

NATIONS TRUST BANK PLC PLC
WORLD MASTERCARD CARD
 GUIDE TO SERVICES AND FEES

MEMBERSHIP FEE

Joining fee - Primary	Rs. 1,250
Joining fee - Supplementary	Nil
Annual fee - Primary	Rs. 5,000
Annual fee - Supplementary	Rs. 1,000
Shared Card - Annual Fee (MasterCard)	Nil

FINANCIAL FEES

Finance charge	2.33% p.m (28% p.a)
Cash advance interest	2.33% p.m (28% p.a)
Cash advance fee (Overseas)	USD 4 + 5% on face value
Cash advance fee (locally)	Rs. 750 + 5% on face value
Maximum credit period on new purchases	50 days
Minimum credit period on new purchases	20 days

PENALTY FEES

Late payment fee	Rs. 1,200
Excess charge over credit limit	Rs. 1,200

ACCOUNT MAINTAINENCE FEES

Processing fee for an urgent application	Rs. 750
Returned cheques (lack of funds)	Rs. 1,000
Returned cheques (other reasons)	Rs. 200
Limit enhancement fee (normal) (Including a processing fee of Rs. 200)	Rs. 600
Limit enhancement fee (within 24 hours) (Including a processing fee of Rs. 200)	Rs. 900
Visa letter	Rs. 500
Card replacement fee	Rs. 750
One copy free, 2nd copy onwards each (previous month statement copy will be free)**	Rs. 200
Copies of sale voucher	Free
PIN replacement fee	Rs. 200
Billing cycle change	Free
Early renewal fee	Rs. 750
Re-couriering of cards	Free
Standing instruction % changing fee	Free
Overseas courier fee	Rs. 4,000
Cash Temp Increase - Processing fee	Rs. 500
Temp Extension - Processing fee	Rs. 200
Card Upgrade / Downgrade Processing fee	Rs. 200
Urgent Blue Card fee	Nil

SERVICE FEES

SMS Alert	Rs. 250
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REWARDS

Membership Rewards Fee	Nil
Membership Rewards Plus Fee	Nil
Cash Back Rewards	Rs. 100