## SCHEDULE OF FEES AND CHARGES

### Credit Cards

#### Description of charges
- **American Express® Platinum Travel Credit Card**
- **American Express® Platinum Credit Card**
- **American Express® Gold Credit Card**
- **JET Airways® American Express® Gold Credit Card**
- **American Express® Gold Credit Card**
- **American Express® Membership Rewards® Credit Card**
- **RPM Credit Card**
- **American Express® Centurion® Card**

#### Annual Fees
- **Fee**: INR 1,500 (1st Year) and INR 2,000 (2nd Year onwards)

#### Add-on Card Fee
- **Up to 2 Supplementary Cards at no extra cost and subject to a minimum of INR 1,500 for each Supplementary Card thereon**
- **Up to 3 Supplementary Cards at no extra cost and subject to a minimum of INR 2,000 for each Supplementary Card thereon**

#### Interest Rates
- **Up to 14 days Cash withdrawal Overseas - 3.5% of the cash advance amount, subject to a minimum of INR 1,000**
- **Cost of withdrawal 30% of Minimum Amount Due subject to a maximum of INR 15,000**
- **Over Limit Charge on Credit Card - 3.5% of the outstanding balance subject to a maximum of INR 15,000**

#### Redeem/Accumulate Rewards
- **500 for each Supplementary Card thereon**

#### Membership Rewards Fee
- **MTM Green Card – INR 250 (1st year)**
- **MTM Silver Card – INR 500 (1st year) and INR 1,000 (2nd year onwards)**
- **MTM Gold Card – INR 500 (1st year) and INR 1,000 (2nd year onwards)**
- **Stellar® Card – INR 5,000 (1st year)**
- **TM Rewards 5,000 (1st year) and INR 10,000 (2nd year onwards)**

#### Members Only Rewards Fee
- **MTM Green Card – INR 500 for every redemption of Air Miles**
- **MTM Silver Card – INR 1,000 for every redemption of Air Miles**
- **MTM Gold Card – INR 2,000 for every redemption of Air Miles**
- **Stellar® Card – INR 5,000 for every redemption of Air Miles**

#### Other Service Charges

### Charge Cards

#### Description of charges
- **American Express® Corporate Card**
- **American Express® Gold Corporate Card**
- **American Express® Platinum Corporate Card**
- **JET Airways® American Express® Gold Corporate Card**

#### Annual Fees
- **Fee**: INR 2,500 (1st Year) and INR 5,000 (2nd Year onwards)

#### Add-on Card Fee
- **Up to 2 Supplementary Cards at no extra cost and subject to a minimum of INR 1,500 for each Supplementary Card thereon**
- **Up to 3 Supplementary Cards at no extra cost and subject to a minimum of INR 2,000 for each Supplementary Card thereon**

#### Interest Rates
- **5% on the outstanding balance subject to a minimum of INR 1,000**

#### Redeem/Accumulate Rewards
- **500 for each Supplementary Card thereon**

#### Membership Rewards Fee
- **MTM Green Card – INR 500 for every redemption of Air Miles**
- **MTM Silver Card – INR 1,000 for every redemption of Air Miles**
- **MTM Gold Card – INR 2,000 for every redemption of Air Miles**
- **Stellar® Card – INR 5,000 for every redemption of Air Miles**

### Corporate Cards

- **Double Stamped Fee:** INR 150 per statement for deferred bills up to 3 months
- **Clear Choice Rewards Fee:** INR 150 per statement for deferred bills up to 3 months
- **Late Charge on Credit Card – FRO: As a service gesture, Bank may impose severe transactions attempted by the Cardholder which are in arrear and above the credit limit. An avoided Charge will be based on such transactions.
- **Surcharge on Public Transport (Definitive):** 1% per transaction related to a minimum of INR 100 withdrawn through public transport
- **Surcharge on Fuel/Petrol:** 3.5% per transaction related to a minimum of INR 100 withdrawn through fuel/petrol
- **Cash Advance Fee:** Transaction fee of 3.5% of the cash advance amount, subject to a minimum of INR 1,500 for each Supplementary Card thereon
- **Membership Rewards Fee: Membership Rewards Fee – RPM for all members (not applicable on American Express Platinum Corporate Card and Corporate Card)
- **Convenience Fee:** INR 250 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 250 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 500 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 1,000 for each Supplementary Card thereon

### Other Service Charges

- **Double Stamped Fee:** INR 150 per statement for deferred bills up to 3 months
- **Clear Choice Rewards Fee:** INR 150 per statement for deferred bills up to 3 months
- **Late Charge on Credit Card – FRO: As a service gesture, Bank may impose severe transactions attempted by the Cardholder which are in arrear and above the credit limit. An avoided Charge will be based on such transactions.
- **Surcharge on Public Transport (Definitive):** 1% per transaction related to a minimum of INR 100 withdrawn through public transport
- **Surcharge on Fuel/Petrol:** 3.5% per transaction related to a minimum of INR 100 withdrawn through fuel/petrol
- **Cash Advance Fee:** Transaction fee of 3.5% of the cash advance amount, subject to a minimum of INR 1,500 for each Supplementary Card thereon
- **Membership Rewards Fee: Membership Rewards Fee – RPM for all members (not applicable on American Express Platinum Corporate Card and Corporate Card)
- **Convenience Fee:** INR 250 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 250 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 500 for each Supplementary Card thereon
- **Convenience Fee for the redemption of Air Miles:** INR 1,000 for each Supplementary Card thereon

Note: Please refer to the relevant product’s terms and conditions for any additional fees or charges that may apply. The SCHEDULE OF FEES AND CHARGES is subject to change without prior notice.