

Annexure I

SCHEDULE OF FEES & CHARGES**

	Particulars	VISA CLASSIC / GOLD CARD	VISA PLATINUM / SIGNATURE CARD	RAKSHAK PLATINUM/ SELECT/MILLENNIAL CARD
1	Joining Fee*: Primary Cardholder	Classic: NIL Gold: NIL	Platinum : NIL Signature : 1500	Rakshak Platinum/ Select: ₹500 Millennial : ₹399
		NIL for credit card issued against bank's lien on Fixed Deposit		
	Joining Fee*: Add-on Cards	Classic: NIL Gold: NIL	₹500 (for each add-on card)	Platinum/select: NIL Millennial : ₹399
Nil for credit card issued against bank's lien on Fixed Deposit				
2	Renewal Fees*	NIL	NIL	NIL
3	Annual Fees*: Primary Cardholder	Classic: NIL Gold: Gold: ₹300	Platinum : ₹500 (A) Signature: ₹2000 (B)	Platinum: ₹500 (C) Select: ₹750 (C) Millennial : ₹999 (D)
		Nil for credit card issued against bank's lien on Fixed Deposit		

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4	Annual Fees*: Add-on Cards	Nil	Nil	Nil
5	Finance Charges / Interest Rate p.m. on Revolving Credit / Cash Withdrawn/ Amount Overdue	2.95% per month	2.95% per month	2.95% per month
		1.5% per month for cards against Fixed Deposit		
6	Annualized Percentage Rate (APR) on Revolving Credit	35.89% p.a.	35.89% p.a.	35.89% p.a.
		19.56% p.a. for Credit Cards issued against bank's lien on Fixed Deposit		
7	Cash Advance Charges:			
	A: Domestic			

	Particulars	VISA CLASSIC / GOLD CARD	VISA PLATINUM / SIGNATURE CARD	RAKSHAK PLATINUM/ SELECT/MILLENNIAL CARD
	I) PNB ATMs	2% of cash withdrawn or ₹100, whichever is higher	2% of cash withdrawn or ₹100, whichever is higher Signature : 2% of cash withdrawn or ₹100 whichever is higher	<u>Platinum</u> : 2% of cash withdrawn or ₹100, whichever is higher <u>Select/Millennial</u> : 2% of cash withdrawn or ₹150, whichever is higher
	II) Other ATMs	2% of cash withdrawn or ₹150, whichever is higher	2% of cash withdrawn or ₹150, whichever is higher Signature : 2% of cash withdrawn or ₹150 whichever is higher	<u>Platinum</u> : 2% of cash withdrawn or ₹150, whichever is higher <u>Select/Millennial</u> : 2% of cash withdrawn or ₹200, whichever is higher
	B: Overseas	2% of cash withdrawn or ₹300, whichever is higher	2% of cash withdrawn or ₹300, whichever is higher	<u>Platinum</u> : 2% of cash withdrawn or ₹250, whichever is higher <u>Select/Millennial</u> : 2% of cash withdrawn or ₹300, whichever is higher

	Particulars	VISA CLASSIC / GOLD CARD	VISA PLATINUM / SIGNATURE CARD	RAKSHAK PLATINUM/ SELECT/MILLENNIAL CARD
8	Late Payment Fee	On outstanding Total Amount Due as under:		
		1. ₹1000 or less – NIL	2. ₹1001 to ₹5000 – ₹500	3. ₹5001 to ₹10000 – ₹600
		For Credit Card against FD: 30% of the Minimum Amount Due subject to Minimum ₹200 & Maximum ₹500 per billing cycle		
9	Charges for over the credit limit usage	2.5% OR Minimum ₹250	2.5% OR Minimum ₹500	2.5% OR Minimum ₹500
		Minimum ₹250 for credit cards issued against Fixed Deposit		
10	Return of Cheque/ Dishonour/ECS/ Auto debit (SI)*	₹100 per instrument	₹250 per instrument	₹200 per instrument
		Minimum ₹100 for credit cards issued against Fixed Deposit		
11	Duplicate Statement (beyond three months)	₹50 (no charges for e-statement)	₹50 (no charges for e-statement)	₹50 (no charges for e-statement)
		₹50 Free for Card against Fixed Deposit		

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12	Card Replacement Fee (for reasons other than technical defects)	₹100 per card	₹250 per card ₹100 per card for Card against Fixed Deposit	₹200 per card
13	PIN Replacement Fee	₹50 per card	₹100 per card (no charges for electronic PIN)	₹100 per card (no charges for electronic PIN)
		₹50 per card for cards against Fixed Deposit		
14	Retrieval of Charge Slip	₹100	₹100	₹100
15	Limit Enhancement Charges	NIL	NIL	NIL
16	Balance Transfer Processing Fees	1% of transfer amount or ₹199, whichever is higher	1% of transfer amount or ₹199, whichever is higher	1% of transfer amount or ₹199, whichever is higher

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17	Balance Transfer Interest Charges	0.99% p.m. for BT facility under EMI scheme for a period of six months	0.99% p.m. for BT facility under EMI scheme for a period of six months	0.99% p.m. for BT facility under EMI scheme for a period of six months
18	Foreign Currency Transaction	3.50% markup over and above the currency conversion rate	3.50% markup over and above the currency conversion rate	3.50% markup over and above the currency conversion rate
	Processing Fee or Payment			
19	Outstation Cheques	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of credit card dues.	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of credit card dues.	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of credit card dues.

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20	Charges on Railway Tickets Purchase or Cancellation	At counter: 2.5% of the transaction amount IRCTC website: Upto 1.8% of the transaction amount. (Transaction amount comprises ticket charges + service charges by Railways/IRCTC)	At counter: 2.5% of the transaction amount IRCTC website: Upto 1.8% of the transaction amount. (Transaction amount comprises ticket charges + service charges by Railways/IRCTC)	At counter: 2.5% of the transaction amount IRCTC website: Upto 1.8% of the transaction amount. (Transaction amount comprises ticket charges + service charges by Railways/IRCTC)
21	Custom Duty / Airport Tax / Excess Baggage	2.25% of the transaction amount (minimum ₹75)	2.25% of the transaction amount (minimum ₹100 OR minimum ₹75 for Card against Fixed Deposit)	2.25% of the transaction amount (minimum ₹100 OR minimum ₹75 for Card against Fixed Deposit)

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22	Fuel Surcharge	Minimum ₹10 or 1% on a single fuel transaction between < ₹400 & > ₹3000.	Minimum ₹10 or 1% on transaction < ₹500 & > ₹4000.	<p>Minimum ₹12.50 or 1% on a single fuel transaction of < ₹500 & > ₹3000.</p> <p><u>Platinum:</u> Maximum surcharge waiver up to ₹250 within a billing cycle exclusive of service tax and other charges.</p> <p><u>Select/Millennial:</u> Maximum surcharge waiver up to ₹350 within a billing cycle exclusive of service tax and other charges.</p>

	Particulars	VISA CLASSIC / GOLD CARD	VISA PLATINUM / SIGNATURE CARD	RAKSHAK PLATINUM/ SELECT/MILLENNIAL CARD
23	Interest-free Period	20-50 days: this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest-free grace period is not applicable if the cardholder has withdrawn cash from an ATM.	20-50 days: this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest-free grace period is not applicable if the cardholder has withdrawn cash from an ATM.	20-50 days: this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest-free grace period is not applicable if the cardholder has withdrawn cash from an ATM.

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24	Minimum Amount Due, to be paid by the due date	5% of the total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to minimum amount due	5% of the total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to minimum amount due	5% of the total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to minimum amount due
25	Cash Advance Limit	Cash Withdrawal Limit i) 20% of Credit Card limit for all variants/types of Credit Cards ii) Out of the above cash limit, single transaction limit is 50% of the available Cash Limit		
26	PNB Global EMI plan: (i) Processing fees	2% of the transaction amount subject to Minimum ₹200	2% of the transaction amount subject to Minimum ₹200	2% of the transaction amount subject to Minimum ₹200

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	(ii) Interest Charges	18% p.a. (1.5% p.m.)	18% p.a. (1.5% p.m.)	18% p.a. (1.5% p.m.)
	Prepayment charges	3% on outstanding amount NIL for Card against fixed deposit	3% on outstanding amount NIL for Card against fixed deposit	3% on outstanding amount NIL for Card against fixed deposit
27	Recovery of charges for furnishing CIBIL report on request by cardholder	₹50	₹50	₹50
28	GST	As applicable from time to time	As applicable from time to time	As applicable from time to time

- A: Annual charge shall be waived in case a credit card account has satisfied the following conditions:
- i. If the usage of card, in preceding year, is more than the credit limit of the card.
 - ii. There is at least one retail transaction, i.e. other than fuel or cash withdrawal in every calendar quarter.
 - iii. Account has never been irregular in the past.
- B) Annual fees of Signature ₹2000/- : waiver if the card has been used up to limit of ₹3,00,000/- in the previous financial year. No annual fee for add-on cards and card against lien on term deposit)
- C) Annual fees for RuPay Platinum and Select: Shall be waived if the card is used once in a quarter.
- D) Annual fees for Millennial: waiver if the card has been used up to limit of ₹1,00,000/- in the previous financial year. No annual fee for add-on cards and card against lien on term deposit)
- *For Corporate Credit Card with Corporate Liability: Minimum Joining & Annual Fee shall be ₹2000 each and for Corporate Credit Card with Individual Liability, Minimum Joining &

Annual Fee shall be ₹1000 each.

**The above charges are subject to change from time to time at the sole discretion of the bank.

***For Bank's MCLR rate, please visit our website at www.pnbindia.in or call PNB's toll-free helpline at 1800 180 2222. Credit Card helpline :1800-180-2345

Also applicable for cash withdrawals against credit balances

