CARGILLS BANK | TARIFF FOR CREDIT CARD SERVICES AND FEES (W.E.F from 18th February 2025)

	GOLD/ TITANIUM LITE	TITANIUM	PLATINUM	ASCEND	TAPIT	CORPORATE				
Membership Fee										
Joining fee-Primary	Free	Free	Free	Free	Free	Free				
Joining fee-Supplementary	Free	Free	Free	Free	Free	Free				
Annual fee-Primary	Rs. 2,500	Rs. 3,400	Rs. 4,900	Lifetime Free	Rs. 4,000	Rs. 8,000				
Annual fee-Supplementary	Rs. 1,500	Rs. 2,000	Rs. 2,500	Free	Rs. 2,000	Rs. 8,000				
Financial Fees										
Finance Charge	2.2%p.m (26%p.a.)	2.2%p.m (26%p.a.)	2.2%p.m (26%p.a.)	2.2%p.m (26%p.a.)	2.2%p.m (26%p.a.)	2.2%p.m (26%p.a.)				
Cash advance fee (Locally)	Rs. 990+5% on face value	N/A	Rs. 1500+5% on face value							
Maximum credit period on new purchases	55 Days	55 Days	55 Days	55 Days	55 Days	55 Days				
Minimum amount	4%	4%	4%	4%	4%	4%				
Penalty Fees										
Late Payment Fee	Rs 1,600	Rs 1,600	Rs 1,600	Rs 1,600	Rs 1,600	Rs 1,600				
Excess Charge over credit limit	Rs 1,500	Rs 1,500	Rs 1,500	Rs 1,500	Rs 1,500	Rs 1,500				
Account Maintenance Fee										
Permanent Limit enhancement fee	Rs 1,500	Rs 1,500	Rs 1,500	Rs 1,500	Rs 1,500	Rs 3,000				
Temp Limit Extension	Rs.1,100	Rs.1,100	Rs.1,100	Rs.1,100	Rs.1,100	Rs. 2,000				
Returned cheques (lack of funds)	Rs 1100	Rs 1500	Rs 1500	Rs 1500	Rs 1500	Rs 3000				
Tax/Visa/Limit/Interest Confirmation Letters, No Arrears Letter or any Credit Card Related Letters	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,250				
Card Replacement fee	Rs 1,200	Rs 1,200	Rs 1,500	Rs 1,500	Rs. 2,000	Rs 1,500				
Paper Statement copy	Rs 250	Rs 250	Rs 250	Rs 250	Rs. 250	Rs 500				
Monthly Paper Statement Fee	Rs. 275	Rs. 275	Rs. 275	Rs. 275	Rs. 275	Rs. 275				
PIN replacement fee	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200				
Copies of sale voucher	Free	Free	Free	Free	Free	Free				
Digital Statement copy	Free	Free	Free	Free	Free	Free				

Billing cycle change	Free	Free	Free	Free	Free	Free				
Overseas courier fee	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees				
Travel Insurance Fee	N/A	Free	Free	Free	Free	Free				
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free				
Image Card fees										
Image Card service fee- Gallery Images	Rs 500	Rs 500	Rs 500	Rs 500	N/A	Rs 500				
Image Card service fee-Own Images	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	N/A	Rs 1,000				
Image Replacement fee (Additionally Card replacement fees will not be applicable)	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	N/A	Rs. 2,000				
Image Renewal fee	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	N/A	Rs 1,000				
Service Fees										
SMS Alert - Per Annum	Rs. 300	Rs. 300	Rs. 300	Rs. 300	Rs. 300	Rs. 300				
Transaction Fees										
Monthly Spend Commitment for LKR 30,000	N/A	N/A	N/A	500/-	N/A					
Markup for foreign transactions **	4%	4%	4%	4%	4%	4%				
Govt Stamp Duty **	Standard	Standard	Standard	Standard	Standard	Standard				
Fuel Surcharge	1%	1%	1%	1%	1%	1%				

^{**} LKR 25.00 will be charged for every LKR1,000 spent on foreign transactions (Government Stamp Duty).

^{**} In order to mitigate the risk of exchange rate variances, all Card transactions done at overseas merchants/service providers and websites registered outside of Sri Lanka but billed in Sri Lankan Rupees (LKR) in the form of Dynamic Currency Conversion or Multi-Currency Transactions will attract a Processing Fee of minimum 4% on the LKR transaction value.

^{**} Rates are subjected to market rate fluctuations.