

## I Fees & Charges I

	International Visa Platinum
<b>General</b>	
Payment due date from statement date	15 days
Minimum amount due	5% or USD 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
<b>Fees</b>	<b>USD</b>
Annual fee/Renewal fee (Primary card)	105
Annual fee/Renewal fee (Supplementary card)	50
Card replacement fee	12
Late payment fee (if minimum due is not paid within due date)	15
Over limit fee	15
Platinum passenger handling service	FREE (up to 2 persons)
Access to Signature Lounge	FREE (for the cardholder only)
<b>Other Fees &amp; Charges (All Cards)</b>	
Finance charge on all transaction types, calculated from statement date till payment due date (calculated on average daily balance method)	25% per annum
Cash advance fee	2.5% of the withdrawal amount or USD 5, whichever is higher
International Transaction Charge (for transactions in currency other than US Dollar)	3% of transaction amount
Duplicate statement fee	USD 5
Certificate charge	USD 15
SMS banking	FREE
Internet banking	FREE
e-Statements	FREE

15% VAT will be charged as applicable

Effective from 01 August 2018



Standard  
Chartered 