

**SCHEDULE OF CHARGES FOR IOB MULTICURRENCY PREPAID TRAVEL CARD**

Fee Type	USD	GBP	EUR	AUD	SGD	CAD
Initial Sale fee	Rs 200+ applicable taxes					
Reload Fee	Rs 50/- + Taxes					
Encashment charges	Rs 100/- + Taxes					
Renewal	NIL					
<b>International MasterCard ATMs</b>						
Monthly inactivity fee( if the card is not used for 12 months)	1.50	1.00	1.00	1.50	1.50	1.50
Shortfall fee	15.00	10.00	12.50	15.00	15.00	15.00
Cash over the counter fee( cash withdrawal at Bank counters )	7.50	4.00	6.00	10.00	10.00	10.00
Balance Enquiry	0.50	0.50	0.50	0.50	0.50	0.50
<b>Miscellaneous Requests</b>						
Replacement Card fee	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100
Statement Request	NIL	NIL	NIL	NIL	NIL	NIL
Charge Slip Retrieval	3	1.50	2.50	5	5	5
Charge Back fee( Only for unsuccessful charge backs)	2	2	2	3	3	3
<b>Currency Conversion</b>						
Sale/Reload and Refund	As per Bank's Card rate					
Cross Currency Usage	3%					

**ATM Cash Withdrawal**

	USD	GBP	EUR	AUD	SGD	CAD
UPTO 200	1.25	1.25	2.00	2.75	2.75	2.75
201 TO 300	1.75	1.50	2.00	2.75	2.75	2.75
ABOVE 300	2.00	1.75	2.00	2.75	2.75	2.75

**Note: All charges attract applicable service taxes.**

**Above mentioned charges are subject to change as per the Bank's decision from time to time**