

CREDIT CARD TARIFF GUIDE

No.	Type of Charge	People's Bank Proposed Fee Structure			
		Signature / Master World	Platinum	Gold	Classic
1	Interest Rate % p.a. (Retail)	18.0%	18.0%	18.0%	18.0%
2	Interest Rate % p.a. (Cash)	18.0%	18.0%	18.0%	18.0%
3	Joining Fee Rs.	1,500	1,000	750	400
4	Joining Supplementary/ Add on Card Fee Rs.	1,000	500	350	200
5	Annual Fee - Primary Card Rs.	4,000	3,000	2,000	1,000
6	Annual Fee - Supplementary/ Add-on Card Fee Rs.	2,000	1,250	1,000	400
7	Card Replacement Fee Rs.	500	500	500	500
8	Product Limit Rs.	Above 600,000	From 200,000-599,000	From 100,000-199,000	Up to 99,000
9	PIN Replacement Fee Rs.	200	200	200	200
10	SMS Alert Fee	FOC	FOC	FOC	FOC
11	Minimum Payment Due	2.5% of total outstanding balance or Rs.200.00, whichever is higher	2.5% of total outstanding balance or Rs.200.00, whichever is higher	2.5% of total outstanding balance or Rs.200.00, whichever is higher	2.5% of total outstanding balance or Rs.200.00, whichever is higher
12	Late Payment Fee Rs.	0.5% of total outstanding balance or Rs.500.00, whichever is higher	0.5% of total outstanding balance or Rs.500.00, whichever is higher	0.5% of total outstanding balance or Rs.500.00, whichever is higher	0.5% of total outstanding balance or Rs.500.00, whichever is higher
13	Cash Advance Limit	50% on credit limit	50% on credit limit	50% on credit limit	50% on credit limit
14	Cash Advance Fee / Withdrawal Fee Rs.	3% of the withdrawal amount or 300LKR, whichever is higher	3% of the withdrawal amount or 300LKR, whichever is higher	3% of the withdrawal amount or 300LKR, whichever is higher	3% of the withdrawal amount or 300LKR, whichever is higher
15	Limit Enhancement Fee – Permanent Rs.	750	750	750	750
16	Limit Enhancement - Urgent/temporary Rs.	500	500	500	500
17	Over Limit Fee Rs.	500	500	500	500
18	Statement Copies Rs.	200	200	200	200
19	Returned Cheque Rs.	1,000	1,000	1,000	1,000
20	Lounge Key	Eligible			
21	Travel Insurance	Eligible	Eligible		
22	Overseas Courier Fee	Applicable country wise courier charges	Applicable country wise courier charges	Applicable country wise courier charges	Applicable country wise courier charges
23	Fuel Surcharge	1%	1%	1%	1%
24	Balance Confirmation Certificate Charges (Visa ,Tax etc.) Rs.	300	300	300	300