

**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.