

Credit Card Tariff

Effective date 01/05/2024

Interest Rate w.e.f 10.09.2024

Fee Description	Silver	Platinum	Signature	Infinite
Interest Rate % p.a. (Retail Purchase)	26%	26%	26%	26%
Interest Rate % p.a. (Cash Advance)	26%	26%	26%	26%
Joining Fee - Primary	LKR 1500	LKR 2500	LKR 2500	LKR 2500
Joining Fee - Supplementary	LKR 1000	LKR 1500	LKR 1500	LKR 1500
Annual Fee - Primary	LKR 3000	LKR 5000	LKR 6000	LKR 7500
Annual fee - Supplementary	LKR 1500	LKR 2000	LKR 2500	LKR 3000
Minimum Payment Due	4%	4%	4%	4%
Late Payment Fee	LKR 1950 OR 0.5% from the closing balance (Which ever is high)	LKR 1950 OR 0.5% from the closing balance (Which ever is high)	LKR 1950 OR 0.5% from the closing balance (Which ever is high)	LKR 1950 OR 0.5% from the closing balance (Which ever is high)
Cash Advance Fee - Local	LKR 1,200+5% on face value	LKR 1,200+5% on face value	LKR 1,200+5% on face value	LKR 1,200+5% on face value
Cash Advance Fee - International	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR	USD 5 + 5% on face value or amount equivalent to LKR
Primary Card - Re-Issuance / Replacement Fee	LKR 1000	LKR 1500	LKR 1500	LKR 1500
Supplementary Card - Re Issuance / Replacement	750.00	LKR 1000	LKR 1000	LKR 1000
PIN Replacement Fee - Primary/ Supplementary Card	LKR 300	LKR 300	LKR 300	LKR 300
Over Limit Fee	LKR 1750	LKR 1750	LKR 1750	LKR 1750
Limit Enhancement Fee - Permanent	LKR 1500	LKR 1500	LKR 1500	LKR 1500
Limit Enhancement Fee - Urgent / Temporary	LKR 1500	LKR 1500	LKR 1500	LKR 1500
Cheque Return Fee	LKR 2000	LKR 2000	LKR 2000	LKR 2000
Duplicate Statement Fee (per copy) less than 1 Year	LKR 300	LKR 300	LKR 300	LKR 300
Balance / Transaction confirmation letter charge	LKR 500	LKR 500	LKR 500	LKR 500
Voucher Copy Fee - Local / International	LKR 500	LKR 500	LKR 500	LKR 500
Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days
Lounge Key Access(One Time Membership Fee)	Not Applicable	Not Applicable	FOC	FOC
Lounge Key Access fee per Visit	Not Applicable	\$ 32	\$ 32	\$ 32
Monthly Printed Statements	LKR 100	LKR 100	LKR 100	LKR 100
NDB WRIZTPAY - Issuance / Replacement	Not Applicable	LKR 5000		
NDB WRIZTPAY - Annual Fee	Not Applicable	Supplementary fee of the primary card product		

NOTE

a)Exchange rates for overseas / foreign currency transaction billing:

All foreign currency transactions will be converted using the prevailing USD / LKR exchange rate maintained by the respective card schemes, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by the card scheme (i.e. VISA, MasterCard etc.) before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (up to 4.5%) will be added to the rate at the time of billing.

b)Fuel Surcharge fee :

1% of the transaction value is applicable for fuel transactions as per card scheme guidelines.

c) Monthly Minimum spend commitments for Life Time Annual Free cards (selected categories*)

NEW cards* issued after 1st May 2024 with Life Time annual fee waiver will be required to meet a minimum spend of Rs.5000 per month. Monthly fee of Rs. 500 is applicable if above spend commitment is not met