

**TARIFF - LOLC CREDIT CARDS**

Type of Fee	Pulse	Gold	University Student Gold	Platinum	World	Savi	Savi World	Swairee
Annual Fee	1,500	2,500	FOC	3,500	6,000	FOC	FOC	FOC
Joining Fee	FOC	FOC	FOC	FOC	FOC	FOC	FOC	2,500
Supplementary Annual Fee	1,000	1,000	1,000	1,500	3,000	FOC	FOC	N/A
Over Limit Fee	1,500	1,500	1,500	2,000	3,000	1,750	1,750	2,000
Late Payment Fee	1,000	1,250	1,250	1,500	2,000	1,500	1,500	1,500
Replacement Card	1,000	1,250	1,250	2,000	3,000	1,500	1,500	2,000
Limit Enhancement Fee	1,500	1,500	1,500	2,000	2,000	1,500	1,500	2,000
Cheque Returns	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
PIN Creation (Replacement)	FOC	FOC	FOC	FOC	FOC	FOC	FOC	250
Statement Copies	250	250	250	250	250	250	250	250
Temporary Limit Enhancement Fee	1,000	1,000	1,000	1,500	2,000	1,500	1,500	1,500
Confirmation Letter Issuing Fee	750	750	750	750	750	750	750	750
Voucher Copy Retrieval Fee	500	500	500	500	500	500	500	500
Interest Free Days on Purchase (1)	45 days (Maximum)							
Interest on Purchases	PA 29%	PA 28.5%	PA 28.5%	PA 28.5%	PA 28.5%	PA 29%	PA 29%	PA 28.5%
Interest on Cash Advances	PA 29%	PA 28.5%	PA 28.5%	PA 28.5%	PA 28.5%	PA 29%	PA 29%	PA 28.5%
Cash advance limit	50%	50%	50%	50%	50%	50%	50%	50%
Minimum Payment (Active Accounts)	4% of the Total Outstanding or Rs.100/- (Whichever is higher)							
Cash Advances Fee	Rs 500 or 6% of the transaction value (Whichever is higher)							
Fuel Surcharge	1%	1%	1%	1%	1%	1%	1%	1%

\*All the above charges given in Sri Lankan rupees

**All the above charges given in Sri Lankan rupees**

All foreign currency transactions will be converted using Mastercard/Visa exchange rates. In order to mitigate local exchange rate movements, as additional amount (up to 3.5%) will be included to the rate at the time of billing.

Government Stamp Duty of 2.5% will be applicable for all foreign currency 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

Credit Cards against LOLC Fixed Deposits – No Annual Fee & Joining Fee

