

a. Annual Fees

- i) Primary Cards
*Velocity / Standard Rs. 3,500/-, *Blaze / Gold - Rs. 6,000/-,
Titanium Rs. 7,000/-
- ii) Supplementary Cards
*Velocity / Standard - Rs. 1,000/-, *Blaze / Gold - Rs. 1,000/-
Titanium Rs. 2,000/-

b. Other Charges

Late Payment Charges
Rs. 1,500/- per instance

Over Limit Charges*
Rs. 1,400/-

Cash Advance Fee
Rs. 1,000/- or 3% of Cash Transaction (whichever is higher)

Dial a Draft/Pay Order
Rs. 700/- (per request)

Card Replacement Fees
Rs. 700/-

Financial Charges
Salaried Approved: 39% Salaried Unapproved: 40% SE: 42%

Returned Cheque
Rs. 1,000/-

Copy of sales/substitute voucher
Up to Rs. 2,000/-

Installment Plan - Flat Service Fee
2% per month of the booked amount

Balance Transfer on Installment Plan - Flat Service Fee
2% per month on transferred amount

Total Outstanding on Installment Plan - Flat Service Fee
2% per month of the booked amount

Tenure in month	3 month	6 month	12 month	18 month	24 month	30 month	36 month	42 month	48 month	54 month	60 month
Service Fee %	35.65%	40.05%	41.70%	41.50%	40.88%	40.16%	39.43%	38.72%	38.05%	37.42%	36.82%

Open Tenor Balance Transfer - Service Fee
2.7% per month



Faysal Bank Credit Cards
Schedule of Charges
July 1, 2019 - Dec 31, 2019

Installment Plan Pre-Payment Charges

5% of the outstanding amount or Rs. 1,000/- whichever is higher

Installment Plan Processing Charges

Rs. 600/-

SMS Alerts

Monthly Rs. 100/-, Annually Rs. 1,000/-

Cancellation charges of Pay Order / Dial a Draft

Rs. 500/-

Arbitration Charges

Mastercard Arbitration charges for disputed transaction USD 500/- or equivalent

FX Conversion Charges

Upto 4% of the transaction amount including cross border transaction fee as per Mastercard

Insufficient Balance Fee for Direct Debit Transactions

Rs. 750/-

Withholding Tax

Current applicable rate on cash withdrawals exceeding Rs. 50,000/- per day on the total amount

Card Conversion/ Upgradation Fee

Rs. 850/- on all cards

Processing Fee - Airline Transactions on Installment Plan - 0% Service Fee (Tenure 3 months)

3% of booked amount

Processing Fee - Education Fee Payment on Installment Plan - 0% Service Fee (Tenure 3 months)

Booking Amount	Processing Fee
5,000-25,000	600
25,001-50,000	1,500
50,001-75,000	2,500
75,001 and above	4% of the booked amount

Chip Maintenance Fee

Annually Rs. 850/- applicable on all primary cards.
Annually Rs. 450/- applicable on all supplementary cards.

*Over Limit fee will be charged for every billing cycle till the time payment is received.

Note: Applicable for Faysal Bank Credit Cards. The Bank reserves the right to change the above semi-annually. All government excise and stamp duties, taxes etc. and correspondent bank charges (if any) are for the customer's account and will be charged in addition to bank's charges.