

ING Vysya Credit Cards

Description of Charges	
Interest Charges	<ul style="list-style-type: none"> The initial interest rate is 3.15% per month (i.e. 37.8% annualized). This can change periodically based on your spend, payback and utilization patterns Rate of interest can increase up to 3.5% per month (i.e. 42.0% annualized), in case of default. For Cash withdrawals, rate of interest is 1.5% per month (i.e. 18% annualized) from the date of withdrawal to the date of billing and regular interest rate as applicable will be charged beyond the bill date.
Annual Fee	There are no joining fees or annual fees for the ING Vysya Bank Classic Card.
Late Payment Charges	<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 Limit Charge	2.5% of the amount over the Credit Limit (subject to a minimum of Rs. 500)
Cheque/ECS Bounce Charge	Rs. 250 per returned cheque/ECS
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
Statement Request (beyond 3 months)	Rs. 100
Card Replacement Fee	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	Mark up of 3.5% (service taxes as applicable)

Transactions	
Petrol Transaction Charge	No transaction fees on petrol purchase
Cash Advances Transaction Fees	2.0% on advanced amount (subject to a minimum of Rs. 300 and US\$7.5 at International ATMs)
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.	
NOTE: The ING Vysya Credit Card programme is a programme jointly formulated by ING Vysya Bank (hereinafter referred to as "ING Vysya") and Citibank for issue of Credit Cards to the customers of ING Vysya. The Credit Cards are issued by Citibank pursuant to an agreement entered into between Citibank and ING Vysya. By virtue of the said agreement, Citibank shall issue Credit Cards, manage the operations, service and recovery of dues of the Credit Cards while sourcing of applications and marketing of the Credit Card may be carried out either by ING Vysya and Citibank jointly or independently.	