

Diners Club (Flexi/ Revolving credit) Cards

Description of Charges	
Joining & Annual Fees	Fees applicable for both Primary and Additional Cardmembers will be communicated at the time of sourcing
Interest Rate/Service Charge	<ul style="list-style-type: none"> • 2.5% (monthly) or 30% (annual). The charge is dynamic and subject to change based on periodic review
Cash Advance Fee	3% on advanced amount (subject to a minimum of Rs. 250 and US\$5 at International ATMs)
Late Payment Charge (per month)	<ul style="list-style-type: none"> • Rs. 300 for bills up to Rs.10000 • Rs. 600 for bills from Rs. 10001 - 25000 • Rs. 700 for bills above Rs. 25000
Over Credit Limit Charge	2.5 % over the Credit Limit
Cheque/ECS Bounce Charge	Rs. 250 per returned cheque/ECS
Petrol Transaction Charge	2.5% (subject to a minimum of Rs. 10)
Railway Ticket Booking or Cancellation Surcharge (Counter booking)	2.5% of transaction value (subject to a minimum of Rs. 25)
Railway Ticket Booking Surcharge (Internet booking)	<ul style="list-style-type: none"> • 1.8% of transaction value for regular transactions; • 2.8% of transaction value for 3 EMI transaction
Card Replacement Charge	Rs. 100
Statement Request (beyond 3 months)	Rs. 100
Outstation Cheque Charge (Charge based on the value of the cheque/instrument)	<ul style="list-style-type: none"> • Up to Rs. 10000 - Rs. 50 per cheque • Rs. 10001 to Rs. 100000 - Rs. 100 per cheque • Above Rs. 100001 - Rs. 150 per cheque
Foreign Currency Transaction	Mark up of 3% (service taxes as applicable)
Service tax, as notified by the Government of India, is applicable on all fees, interest and other charges and is subject to change, as per relevant regulations of the Government of India.	