

Fee and Charges

Type of fee	IDBI Bank-LIC ‘Lumine’ RuPay Platinum Credit Card	IDBI Bank-LIC ‘Eclat’ RuPay Select Credit Card
Joining fee	NIL	NIL
Annual fee – Main card	NIL	NIL
Annual fee – add on card	NIL	NIL
Renewal fee – add on card	NIL	NIL
Interest on revolving credit facility (p.m.)	3.40%	3.40%
Cash advance transaction fee	2.5% of transaction amount or Rs. 500 (whichever is higher)	2.5 % of transaction fee or Rs.500 whichever is higher
Interest on cash advance (p.m.)	3.40%	3.40%
Late payment fees (per occasion, based on amount due)	Less Than Rs. 100- NIL	Less Than Rs. 100- NIL
	Rs. 100 to 500- Rs. 100	Rs. 100 to 500- Rs. 100
	Rs. 501 to 5000- Rs. 400	Rs. 501 to 5000- Rs. 400
	Rs. 5001 to 10K- Rs. 500	Rs. 5001 to 10K- Rs. 500
	Rs. 10001 to 20K- Rs.750	Rs. 10001 to 20K- Rs.750
	> =Rs.20001- Rs. 950	> =Rs.20001- Rs. 950
Over limit charges	2.5% of over limit amount subject to minimum of Rs.500	2.5% of over limit amount subject to minimum of Rs.500
Return of Cheque/Auto Debit Return Charges	Rs.500	Rs.500
Duplicate statement request	Duplicate E-Statement Request: Nil Duplicate Physical Statement : Rs. 100/- per month (more than 03 months old)	Duplicate E-Statement Request: Nil Duplicate Physical Statement : Rs. 100/- per month (more than 03 months old)
Replacement card (except for Card Damaged & Card Hotlisted by the Bank)	Rs. 200	Rs. 200
Foreign Currency Transactions	Mark-up of 3.5 % of transaction amount	Mark-up of 3.5 % of transaction amount
Cash processing Fee	Rs.200	Rs.200
Balance Transfer Fee	1.5% of BT amount or Rs.199 whichever is higher	1.5% of BT amount or Rs.199 whichever is higher
Card Account Closure Charge	Rs. 999, If closed within one year of issuance	Rs. 999, If closed within one year of issuance
Redemption Fee	Rs. 99 per redemption	Rs. 99 per redemption

