

CREDIT CARD FEATURES AND BENEFITS

VISA-BHARAT CARD



- **Revolving Credit Limit:** Rs. 10,000 to Rs. 19,999
- **EMI Facility:** This card does not offer EMI facilities.
- **Add On Card-Facility** Not Available
- **Cash Limit:** 25% of credit limit.
- **Interest Rate (ROI):** 1.79% per month.
- **Minimum Monthly Payment:** 10% of the outstanding balance.
- **Reward Points:** This card does not include a reward points program.
- **AMC:** Nil
- **Joining Fee-Nil**

VISA-GOLD CARD



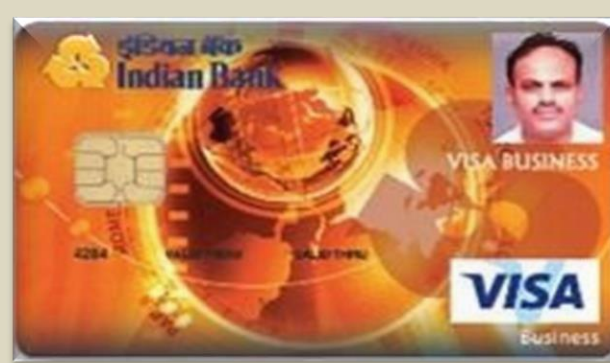
- **Revolving Credit Limit:** Rs.20000 to Rs.99999
- **EMI Facility:** Yes
- **Add On Card-Up** to 4 cards.
- **Cash Limit:** 40% of credit limit.
- **Interest Rate (ROI):** 1.99% per month.
- **Minimum Monthly Payment:** 5% of the outstanding balance.
- **Reward Points:** 1 point valued at Re.1 for every Rs.100 spent.
- **AMC:** No AMC for 1st year. 2nd year onwards Rs.250/- (Conditional waiver)
- **Joining Fee-Nil**

VISA-PLATINUM CARD



- **Revolving Credit Limit:** Rs. 100000 and above
- **EMI Facility:** Yes
- **Add On Card-Up** to 4 cards.
- **Cash Limit:** 40% of credit limit
- **Interest Rate (ROI):** 1.66% per month.
- **Minimum Monthly Payment:** 5% of the outstanding balance.
- **Reward Points:** 1 point valued at Re.1 for every Rs.100 spent.
- **AMC:** No AMC for 1st year. 2nd year onwards Rs.250/- (Conditional waiver)
- **Joining Fee-Nil**

VISA-BUSINESS CARD



- **Variants:** Visa Gold/Platinum.
- **Revolving Credit Limit:** As requested by the customer.
- **EMI Facility:** Facility Not Available.
- **Cash Limit:** 40% of credit limit.
- **Interest Rate (ROI):** 1.99% per month.
- **Minimum Monthly Payment:** 5% of the outstanding balance.
- **Reward Points:** 1 point valued at Re.1 for every Rs.200 spent.
- **AMC:** No AMC for the 1st year. 2nd year onwards Rs.500/-
- **Joining Fee-Nil**

CREDIT CARD FEATURES AND BENEFITS

RUPAY-CLASSIC CARD	RUPAY-PLATINUM CARD	RUPAY -SELECT CARD
		
<ul style="list-style-type: none"> ● Revolving Credit Limit: Rs.10000 to Rs.25000 ● EMI Facility: Yes ● Add On Card-Up to 4 cards. ● Cash Limit: 25% of credit limit. ● Interest Rate (ROI): 1.99% per month. ● Minimum Monthly Payment: 5% of the outstanding balance. ● Reward Points: This card does not include a reward points program. ● Airport Lounge Access: This card does not include Lounge Access. ● AMC: No AMC for 1st year. 2nd year onwards Rs.250/- (Conditional waiver) ● Joining Fee-Nil 	<ul style="list-style-type: none"> ● Revolving Credit Limit: Rs.25001 to Rs.199000 ● EMI Facility: Yes ● Add On Card-Up to 4 cards. ● Cash Limit: 40% of credit limit. ● Interest Rate (ROI): 1.66% per month. ● Minimum Monthly Payment: 5% of the outstanding balance. ● Reward Points: 1 point valued at Re.1 for every Rs.100 spent. ● Airport Lounge Access: Yes ● AMC: No AMC for 1st year. 2nd year onwards Rs.250/- (Conditional waiver) ● Joining Fee-Nil 	<ul style="list-style-type: none"> ● Revolving Credit Limit: Rs.2,00,000 & above ● EMI Facility: Yes ● Add On Card-Up to 4 cards. ● Cash Limit: 40% of credit limit. ● Interest Rate (ROI): 1.66% per month. ● Minimum Monthly Payment: 5% of the outstanding balance. ● Reward Points: 1 point valued at Re.1 for every Rs.100 spent. ● Airport Lounge Access: Yes ● AMC: No AMC for 1st year. 2nd year onwards Rs.250/- (Conditional waiver) ● Joining Fee-Nil