



Schedule of Service Charges for Navigator Forex Card w.e.f. May 1, 2015

PARTICULARS	United States dollar	EURO	Pound sterling	Australian dollar	Canadian dollar	Swiss franc	Japanese yen	Singapore dollar	Swedish krona / kronor	United Arab Emirates dirham	Saudi riyal	Thai baht	New Zealand dollar	Hong Kong dollar	South African rand	Danish krone
Initial Sale Fee	Rs. 200.00 + GST															
Reload / Renewed Card Fee	Rs. 100.00 + GST															
Add-on Card Fee	Rs. 100.00 + GST															
Encashment Charges	Rs. 100.00 + GST															
Pin Change	Nil															
Balance Inquiry	Nil															
International Visa / Master ATMs +																
Cash Withdrawal	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2.25	1.69	1.41	2.81	2.81	2.81	281.25	3.66	16.88	8.16	8.16	90	3.66	16.88	28.13	15.75
Balance Inquiry	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	0.5	0.5	0.5	0.65	0.65	0.7	65	0.95	3.5	1.75	1.75	25	1	4	6	4
Miscellaneous Requests +																
Replacement Card Fee	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
(Domestic)	3	3	2	5	5	3.75	350	4.75	21	11	11	150.00	5	25	45	20
Replacement Card Fee	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
(International)	15	15	10	20	20	15	2000	24	150	60	60	550	24	120	220	100
Statement Request	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2	1.5	1	2	2	2.5	250	3.25	15	7.25	7.25	80	3.25	15.5	23.5	14
New ATM Pin	Nil															
New iConnect Password	Nil															
Charge Slip Retrieval	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	3	2.5	1.5	3.5	3.5	3.75	350	4.75	21	11	11	100	4.75	23.25	35	21
Chargeback Fee	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2	2	2	2.5	2.5	2.5	250	3.25	15	7.25	7.25	80	3.25	15.5	23.5	14
Inactivity Fees* +																
Inactivity Fees	\$	€	£	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	5	3.75	3.25	6.25	6.25	6.25	625	8.25	37.5	18.25	18.25	200	8.25	38.75	58.75	35
Currency Conversion +																
Sale / Reload and Refund	As per Bank's Card Rate															
Usage (Cross Currency)	3.50%															

*Will be levied from 1st April 2017. Inactive Period on the card is defined as absence of any debit or credit on the Active / Expired Forex card for a consecutive time frame of more than 36 months.
+Goods and Services Tax (GST) at rates as notified by the Government of India is applicable in addition to all fees, interest and other charges and is subject to change.
All foreign currency conversion transactions will be subject to prevalent GST rates of the Government of India with effect from July 1, 2017.