process.

**f) Customer Services Contacts:** Email to us at: service@barclays.com

Write to us at: Barclays Bank PLC, Barclaycard, PO. Box 11567, Nariman Point, Mumbai-400021. Call Barclaycard 24X7 help-line on 022-6724 2222/ 9522-67242222 for Mumbai/ Nashik/ Pune. 0124-6752222/ 95124-6752222 for Delhi, Noida, Gurgaon, Faridabad/Ghaziabad. 60004444 for Rest of India 18002337878 Toll Free for MTNL/ BSNL users.

**Barclaycard Platinum Customer Service Contacts:** Email to us at: platinum@barclays.com

Write to us at: Barclaycard P.O. Box 11567, Nariman Point, Mumbai - 400 021. Our exclusive customer service number for Mumbai/ Delhi/ Hyderabad/ Chennai/ Bangalore: 6001 6999. From any other city dial +91 22 6001 6999. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

**4. Default**

**a) Missing payments** could have severe consequences and make obtaining credit more difficult. If you do not pay at least the Minimum Amount Due (Monthly Payment for the Smart Budget Card). This will be reported in the monthly submissions to the credit bureaus. You will be reminded in subsequent Statements to pay the amount you owe us.

Procedure including notice period for reporting a Cardholder as a defaulter: If the Barclaycardholder fails to pay the Minimum Amount Due payable on or before the date mentioned in the Card statement, the same shall be treated as default. In case of default, the Bank can forward a default report to the credit information bureaus or such other agencies, as approved by law. The notice period for reporting a Barclaycardholder as a defaulter shall be the duration between the Card billing date and the payment due date mentioned in the Card statement.

Procedure for withdrawal of default report and the period within which it would be withdrawn after settlement of dues:

The Bank submits the Barclaycardholder's data to

CIBIL every month in the format prescribed by CIBIL. This data includes the repayment status of all Barclaycardholders, both defaulters and non-defaulters, for the previous month. CIBIL uploads the submitted data on their server every month.

**b)** We will send you reminders from time to time for settlement of any outstanding payments by post, facsimile, email, telephone and SMS messaging. We may also appoint third parties to remind, follow up and collect such outstanding payments.

**c)** In the event of suspected fraud or if you are untraceable for recovery of the credit availed by you, we may utilize public media for aiding recovery efforts and your consent to sharing details of your Account for this purpose.

**d)** In the event of your death or permanent incapacity your outstanding payments are to be settled by your successors, nominees and/or legal heirs.

**e)** As of now our Cards do not carry Insurance coverage of whatsoever nature. Any Insurance coverage if introduced would be communicated in advance along with the policy details and the date of activation.

**f) Right to LIEN:** In the event of default the Bank reserves the right to place on hold, set-off, combine or consolidate the outstanding balance on the Barclaycard Account with any other account(s), which a Barclaycard holder maintains with the Bank and or any of its group companies.

**g) Legal Recourse:** The Barclaycard holder authorizes the Bank, in addition to any other rights enjoyed by the Bank that the Bank shall be entitled, subject to applicable laws, rules, regulations, notifications, circulars and guidelines issued by the Government of India and or the RBI and or any other relevant statutory authority from time to time, with adequate requisite notice to the Barclaycard holder, to disclose and disseminate to RBI or to a court of law or any other competent authority or to any third person, as the case may be, the credit information of the Barclaycard holder in its possession.

**h) Arbitration:** Without prejudice to any provisions in the Terms and Conditions, any dispute or difference arising out of or touching the Terms and Conditions shall be settled amicably in the first instance. Unresolved disputes or differences shall be referred to a sole arbitrator to be appointed nominated by Head- Retail Banking, Head of Collections of the Bank in India. The Barclaycard holder hereby agrees that the arbitrator so appointed can be an officer of the Bank also and he will have no objection to the

same. The arbitration shall be governed by the (Indian) Arbitration and Conciliation Act, 1996 or any other successive act/ rule ordinance then in force and rules made here under and the laws governing the same shall be Indian laws. The venue of arbitration shall either be Mumbai, Delhi, Bangalore, Chennai or Kolkata only.

**i)** Procedure including notice period for reporting a Cardholder as defaulter: If the Barclaycard holder fails to pay the Minimum Amount Due payable on or before the date mentioned in the Card Statement, the same shall be treated as default. In case of default, the Bank can forward default report to the credit information bureaus or such other agencies, as approved by law. The notice period for reporting a Barclaycard holder as defaulter shall be the duration between the Card billing date and the payment due date mentioned in the Card Statement.

**j)** Procedure for withdrawal of default report and the period within which it would be withdrawn after settlement of dues – The Bank submits Barclaycard holder's data to CIBIL every month in the format prescribed by CIBIL. This data includes the repayment status of all Barclaycard holders, both defaulters and non-defaulters, for the previous month. CIBIL uploads the submitted data on their server every month.

### 5. Termination or Revocation of Card Membership

**a)** Either of us can end the Agreement by giving written notice to the other. You may do so at any time by writing to us or intimating the request for closure to Barclaycard 24X7 help-line. You must return all Barclaycard/s to us by cutting the Card in at least four parts across the magnetic strip before handing over and cancel any instructions you have given to others to charge transactions to your Barclaycard Account. You must make all payments due and this Agreement will continue until all amounts you owe have been paid including amounts added to your Barclaycard Account after the notice to end the Agreement.

In the event of defaults (see condition 04 above) or for the purposes of prevention of fraud or at the orders of any statutory, regulatory authorities we may end this agreement with you and block/ suspend/ withdraw your Card with immediate effect and shall inform you about the same as soon as possible. Further, as a responsible lender we may suspend your rights to use the Card or impose limits on the usage at any time. We will only do this if, based on usage of the Card or Card account or our assessment of the risk of lending to you, we reasonably consider that you

may not be able to meet your repayment obligations to us. We will inform you through SMS/ E-Mail/ Telephonic Call before taking this action, however in cases of suspect of fraud the Card may be terminated and the same will be communicated to you as soon as possible or afterwards. Since your obligation to make payments commence from the date of spent on the Card itself, we may ask you to make payment in full or part before unblocking/ permitting further usage of the Card in such circumstances.

**b)** We may require you (including your legal heirs) to repay immediately all amounts you owe us under this Agreement if you break this Agreement regularly or seriously, die or become bankrupt or are likely to become bankrupt, but we will follow any legal requirements before we do so.

**c)** Interest and charges will continue to be charged on all outstanding balances on your Barclaycard Account until the same are paid in full or receipt of a copy of any Court order directing us otherwise.

**d)** In the event you choose to surrender your Card or your Card is cancelled for whatever reason and if there are outstanding dues on your Card, you may receive statement of Card, reflecting the total outstanding on the Card, you shall make good (pay to the Bank) the same within seven days of receipt of such statement.

### 6. Loss, Theft or Misuse of your Card

**a)** You must tell us as soon as possible by calling Barclaycard 24X7 help-line on 022-67242222/ 9522-67242222 for Mumbai, Nashik, Pune. 0124-6752222/ 95124-6752222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 60004444 for Rest of India. 18002337878 Toll Free for MTNL/ BSNL users. If you are a Barclays Platinum Customer: Call us on our exclusive customer service number for Mumbai/ Delhi/ Hyderabad/ Chennai/ Bangalore: 6001 6999. From any other city dial +91 22 6001 6999. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

If you think your Card has been lost, stolen or may be misused, or that someone else may know the PIN. If you later find the Card you should not use it and must cut the Card in atleast four parts across the magnetic strip and return it to us. You must report any theft of Cards to the police and lodge a First Information Report ("FIR").

**b)** You must give us all the information you have about the loss, theft or misuse. We may give the police any information we think will be useful.

**c)** You are responsible for the security of your Card and should take all measures and precautions to ensure that your Card is not

misused. Your Card should not be used for any illegal purpose. In case we are of the opinion that you have failed to take due precaution to avoid misuse of the Card, the financial liability on the lost, stolen or damaged Card may rest upon you and we may decide to terminate your Barclaycard Account.

**d)** You shall never leave your Barclaycard unattended. In the event the Barclaycard is being used at Point of Sale (POS) with any merchant you shall ensure to collect the Barclaycard back. We confirm that we or any of our officers will not ask you to submit the live Barclaycard. In the event any person (including Barclays officer agent, merchant) requests you to handover the Barclaycard and is not going to return the same to you, please cut the Card in at least four parts across the magnetic strip (located on the reverse side of the Card) before handing over your Barclaycard to ensure that the same can not be misused.

**e)** You shall be solely responsible for all transactions done on your Barclaycard until you report the loss of the Barclaycard to us. On receipt of your request, we shall immediately block the usage of the Card and you shall not be held responsible for any use or misuse of the Card thereafter.

### 7. Disclosure

**a)** We may give information about you and how you manage your Barclaycard Account, to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
- Anyone to whom we transfer or may transfer our rights and duties under this Agreement.
- Any Barclays Group company.
- We may also give out information about you if we have a duty to do so or if the law allows us to do so otherwise we will keep information about you confidential.
- Statutory or regulatory authorities.

**b)** We may use your information to inform you by either letter, telephone (including automated dialing, digital television and sending text messages) or email about products and services (including those of others) which may be of interest to you. If you do not want us to call or SMS you for marketing purposes, you can join our Do Not Call Registry (DNCR) by calling Barclaycard 24X7 help-line on 022-67242222/ 9522-67242222 for Mumbai/ Nashik/Pune. 0124-6752222/95124-6752222 for Delhi, Noida, Gurgaon, Faridabad, Ghaziabad. 60004444 for Rest of India. 18002337878 Toll Free for MTNL/ BSNL users or

from abroad on 91 22 67242222 or by mailing us at service@barclays.com or writing to us at: Barclays Bank PLC, Barclaycard, PO. Box 11567, Nariman Point, Mumbai- 400 021, to include your telephone number(s) in the DNCR list.

If you are a Barclays Platinum Customer: Call us on our exclusive customer service number for Mumbai/ Delhi/ Hyderabad/ Chennai/ Bangalore: 6001 6999. From any other city dial +91 22 6001 6999. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

**c)** The Barclaycard holder acknowledges that, as per the business practices and applicable provisions, the Bank is authorised to share Barclaycard holder information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the Credit Information Bureau India Ltd. (CIBIL), which is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian Financial System and such other entities. This is in line with the RBI's efforts to provide an effective mechanism for exchange of information between Banks and Financial Institutions, thereby enabling customers to avail of better credit terms from various institutions.

**d)** If you are a persistent defaulter for a period of 180 days or more or such other period as determined by the bank from time to time, we may advise your name to credit reference agencies utilised by Credit Card associations, as the Bank deems fit and necessary. In the event you fully settle the outstanding in your Card account to the satisfaction of the Bank, the Bank shall take steps to remove the reference of your name made to credit reference agencies with respect to such Card account within 30 days of date of payment subject to realisation of cheque as applicable.

### 8. Miscellaneous

**a)** Important Regulatory information for International usage: The Card is valid for use both in India as well as outside India. It is not valid for making foreign currency transactions in Nepal and Bhutan. Usage of the Card for transacting outside India must be made in accordance with all applicable Exchange Control Management Regulations including but not limited to directions of the RBI, statutory authorities and the Foreign Exchange Management Act, 1999 and in the event of any failure to do so, you may be liable for penal action under the Foreign Exchange Management Act, 1999 or any other applicable law in force. You should consult your Authorized Dealer regarding your Foreign Exchange Entitlement.

**b)** Optional Facilities: You may voluntarily use

your Card to avail of value-added services and or reward programmes ("Optional Facilities") provided by or conducted by us. The Optional Facilities will be governed by the Terms and Conditions as may be specifically applicable to them. If you avail of the Optional Facilities the applicability of the respective Terms and Conditions shall be implied in addition to the Barclaycard Terms and Conditions.

### Important Information

#### a) Key fees and charges

This table lists and explains the main fees and charges that are associated with your Barclaycard. \*These rates will be effective from January 1, 2010

Description	Fees and charges	
	Other Barclaycards	For Barclaycard Platinum
Joining fees	NIL	NIL
Annual fees	First Year - NIL Renewal fee for subsequent years - NIL	First year fee – Rs. 9999 Renewal fee for subsequent years - Rs. 6999
Cash Advance fees	3% on cash amount (subject to a minimum of Rs. 300) (Subject to Cash Limit availability. Note: Cash Limit is a part of the Credit Limit and a revision in Cash Limit doesn't change the corresponding Credit Limit)	
Late Payment charges (per month)	Rs. 600 (if you are a Barclays Premier League Barclaycard customer 4% of total outstanding subject to a minimum of Rs. 400 and a maximum of Rs. 750 in addition to applicable interest charges) if you miss a payment or your payment is received after the payment due date.	
Over Credit Limit charge	Rs. 500 if your Barclaycard account exceeds its Credit limit	
Returned Payment fee	Rs. 500	
Balance Transfer fee	1.49% for 3 months; Processing fee: 3% or Rs. 500 whichever is higher; Cancellation charges: 3% on the Approved Transfer Amount or Rs. 500 whichever is higher	
Petrol Transaction charge	2.5% (subject to a minimum of Rs. 10)	
Railway Ticket Purchase or Cancellation fee	2.5% of transaction value (subject to a minimum of Rs.25)	
Outstation Cheque charge	Rs. 100	
Foreign Currency Transactions	3.5% of the transaction value	
Statement Request (Beyond 3 months)	Rs. 100	
Cheque pick-up fee	Rs. 100 per cheque pick-up	
Card Replacement fee	Rs. 100 per replacement	
Charge slip Copy	Rs. 100	
Interest charges	<ul style="list-style-type: none"> <li>• Boarding Rate: i.e. in the first 3 months of Card issuance is fixed at 3.1% (monthly) or 37.2% (annually). This can change periodically based on your spend and repayment patterns</li> <li>• The maximum interest rate, in the event of default, is 3.7% (monthly) or 44.4% (annually)</li> </ul>	
Credit Information (CIBIL) Report Retrieval fee	Rs. 50	
*Card swap fee	Rs. 99 per swap (if you swap your Card from one variant to another)	
*Cash payment fee	Rs. 99 per cash payment	
*Rewards redemption fee	Rs. 99 per redemption request.	
*PIN replacement fee	Rs. 99 per replacement	
*Non-usage fee	Rs. 250. This fee will be charged if there hasn't been any retail or cash transaction on your account for 6 months or more	