

SCHEDULE OF FEES & CHARGES

S.No.	Particulars	Gold Card	Classic Card
1	Joining Fee	NIL	NIL
2	Renewal fees	NIL	NIL
3	Annual fees	NIL	NIL
4	Annual fees-add on card	NIL	NIL
5	Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue #	1.95% monthly	1.95% monthly
6	Annualized percentage rate(APR)on revolving credit	23.67% annually	23.67% annually
7	Cash Advance Transaction charges:		
	A-Domestic		
	I)PNB's ATMs	2% of cash withdrawn or Rs.50/-whichever is higher	2% of cash withdrawn or Rs.50/-whichever is higher
	II)Other ATMs	2% of cash withdrawn or Rs.75/-whichever is higher	2% of cash withdrawn or Rs.75/- whichever is higher
	B-Overseas	2% of cash withdrawn or Rs.150/-whichever is higher	2% of cash withdrawn or Rs.150/-whichever is higher
8	Late Payment Fee	30% of minimum amount due subject to Min. Rs.200 & Max. Rs.500 per billing cycle.	30% of minimum amount due subject to Min. Rs.200 & Max. Rs.500 per billing cycle.
9	Charges for over the credit limit usage	2.5% OR MINIMUM Rs.250/-	2.5% OR MINIMUM Rs.250/-
10	Return of cheques/ dishonour of ECS / Auto Debit (SI)	Rs100/- per instrument	Rs.100/- per instrument
11	Duplicatestatement(beyond three months)	Rs.50/-	Rs.50/-
12	Card replacement (<i>for reasons other than technical defects</i>) Fee	Rs.100/- per card	Rs.100/- per card
13	Pin replacement fee	Rs.50/- per card	Rs.50/- per card
14	Retrieval of charge slip	Rs.100/-	Rs.100/-
15	Limit Enhancement charges	Nil	Nil
16	Balance transfer processing fees	1% of transfer amount or Rs.199/-, whichever is higher	1% of transfer amount or Rs.199/-, whichever is higher
17	Balance transfer interest charges	(i) 0% for facility for 90 days or (ii) 0.99% p.m. for BT facility under EMI scheme for period of six months	(i) 0% for facility for 90 days or (ii) 0.99% p.m. for BT facility under EMI scheme for period of six months
18	Foreign Currency Transaction	3.50% markup over and above the currency	3.50% markup over and above the currency

		conversion rate	conversion rate
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.
20	Charges on : Railway tickets purchase or cancellation)	<u>At Counter</u> : 2.5% on the transaction amount. <u>IRCTC website</u> : Upto 1.8% of the transaction amount Note : (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)	<u>At Counter</u> : 2.5% on the transaction amount. <u>IRCTC website</u> : Upto 1.8% of the transaction amount Note : (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)
21	Custom Duty /Airport tax / Excess Baggage	2.5% of transaction amount or Rs.75/-	2.25% of transaction amount or Rs.75
22	Fuel Surcharge	Min. Rs.10 or 2.5% on transaction < Rs.400 &>3000- .	Min. Rs.10 or 2.5% on transaction < Rs.400 &>3000- .
23	Free interest 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 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 ATM.
24	'Minimum Amount Due' to be paid by due date	5% of 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 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	40% of credit limit	30% of credit limit
26	PNB Global EMI Plan; (i) Processing fees (ii) Finance Charges (iii) Prepayment Charges	2% of transaction amount 18% p.a.(1.5% p.m.) 3% on outstanding amount	2% of transaction amount 18% p.a.(1.5% p.m.) 3% on outstanding amount
27	Service Tax & education cess	As applicable from time to time	As applicable from time to time

Finance charges on revolving credit, cash withdrawn, amount. overdue will be revised to 2.45% p.m from 1.95% p.m with effect from 1st February 2010 on both Gold Card and Classic Card.

* Charges of Rs 50/- will be levied for furnishing CIBIL report on Request.This will be effective from 1st February 2010.

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

