MOST IMPORTANT TERMS AND CONDITIONS

IDBI Bank Imperium Credit Card

IDBI BANK

Bank Aisa Dost Jaisa

IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.
Credit Card Customer Care Numbers: 1800 425 7600 **(Toll Free),** 022-40426013 **(Non-Toll Free)**
Website: www.idbibank.in | **E-mail Address:** idbicards@idbi.co.in
CIN - L65190MH2004GOI148838

MOST IMPORTANT TERMS AND CONDITIONS

To get the complete version, please visit www.idbibank.in

The "Most Important Terms and Conditions" ("MITC") are applicable to all Credit Cards/Card members/applicants of Credit Cards/Customer of IDBI Bank / members of the general public evincing interest in the Credit Card product of the Bank. The MITC are subject to change at the discretion of the Bank and in accordance with laws as applicable from time to time and they are in addition to and are to be read along with terms and conditions of Cardholder Agreement ("Cardholder Agreement"). In case of any inconsistency between MITC and the Cardholder Agreement, the Cardholder Agreement shall prevail, unless Otherwise specified hereunder.

All terms used herein but not defined here, shall have the meaning given to them under the Cardholder Agreement.

1. Schedule of Fees and Charges

a) Joining Fees & Annual Membership Fees

Joining Fees & Annual Membership fees are applicable on the primary and add-on credit card(s). These fees may vary depending on the offer under which the IDBI Bank credit card has been availed of by the cardholder. These fees, including fees for any add-on cardholder(s), as applicable, are charged to the cardholder's credit card account on issuance / renewal and the same would be reflected in the monthly credit card statement of the month in which it is charged. No refund of fees will be available if the credit card is terminated. Current charges are mentioned in the annexed Schedule of Fees & Charges .

b) Cash Advance Fees

The cardholder has access to cash, round the clock, at IDBI Bank or other ATMs in India and overseas. A transaction fee of 2.5% of the transaction amount or ₹500 whichever is higher would be levied on all such transactions at the time of posting of the cash advance and would be billed to the cardholder in the next monthly statement. The transaction fee is subject to change at the sole discretion of IDBI Bank. Cash advance transactions are also subject to a finance charge at the prevailing rate calculated on daily outstanding balances from the date of withdrawal. The finance charge will be debited to the credit card account on the last day of the billing cycle.

c) Charges

(i) Charges and fees, as may be applicable from time to time, are payable by Card members for specific services provided by IDBI Bank to the Card member or for defaults committed by the Card member with reference to his/her card account.

(ii) IDBI Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer.

(iii) Please be advised that applicable Indirect Taxes including Goods and Services Tax (GST) would be recovered on all our fees and charges and any other amount liable to tax under prevailing Indirect Tax.

(iv) Late payment charge will be applicable if minimum amount due is not paid by the payment due date.

(v) Overlimit charges is applicable in the event of total outstanding exceeding the credit limit assigned.

(vi) The exchange rate used for all foreign currency transactions will be decided by Visa/MasterCard/Rupay & IDBI Bank and will be binding on the cardholder. There will be mark-up of 3.5% over and above the cross-currency conversion rate for all international transactions.

d) Interest Free Period

The interest free credit period could range from 18 to 48 days subject to the scheme applicable on the specific credit card (please refer to the Schedule of Fee & Charges) and the submission of claims by the merchant. However, this is not applicable if the previous month's balance has not been cleared in full or if the Card member has availed of cash from ATM.

For example: For a statement for the period from 19th June to 18th July, the payment due date would be 06th August. Assuming that you have paid your Total Amount Due of the previous month's statement by the payment due date, the interest free period would be:

1. For a purchase dated 19th June, the interest-free period is from 19th June-06th August i.e. 48 days.
2. For a purchase dated 14th July, the interest-free period is from 14th July to 06th August i.e. 23 days. Thus, the interest-free period can vary depending upon the date of purchase. However, if the Total Amount Due of the previous month is not paid by the payment due date, then the Free Credit Period will be lost and there will be not be any interest-free period. For cash advances, interest is charged from the date of the transaction until the date of payment

Note: Please refer to Annexure for Schedule of Fees & Charges.

2. Finance Charges

(i) Finance charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Card member choosing not to pay his balance in full, and on all cash advances taken by the Card member, till they are paid back. Finance charges, if payable, are debited to the Card member's account till the outstanding on the card is paid in full.

(ii) Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.

(iii) When the customer carries forward any outstanding amount or avails of Cash Advance, a finance charge calculated on daily balance, will apply to balances carried forward and to fresh billings.

(iv) If a Cardholder avails of the revolving credit facility of the IDBI Bank Credit Card and hence chooses to pay an amount less than the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges till such time as the previous outstanding amounts are repaid in full.

(v) Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date. Minimum Amount Due is the amount stated as such in the Statement. Clear funds need to be credited to IDBI Bank Card account on or before the payment due date, to avoid Late Payment charges. Late payment charges are applicable as:

Late Payment Fess (Per occasion, Based on amount due)	< = ₹500 - Nil > ₹500 to <= ₹5000 - ₹400 > ₹5000 to < = ₹10000 - ₹500 > ₹10000 to < = ₹20000 - ₹750 > ₹20000 - ₹950

(vi) Overlimit charges are applicable on total outstanding exceeding the Credit Limit at the rate of 2.5% of the overlimit amount subject to minimum of ₹500.

The following illustration will indicate the method of calculating various charges.

Assume that you have paid all previous dues in full and do not have any amount outstanding in your IDBI Bank Credit Card. Your statement date is 18th of every month. The following is the list of transactions you have done on your Card account.

Date	Transaction	Amount
10-Apr	Purchase of Household Goods	₹15,000/-
15-Apr	Purchase of Garment & Accessories	₹5,000/-
18-Apr	Statement Date	Total Amount Due = ₹20000/- Minimum Amount Due = ₹1000/-
06-May	Payment Due Date	Total Amount Due = ₹20000/- Minimum Amount Due = ₹1000/-
12-May	Payment into Card account (Late payment charges will be applicable here)	₹2000 (Credit)
14-May	Purchase of groceries	₹1,000
15-May	Payment into Card Account	₹15000 (Credit)

Thus, on the statement dated 18th May, the following will reflect as the components of the total amount payable by you:

Interest calculated = (outstanding amount x 2.90%* pm x 12 months x no of days) / 365

Therefore,

(a) Interest on ₹15000 @2.90% pm from 10 April to 11 May (i.e. for 32days) = ₹457.64.
Interest on ₹13000 @2.90% pm from 12 May to 14May (i.e. for 3days) = ₹37.18.
Interest on ₹5000 @2.90% pm from 15 April to 14 May (i.e. for 30 days) = ₹143.01.
Interest on ₹3000 @2.90% pm from 15 May to 18 May (i.e. for 3 days) = ₹8.58.
Interest on ₹1000 (fresh spends @2.90% pm from 14 May to 18 May (i.e. for 4 days) = ₹3.81
Thus total interest is ₹650.22

(b) Late payment charges = ₹500

(c) GST @ 18% of interest and other charges = ₹207.04

(d) Total principal amount outstanding = ₹4000 (₹1000 fresh spend + balance ₹3000 outstanding from last month's billing period).

(e) Hence Total Amount Due = (a) + (b) + (c) + (d) = ₹5357.26
Please note that the Finance Charges and other charges are subject to change at the discretion of IDBI Bank. Also please note that if the Card member exceeds the Credit limit of the accounts, Overlimit Charges will be levied on the account. For a list of charges that may be levied at specific instances, please refer to the Schedule of Fees & Charges available at the end of this document.

Rate of interest varies from Card variant to Card variant.

3. <u>Limits</u>

IDBI Bank at its sole discretion will determine the Card member's limits i.e. Credit limit and cash withdrawal limit. (Add-on Card members share the same limit). These limits are communicated to the Card member in Welcome Letter and in the monthly statements. The available credit limit at the time of the statement generation is provided as a part of the monthly statement. IDBI Bank will review the Card member account periodically and reserves the right to decrease the Card member credit limit based on internal criteria. Card members seeking to have their credit limit increased can do so by writing to the Bank and providing financial documents declaring their income. The Bank, at its sole discretion and based on such new documents provided, may increase the Credit Limit of the Card member.

4. <u>Billing & Payments</u>

(a) Payments made to the cardholders account will be settled in the following order –
1. Interest **2.** Taxes **3.** Fee **4.** Cash **5.** EMI **6.** Purchase(s)

(b) IDBI Bank will send the Card member a monthly statement showing the payments credited and the transactions debited to the Card member's Account since the last statement. The Bank will mail/e-mail a statement of transactions in the card account every month on a predetermined date, to the mailing / e-mail address on record with the Bank and will also send a Mini Statement as SMS on registered mobile number with the Bank. However, non-receipt of statement would not affect the cardholder's obligations and liabilities. If the balance outstanding is less than ₹ 50 /- and there is no further transaction pending for billing since the last statement, no statement will be issued.

(c) IDBI Bank offers the Card member the facility of revolving credit. The Card member may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Card member can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Such payment should be made before the Payment Due Date. Clear funds need to be credited to IDBI Bank Credit Card account on or before payment due date to avoid Late Payment Charges. Card members are advised to drop local cheques well in advance of Payment due date to ensure payment reflects on the card account within the Payment due date. Any unpaid Minimum Amount Due of the previous statements will be added to the Card member's current Minimum Amount due in addition to the outstanding exceeding the Card member's Credit Limit.

(d) In case the payment is not credited to IDBI Bank Credit Card account before the payment due date, the Bank at its sole discretion will block the card for further usage.

(e) Payments made towards the Card outstanding are acknowledged in subsequent statements.

(f) If any payment instruction issued by the Card member is subsequently dishonoured, the Card privileges may be suspended / terminated and a fee, as mentioned in the Schedule of Fees & Charges, shall be levied to the Card Account at the sole discretion of the Bank. Such a fee amount is subject to change at the sole discretion of the Bank. The Bank also reserves the right to initiate any appropriate legal action.

(g) Duplicate monthly Account Statements will be provided by the Bank to the Card member only up to a period of twelve months preceding such request, subject to payment of the service charge specified in the Schedule of Fees & Charges and which can be changed at the discretion of the Bank.

(h) In case of any change in your communication address / e-mail address / mobile number, you are advised to contact and update the same with the Bank immediately to ensure that you receive Statements regularly and on time.

(i) Payments towards the card account may be made in any of the following ways:

1. **Auto-Debit Facility -** Authorize IDBI Bank to deduct the Total amount due / Minimum amount due directly from your IDBI Bank savings/current account every month and your Card Account will be credited.
2. **Net Banking -** Make payment towards credit card dues via direct debit from your IDBI Bank Savings/Current Account through IDBI Bank Net Banking.
3. **NEFT -** Use other bank account that offers NEFT facility to pay your IDBI Bank Credit Card bill online. Use IFSC code "IBKL0NEFT01" and add Bank as "IDBI Bank Ltd." and credit card number as beneficiary account number.
4. **Cheque / Draft -** Drop your Cheque/Draft into any of the IDBI Bank drop boxes placed in the IDBI Bank branches and ATMs. The Cheque/Draft should be made payable to IDBI Bank Card Number xxxx-xxxx-xxxx-xxxx of <name as embossed on the card>.
5. **Cash -** Walk-in to any IDBI Bank branch and pay the credit card dues by mentioning the card number, amount and the contact number in pay in slip.
6. **IPay -** Pay online from other bank account directly to your card account.
7. **Visa Money Transfer -** In case of Visa franchisee credit cards, pay online through other bank account using Visa Money Transfer. Fees for Visa Money Transfer may be levied by the initiating bank.

Note: Cardholders are advised to make the payment well in advance of the Payment Due Date to ensure that the payment credit reflects on / before the Payment Due Date.

(j) **Billing Disputes:** All the contents of the statement will be deemed to be correct and accepted if the Card member does not inform IDBI Bank of the discrepancies within 60 days of the Statement Date in writing:

- **By post:** Manager, IDBI Bank Ltd., CPU - Credit Cards Division, IDBI Building, 3rd Floor, Plot No: 39/40/41, Sector-11, CBD-Belapur, Navi Mumbai, Pin-400614.
- **By email:** ccdisputes@idbi.co.in

On receipt of such information, IDBI Bank may reverse the charge on temporary basis till pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Card member's account, the charge will be reinstated in a subsequent statement along with the associated retrieval requests charges.

(k) **Contact Particulars:** The Card member can contact IDBI Bank Credit Cards for making any enquiries or for any grievance redressal through:

- **24 Hour Credit Card Customer Care -** 1800 425 7600 (toll free) / 022 4042 6013 (non-toll free)
- **By post-** Manager, IDBI Bank Ltd., CPU - Credit Cards Division, IDBI Building, 3rd Floor, Plot No: 39/40/41, Sector-11, CBD-Belapur, Navi Mumbai, Pin-400614.
- **By email -** idbicards@idbi.co.in

5. Default

- If the Card Member fails to pay the Minimum Amount Due by the due date indicated in the billing statement, it shall be treated as over-due. In such a case, if the Card member does not make the payment even by the next billing date, the Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the two billing dates is considered as the notice period for reporting a Card member as a defaulter.
- Notwithstanding anything inconsistent contained in any other clause of the cardholder agreement/Most important Terms & Conditions it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the credit card service being provided by IDBI Bank under the agreement shall stand terminate, however , the cardholder shall continue to be liable for any unpaid sum as on the 180 days plus any finance charges/delayed payment interest that IDBI Bank may, at its sole discretion and option and in accordance to its various internal policies & procedures, levy for the period post 180 days after the payment due date
- Card dues are expected to be paid on the due dates/ as per agreed terms of the Cardholder Agreement. In the event of default, the cardholder will be sent reminders from time to time for payment of any outstanding on credit card account, by post, fax, telephone, e-mail, SMS messaging and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association (IBA) code of conduct on debt collection.
- Recovery of dues in case of death of cardholder:
  - The whole of the outstanding balance (including unbilled transactions) will become immediately due and payable to IDBI Bank.
  - IDBI Bank will become entitled to recover the total outstanding from the estate of the cardholder.
- As per Reserve Bank of India guidelines, we provide credit information relating to our credit cardholders to Credit Information Bureau (India) Limited (CIBIL) on a monthly basis. The information provided reflects the status as at the previous month-end and includes information regarding whether the credit card account is regular or delinquent. In the event a credit card account is delinquent as at the date of such reporting and the account is subsequently regularised, the status of the account will only be updated prospectively, at the time of the next monthly reporting. As per CIBIL, all changes in customer status are updated within a maximum of 30 days. To avoid any adverse credit history with CIBIL, credit cardholders should ensure that they make timely payment of the amount due on the Card account on or before the payment due date.

6. Right of Lien

The Bank, at any time and without notice, will have lien and right to set-off on all monies belonging to the Card member and/or add on Card member standing to their credit in any account/custody of the bank, if upon demand by the bank, the balance amount on the card account is not repaid within the prescribed time.

7. Termination/Revocation of the Card Membership

(I) The Card member may terminate the card membership at any time by writing to IDBI Bank at the following address: "Manager, IDBI Bank Ltd., CPU - Credit Cards Division, IDBI Building, 3rd Floor, Plot No: 39/40/41, Sector-11, CBD-Belapur, Navi Mumbai, Pin-400614" along with the cards cut diagonally to pieces. All the cards including the add-on cards will be terminated on basis of the written request. Termination will be effective only after receipt of the cut cards and payment of all amounts outstanding to the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.

(ii) In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify the bonafideness of the card transaction. Failure on the part of the Bank to establish contact with the customer, the Bank may restrict / terminate the use of the Card without any further notice, if the Bank reasonably believes it necessary in the interest of the Cardholder and / or for security reasons. IDBI Bank can suspend the facility on the Credit Card, if the Card member defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Agreement has ended or if the card account is suspended.

(iii) In such a situation, the Card member must (subject to any default or other notice required by law) immediately pay IDBI Bank the total outstanding Balance on the Account. This includes all amounts due to IDBI Bank under the Agreement, including all transactions and other amounts not yet charged to the Account.The termination/revocation of Card Membership shall only be effective once the Bank has received all such due amounts.

(iv) IDBI Bank may at its discretion recall the outstanding amount on credit card(s) / add-on card(s) without assigning any reason thereof. In the event of IDBI Bank recalling the entire outstanding amount, IDBI Bank shall give card member reasonable notice for paying the entire outstanding amount.

(v) Not with standing anything to the contrary stated elsewhere in these terms and conditions, IDBI Bank may at its discretion, cancel the limit granted on the credit card account or credit card / add-on card(s) without assigning any reason thereof. In the event IDBI Bank cancels the limit granted on the credit card account or credit card / add-on card(s) in terms of this clause, IDBI Bank shall intimate card member on such cancellation.

(vi) The death or incapacitance of a Card member, insolvency / dissolution / bankruptcy / or winding up of a Corporate Body of a Card member shall automatically cancel the card issued to the Card member as well as any Add-on Card members. The Card Account would also be liable to be suspended on instructions from any government / regulatory body. All amounts outstanding on the Card Account shall be deemed to have immediately become due on death or incapacitance, insolvency, bankruptcy, winding up or instruction from government / regulatory bodies, as the case may be, and Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardmember to forth with pay all outstanding amounts.

(vii) The Cardholder understands that the usage of the IDBI Bank International Credit Card(s) shall be strictly in accordance with exchange control regulations, law of the land or of the Regulatory authorities as applicable from time to time. The card will not be used for transactions involving Forex trading, lottery, betting, gambling, dating which is cardholders responsibility to keep themselves updated of and in the event of any failure to do so, Cardholder will be liable for action under the Foreign Exchange Management Act (FEMA) 1999 or its statutory modifications or re-enhancement thereof.

8. Loss/theft/misuse of Card

(i) The Card member must notify the 24-Hour Credit Card Customer Care immediately if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the credit card is being used without Card member's permission.

(ii) The Bank is not liable or responsible for any transactions incurred on the card account prior to time of reporting of the loss of the card, and the Card member will be wholly liable for the same. Card transactions may get processed by merchants without PIN / additional authentication, when it is initiated on merchants located outside India as it may not be a mandate in those countries. Card member is wholly liable for all transactions prior to reporting of loss of the card. After the receipt of proper notification of the loss by the Bank, the Card member's subsequent liability is zero. In addition to notifying IDBI Bank about the loss or theft of the Card, the Card member must report any theft of Cards to the Police, lodge an FIR and provide acknowledged copy of police complaint.

(iii) The Card member will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent/ negligence/ carelessness of Card member or an Additional Card member.

(iv) If the Card member has acted fraudulently, the Card member will be liable for all losses. If the Card member acts without reasonable care, the Card member may be liable for all losses incurred.

(v) IDBI Bank may, without referring to the Card member or any Additional Card member, give the police or other relevant authorities any information that IDBI Bank considers relevant about the loss, theft or misuse of a Card or PIN.

9. Secured Credit Card

The terms and conditions listed below are applicable for the IDBI Bank 'Imperium' Secured Credit Card and will be over and in addition to the general Terms and Conditions of the Credit Cardholder Agreement governing the Credit Card facilities of IDBI Bank and Terms & Conditions governing IDBI Bank's Fixed Deposit.

(i) The credit limit on the 'Imperium' Credit Card shall be up to eighty five percent (85%), of the Fixed Deposit amount or as may be decided by IDBI Bank from time to time, subject to maximum credit limit of ₹10 lac.

(ii) The Cardholder and/or all the Joint Fixed Deposit Holders shall submit the Confirmation of Deposit (COD) duly discharged by him/them as may be specified by IDBI Bank to enable to process the request of issuance of IDBI Bank Secured Credit Card.

(iii) Upon renewal of Fixed Deposit marked lien against the 'Imperium' Credit Card, the confirmation of deposit will not be dispatched to the Fixed Deposit account holders.

(iv) The credit limit on the card will be a function of the principal amount of Fixed Deposit; the interest accrued on Fixed Deposits will not have any bearing on the credit limit assigned to the customers.

(v) The Cardholder/Joint Fixed Deposit Holders, as the case may be, shall not be able to break or make any part withdrawals from the Fixed Deposit linked to the Secured Credit Card unless all the dues are paid under the Secured Credit Card and the Secured Credit Card is terminated.

(vi) In the event of termination/withdrawal/cancellation of the Fixed Deposit or the IDBI Bank's Secured Credit Card

- or if the Cardholder fails to pay the amount outstanding on the Secured Credit Card within 81 days from the due date,

- or if the amount outstanding on the Secured Credit Card including any fees, charges or any other amount levied by IDBI Bank as per the Terms sums up more than or equal to 100% of the Credit Limit amount at any point in time

  a. the Bank shall have full right to debit Cardholder's /Joint Fixed Deposit Holder's Savings Bank (SB)/Current Account (CA)/ other accounts (maintained either singly or jointly) to recover the total outstanding amount against the Secured Credit Card

  b. in case if the required amount to recover total outstanding on the Secured Credit Card is not maintained in SB/CA/other accounts then the IDBI Bank shall have full right to liquidate the entire Fixed Deposit(s) amount including the interestaccrued and adjust/set off such amount against the outstanding amount payable to IDBI Bank under the Secured Credit Card and the Cardholder/Joint Fixed Deposit Holders shall not raise any claim against IDBI Bank. Any balance remainingpost the above referred adjustment/deduction/set-off shall be refunded to the Cardholder/Joint Fixed Deposit Holder/s as the case may be.

(vii) In case of liquidation of Fixed Deposit(s), the Bank shall not be responsible for any foreseeable loss of interest.

10. Grievance Redressal Mechanism

In case of any grievances related to IDBI Bank Credit Cards, you can write to - Grievance Redressal Officer (GRO) - Credit Cards Division, IDBI Bank Ltd., IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005 or call on 022- 66194290 between 10 am to 6 pm from Monday to Saturday except 2nd & 4th Saturday of the month. You can also visit Bank website www.idbibank.in for more details.

11. Disclosure

The Card member acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the Credit Card(s), to any credit bureau (Existing or Future) without any notice to the customer. The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All banks and financial institutions participating in this initiative are required to share customer data with CIBIL / credit bureaus and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005. In view of this, it is informed to the Card member that the Bank can disclose any information relating to credit card(s) default by the customer to CIBIL and to any other credit bureau (Existing and Future) in case the card is overdue, with due notice. Any refresh/ updation of data on receipt of payment towards overdue card accounts will reflect in CIBIL/ other credit bureaus with in a period of 60 days from the receipt of payment by the Bank.

We also wish to inform the Card member that the Bank at will, at its own discretion, record specific conversations between the Card member and the representative of the Bank, in cases of grievance-related conversations or payments-recovery-related conversations, that the Bank may deem fit.

The Credit Card that the Card member holds is subject to upgrade/downgrade based on Cardmember's eligibility and Bank's discretion. This is also extended, and not limited to, modification of the Credit Limit that the Cardmember has been assigned.

Disclaimer:

*IDBI Bank may at its sole discretion, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products. The fulfilment of such services is the sole responsibility of the service provider/s.

Schedule of Credit Card Fees & Charges

(Effective from September 08, 2022)

<table>
<tr><th>Sr. No.</th><th>Type of Fees & Charges</th><th>Amount (₹) / %</th></tr>
<tr><td>1</td><td>Joining Fee - Primary Card</td><td>NIL</td></tr>
<tr><td>2</td><td>Annual Fee – Primary Card
(from second year onwards)
(will be waived off on spend basis)</td><td>₹499/-
(will be waived on minimum
spend of ₹75,000/- in preceding year.)</td></tr>
<tr><td>3</td><td>Renewal Fee - Primary Card / Add-on-Card</td><td>NIL</td></tr>
<tr><td>4</td><td>Joining Fee – Add-on-Card</td><td>NIL</td></tr>
<tr><td>5</td><td>Annual Fee – Add-on-Card</td><td>NIL</td></tr>
<tr><td>6</td><td>Interest on revolving Credit Facility (p.m)</td><td>2.9%</td></tr>
<tr><td>7</td><td>Cash Advance Transaction Fee</td><td>2.5 % of transaction fee or ₹500/-,
whichever is higher</td></tr>
<tr><td>8</td><td>Interest on Cash Advance (p.m)</td><td>2.9%</td></tr>
<tr><td>9</td><td>Late Payment Charges (LPC)
(Per Statement, as per the statement balance)</td><td><table>
<tr><th>For Statement Balance</th><th>Late payment Charges</th></tr>
<tr><td><= ₹500</td><td>NIL</td></tr>
<tr><td>>₹500 to <=₹5000</td><td>₹400</td></tr>
<tr><td>>₹5000 to <=₹10000</td><td>₹500</td></tr>
<tr><td>>₹10000 to <=₹20000</td><td>₹750</td></tr>
<tr><td>>₹20000</td><td>₹950</td></tr>
</table></td></tr>
<tr><td>10</td><td>Overlimit Fee</td><td>2.5% of over limit amount subject to
minimum of ₹500/-</td></tr>
<tr><td>11</td><td>Cheque / Auto Debit Return Charges</td><td>₹500/-</td></tr>
<tr><td>12</td><td>Cash Deposit Charges at IDBI Bank Branches
towards Credit Card payment</td><td>₹200/-</td></tr>
<tr><td>13</td><td>Duplicate Statement Request</td><td>₹100/- per statement (more than 03 months old)</td></tr>
<tr><td>14</td><td>Card Replacement Fee</td><td>₹200/-</td></tr>
<tr><td>15</td><td>Fuel Surcharge Waiver</td><td>NA</td></tr>
<tr><td>16</td><td>Foreign Currency Conversion Charges</td><td>Bank charges Cross Currency
Mark Up of 3.5%</td></tr>
<tr><td>17</td><td>Reward Redemption Fee</td><td>NIL</td></tr>
<tr><td>18</td><td>EMI Charges</td><td>Minimum Conversion Amount: ₹3000/-
Interest Rate: 13% per annum
Processing Fee: NIL
Foreclosure Charges: NIL
Tenure Options: 3, 6, 9 or 12 month</td></tr>
<tr><td>19</td><td>Balance Transfer Processing Fees</td><td>1.5% of BT amount or ₹199/- whichever is higher for all card variants.</td></tr>
<tr><td>20</td><td>Card Account Closure Charges</td><td>₹999/-, If closed within one year of issuance</td></tr>
<tr><td>21</td><td>Charges on Purchase or Cancellation of
IRCTC Tickets</td><td>As Prescribed by IRCTC / Indian Railways</td></tr>
</table>

For more details, please visit our website: www.idbibank.in

***Note**:- All Fees and Charges are Exclusive of applicable Goods & Services Tax.*

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