

Charges & Fee - IDBI Bank Card Products



1) Classic Debit Card/Women's Debit Card/Being Me Card/Kids Card

Description	Charges
Annual Fee Chip Debit Card Magstripe Debit Card	₹220/- + Applicable Service Tax , Free for first Year ₹110/- + Applicable Service Tax , Free for first Year (For the cards already in circulation)
Add-on-Card	₹220/- + Applicable Service Tax for Chip Debit Card & ₹110/- + Applicable Service Tax for Magstripe Debit Card , free for first year (For the cards already in circulation)
Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹220/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges* (Non-IDBI Bank ATMs) For Savings Account	3 Free transactions (both Financial & Non-Financial) at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 free transactions (both Financial & Non-Financial) per month at all other locations, thereafter Non Financial - Rs 8 per transaction Financial - ₹20 per transaction.
Transaction Charges (Non-IDBI Bank ATMs) For Current Account	Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction (from the very first transaction)
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways
International Transactions[#]	Cash Withdrawal: ₹140/- per transaction Balance Enquiry: ₹30/- per transaction There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» Charges will be applicable as per SOF.

*Financial Transactions (Cash withdrawal) & non-financial Transactions (Balance Enquiry, PIN Change & Mini statement)

Not Applicable for Domestic usage Card



2) Gold Debit Card

Description	Charges
Annual Fee Chip Debit Card Magstripe Debit Card	₹300/- + Applicable Service Tax , Free for first Year ₹220/- + Applicable Service Tax , Free for first Year (For the cards already in circulation)
Add-on-Card	₹300/- + Applicable Service Tax for Chip Debit Card & ₹220/- + Applicable Service Tax for Magstripe Debit Card , free for first year (For the cards already in circulation)
Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹300/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs) For Savings Account	3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - Rs 8 per transaction Financial - ₹20 per transaction.
Transaction Charges (Non-IDBI Bank ATMs) For Current Account	Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction (from the very first transaction)
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways Waived at petrol pump if the transactions amount is between ₹400 to ₹2000 subject to maximum ₹300
International Transactions[#]	Cash Withdrawal: ₹140/- per transaction Balance Enquiry: ₹30/- per transaction There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» Charges will be applicable as per SOF.

*Financial Transactions (Cash withdrawal) & non-financial Transactions (Balance Enquiry, PIN Change & Mini statement)

Not Applicable for Domestic usage Card



3) Platinum Debit Card

Description	Charges
Annual Fee	₹400/- + Applicable Service Tax , Free for first Year
Add-on-Card	₹400/- + Applicable Service Tax , Free for first Year
Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹400/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs)	For Savings Account: Cash Withdrawal: NIL Balance Enquiry: NIL, For Current Account: Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction (from the very first transaction)
International Transactions	Cash Withdrawal: NIL Balance Enquiry: NIL
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways Waived at petrol pump if the transactions amount is between ₹400 to ₹4000 subject to maximum ₹400
International Transactions #	Cash Withdrawal: ₹140/- per transaction Balance Enquiry: ₹30/- per transaction There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» Charges will be applicable as per SOF. # Not Applicable for Domestic usage Card



4) RuPay Platinum Debit Card

Description	Charges
Annual Fee	₹300/- + Applicable Service Tax , Free for first Year
Add-on-Card	₹300/- + Applicable Service Tax , Free for first Year
Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹300/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs)	For Savings Account: Cash Withdrawal: NIL Balance Enquiry: NIL, For Current Account: Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction (from the very first transaction)
International Transactions	Cash Withdrawal: NIL Balance Enquiry: NIL
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways Waived at petrol pump if the transactions amount is between ₹400 to ₹4000 subject to maximum ₹400
International Transactions #	Cash Withdrawal: ₹140/- per transaction Balance Enquiry: ₹30/- per transaction There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» Charges will be applicable as per SOF. # Not Applicable for Domestic usage Card



5) Signature Debit Card

Description	Charges
Annual Fee	₹799/- + Applicable Service Tax , Free for first Year
Add-on-Card	₹799/- + Applicable Service Tax , Free for first Year
Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹799/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs) For Savings Account	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs) For Current Account	Cash Withdrawal: NIL Balance Enquiry: NIL
International Transactions	Cash Withdrawal: NIL Balance Enquiry: NIL
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways Waived at petrol pump if the transactions amount is between ₹400 to ₹5000 subject to maximum ₹500
International Transactions#	Cash Withdrawal: NIL Balance Enquiry: NIL There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» Charges will be applicable as per SOF.

Not Applicable for Domestic Card



1) Gift Card

Description	Charges
Issuance Fee	₹110/- per card inclusive of service tax
Refund	₹50/- per card



2) Cash Card

Description	Charges (Inclusive of service tax)
Issuance Fee	₹150/- per card
Reload Fee	₹10/- per reload
Refund Fee	₹50/- per card
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges (Non-IDBI Bank ATMs)	Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction



3) World Currency Card/Global currency Card

Particulars	Currency of the Card									
	No	Fees in INR	US \$	Euros	Pounds	Canadian \$	Australian \$	Singapore \$	UAE-AED	Japanese Yen
1. Initial Card Fee		150	150	150	150	150	150	150	150	150
2. Reload Fee		75	75	75	75	75	75	75	75	75
3. Replacement Fee		100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges	100+ courier charges
4. Foreign Exchange Rates	As per rate determined by IDBI Bank									
5. Transactional charges in respective currency										
a) Cash Withdrawal		1.5	1.5	1	2.76	3.3	3.86	5.25	140	
B) Balance Enquiry		0.55	0.44	0.33	0.66	0.77	0.88	1.93	50	
6. Cross Currency Conversion		3.5 %								

Manual Cash Disbursement (i.e. withdrawing cash/fund transfer from/to foreign bank branch) , US \$5 or equivalent in other currencies + 0.33 % of transaction amount.