

Fee name & description	Fee Amount		
	DBS Bank Card Variant	First year fees	Fee from second year onwards
Joining /Annual Membership Fee	Bajaj Finserv DBS 5X Rewards SuperCard	0/499	499
	Bajaj Finserv DBS 5X Plus Rewards SuperCard	0/999	999
	Bajaj Finserv DBS 7X Rewards SuperCard	1499	1499
	Bajaj Finserv DBS 7X Plus Rewards SuperCard	1999	1999
	Bajaj Finserv DBS 10X Signature SuperCard	2999	2999
	Bajaj Finserv DBS 10X Plus Signature SuperCard	4999	4999
Add On card Issuance Fee	Free		
Finance charges (Retail purchase and cash withdrawals)	42% per annum for customers who already have a previous credit card history and 48% per annum for others		
Cash Advance transaction fee	ATM withdrawals: 2.5% of cash withdrawal amount subject to a minimum of Rs 500.		
Over due Penalty/ late Payment Fee	15% of Total Amount Due (Min Rs. 50/- and Max Rs. 1,500/-)		
Over limit penalty	Rs. 600		
Charge slip retrieval charges	Rs. 100		
Card Replacement (Lost/ Stolen/ Re-issue/ any other customer initiated replacement)	Rs. 200		
Physical Statement/ Re-print of physical statement Fee	Rs. 100		
Digital Statement Fee for any period beyond 2 years from Customer Request Date	Rs. 100		
Return Payment charges (Cheque Return, cheque bounce, Standing Instruction Failure ,Automated Clearing house, Non Sufficient Fund & others)	Rs. 500 Per Instance		
Cash Payment at branches	Rs.250/- Per cash deposit done at DBS Bank or BFL (Bajaj Finance Ltd.) branches		
Surcharge on Purchase / Cancellation of Railway Tickets*	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). Refer IRCTC website for details		

Fuel Transaction Charge-for transaction made at petrol pumps to purchase fuel^	<p>1% surcharge on fuel transaction value or Rs.10/- whichever is higher</p> <p>1)Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts.</p> <p>2)GST on Fuel surcharge will not be reversed.</p> <p>3)The surcharge waiver is applicable on minimum fuel transactions of Rs. 400 and maximum of Rs.4000. in a statement cycle</p> <p>4)Fuel surcharge waiver capped at Rs.100/150/200 per billing cycle</p>
Foreign Currency Transaction** (Forex mark up)	<p>3.5% of Txn Amount</p> <p>All overseas transactions are levied with a 3.5% transaction fee. This includes charges paid out to Visa/ Master for converting overseas transactions into INR. Please Note: Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a charge of 1% from Visa/ MasterCard which is included as a part of the transaction amount in your statement.</p> <p>DBS is committed to comply with economic sanctions that are imposed by relevant regulatory authorities. As such, we do not allow our products and services to be used directly or indirectly in countries that are subject to such sanctions, and will not process transactions which involve these countries. Please note that you will not be able to contact us via phone banking, facsimile transmission, or emails, or access our website and online banking, and we will not be able to provide you with financial services if you are in these countries. We will also not process payment or trade transactions that involve these countries.</p>
Reward Redemption Fees	Rs. 99+GST will be levied on all redemptions. T&C Apply
Goods and Service Tax	A standard rate of 18% will be charged or as defined by Government
Dynamic Currency Conversion /Markup Fee	3.5% of Txn Amount
Xpress Cash processing fees	Free
Balance Transfer processing fees (interest free for 3 months i.e. Buy now Pay later)	3M: 750 or 2.99% whichever is higher +GST
Balance Transfer processing fees -3 EMI	PF 499, ROI 21%
Split and Pay processing fee	2% upto minimum of 249 and maximum of 1500
EMI foreclosure charges	3% of unpaid principle amount
EMI Part Payment fee(Advance EMI Payment)	Free
Loan on Card -Outside the line Processing fees	2.5% of Amt
Loan on Card -Foreclosure fee	3% of unpaid principle amount



Service Charge on Outstanding Balance	INR 0
Hot listing Charges	INR 100

This document to be read in conjunction with MITC, Cardmember agreement and Product T&Cs

GST will be applicable for all fees and charges at the prevailing rate.

All the above Charges are subject to change under various marketing programs. The Cardmember will be informed about these Changes.

^ The surcharge waiver is applicable on minimum fuel transactions of Rs.500 and maximum of Rs.4000. The Fuel transaction surcharge and Railway ticket booking surcharge are indicative only. These surcharges are levied by the acquirer (merchant's bank providing terminal / payment gateway) and actual surcharge might vary across different acquirers.

* Refer IRCTC website for details

** Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge.

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