

a. Annual Fees

i) Primary Cards

Rs. 9,000/- (Reduced fee of Rs 500/- based on spend of Rs. 300,000/- in 12 months)

ii) Supplementary Cards

Platinum - Rs. 2,000/-

b. Other Charges

Priority Pass Renewal Fee

Rs. 2,000/-

Priority Pass Replacement Fee

Rs. 500/-

Supplementary Priority Pass Annual Fee

Rs. 2,000/-

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 month	3	6	12	18	24	30	36	42	48	54	60
Service Fee %	39.65%	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

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

Master Card 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. 850/-

Withholding Tax

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

Card Upgrade Fee

Rs. 750/- 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)

3% of booked amount

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 Platinum Credit Card only. 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 customer's account and will be charged in addition to bank's charges.

Call 24/7 on
021 111 11 71 71
or visit www.faysalbank.com for details.



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

