

I Frees & Fees I

	International Visa Silver	International Visa Gold
General		
Payment Due Date from statement date	15 days	
Minimum Amount Due	5% or \$10(international), whichever is higher	
Cash Advance Limit	50% of Credit Limit	
Maximum Interest-Free days available (in case of 100% payment of current balance on or before due date)	45 days	
Fees	US\$	US\$
Annual Fee/Renewal Fee (Primary Card)	US\$ 60	US\$ 105
Annual Fee/Renewal Fee (Supplementary Card)	US\$ 30	US\$ 50
Card/PIN Replacement Fee	US\$ 12	
Late Payment Fee (if minimum due is not paid with in due date)	US\$ 15	
over Limit Fee	US\$ 15	
Access to Balaka Class Lounge	Not Applicable	FREE
Other Fees & Charges (all Cards)		
Finance Charge on all transaction types, calculated from statement date till payment due date (calculated on average daily balance method)	2.5% per month (30 days)	
Cash Advance Fee	2.5% of the withdrawal amount	
Duplicate Statement Fee	US\$ 5	
Voucher Retrieval Fee (up to maximum 3 months)	US\$ 5	
Closed Card Administrative Fees	US\$ 5	
Certificate Charge	US\$ 15	
SMS Banking	FREE	
Internet Banking	FREE	
e-Statements	FREE	

15% VAT will be charged as applicable

Effective from October 15, 2011

