



| Description of Charges | Loan on Your Credit Card  |
|------------------------|---|
| Rate of Interest       | The Rate of Interest is arrived by the Bank by taking into account various factors. This will be between 14% to 20% reducing per annum.   |
| Processing Fee         | Processing Fee charged on Loan on your Credit card is 2.5% of the loan amount availed or Rs 300 (whichever is higher)   |
| Preclosure Penalty     | Any Preclosure of Loan on your Credit Card shall attract Penalty Charge of 3% on the outstanding principal amount.  |
| Service Tax & Charges  | Service tax , as notified by the Government of India, is applicable on all fees and other charges and is subject to change, as per relevant regulations of the Government of India. |