

TYPE OF FEE	SAVI
Joining Fee	Free
Annual Fee	Free
PIN Creation – (Replacement)	Free
Temporary Limit Enhancement Fee	Free
Cash Advance Limit	50% of the Credit Limit
Interest Free days on Purchase [1]	45 days (Maximum)
Minimum Payment (Active Accounts)	4% of the Total Outstanding or Rs.100/- (Whichever is higher)
Cash Advance Fee	Rs.500/- or 6% of Transaction value (Whichever is higher)
Over Limit Fee	1,000
Late Payment Fee	1,000
Interest on Purchases	PA 34%
Interest on Cash Advances	PA 34%
Replacement Card	750
Limit Enhancement Fee	750
Cheque Returns	750
Statement Copies	100
Confirmation Letter Issuing Fee	250
Voucher Copy Retrieval Fee	500
Fuel Surcharge	1%

All the above charges are given in Sri Lankan rupees.

- All foreign currency transactions will be converted using Mastercard exchange rates. In order to mitigate local exchange rate movements, an additional amount (up to 5%) will be included to the rate at the time of billing.
- Government Stamp Duty of 2.5% will be applicable for all overseas transactions.
- The following charges will be levied where applicable;
 - Legal Fee
 - Credit Transfers
 - Cheque Issuance
 - Overseas Charges (Courier/ Postage, Fax)
- [1] Interest free days are applicable only when full settlement is made on or before the due date and is not applicable for cash advances.