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SBI LY HOUR Bank

Card Fee and Charge



| N. | FEES / COMMISSION | FREQUENCY | AMOUNT (USD) | | | | | |
|----|--|-------------------|---|------------|----------------------------|-----------|---------------------|------------|
| | | | ATM CARD (CSS CO-BADGE) | VISA DEBIT | | | VISA CREDIT | |
| | | | | Virtual | Blue | Gold | Gold | Platinum |
| 01 | Annual Fee - Principal | Annually | Free | Free | \$6 | \$15 | \$50 | \$250 |
| 02 | Annual Fee - Supplementary | Annually | - | - | - | - | \$25 | \$100 |
| 03 | Damage Card Fee (Lost / Stolen) | Per Request | \$5 | - | \$5 | \$5 | \$5 | Free |
| 04 | PIN (Set from Mobile App) | Per Card | Free | | | | | |
| 05 | Balance Inquiry Fee with Other Banks | Per Time | Refer to CSS Where Applicable | - | \$0.5 | | | |
| 06 | Other Channel | CSS / LHPP | Subject to Separate Fee and Charge | - | | | | |
| 07 | Cash Withdrawal Trn limit | Per Day | \$20,000 Refer to CSS Where Applicable | - | \$20,000 | \$20,000 | \$20,000 | \$40,000 |
| 08 | Cash Trn Limit – On us | Per Txn or 40 pcs | \$4,000 | - | \$4,000 | | | |
| 09 | Cash Withdrawal Transaction Limit our Branch Counter | Per Day | Subject to Available Limit | - | Subject to Available Limit | | | |
| 10 | Purchase Trn Limit | Per Day | Refer to CSS Where Applicable | \$1,000 | \$50,000 | \$100,000 | \$100,000 | \$300,000 |
| 11 | Number of Purchase Trn Limit | Per Day | Refer to CSS Where Applicable | 20 | | | | |
| 12 | Number of Cash Withdrawal | Per Day | Refer to CSS Where Applicable | - | 10 | | | |
| 13 | Credit Limit | Per Card | - | | | | >=\$5,000 | >=\$10,000 |
| 14 | Cash Limit | Per Card | - | - | - | - | 80% of Credit Limit | |
| 15 | Interest Charge – Retail Purchase / Service | Monthly | - | - | - | - | 1.5% | |
| 16 | Interest Charge – Cash Advance | Monthly | - | - | - | - | 2% | |

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| | | | ATM CARD (CSS CO-BADGE) | VISA DEBIT | | | VISA CREDIT | |
| | | | | Virtual | Blue | Gold | Gold | Platinum |
| 17 | Minimum Payment | Monthly | - | - | - | - | 10% of Purchase, Cash Advance, Fee and 100% of Interest Charges | |
| 18 | Missed due Payment Charge | Per Time | - | - | - | - | 5% Minimum \$5 | |
| 19 | Cash Withdrawal / Cash Advance – On Us – Fee Charge | Per Transaction | Free | - | Free | Free | 2% Minimum \$5 | |
| 20 | Cash Withdrawal / Cash Advance – Off Us – Fee Charge | Per Transaction | Refer to CSS Where Applicable | - | 2% Minimum \$5 | | | |
| 21 | Foreign Currency Fee When Purchase Cash Withdrawal in Non-USD | Per Transaction | - | 3% | | | | |
| 22 | Card Expiry | Per Card | 5 Years | 2 Years | 5 Years | | | |
| 23 | SMS, Email in - App Notification | Per Time | Free | | | | | |
| 24 | Billing Statement | Per Time | - | - | - | - | 20 th of Month | |
| 25 | Billing Due | Per Time | - | - | - | - | 5 th of Month | |
| 26 | Type of Service Supported | - | Cash / Retail Refer to CSS Where Applicable | Retail / Online Purchase | Retail / Online Purchase / Cash | | | |
| 27 | Payment Method | - | - | - | - | - | Over the Counter (OTC) Cash / Cheque Direct Debit from CASA SBI LY HOUR Mobile App | |
| 28 | Cardholder Cashback Reward (Subject to Promotion Scheme) | - | - | Up to 1% | | | | |
| 29 | Verified by VISA | - | - | All Ecommerce Transactions are Protected and Verified by VISA | | | | |
| 30 | Airport Lounge | - | - | - | - | Accessible to Over 1000 Airport Lounges Worldwide for Gold and Platinum Member | | |
| 31 | Travel Insurance | - | - | - | - | Available for Gold and Platinum Member for up to \$1 Million | | |



Mobile Banking

Head Quarter

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