

FEES	INR
Initial purchase and load fee*	INR 100
Reload fee*	INR 50
Additional Card linked to the same funds*	INR 100
Cash out / Refund fee per transaction*	INR 100
	USD / GBP / EUR / SGD / AUD / CAD / AED
ATM fee per withdrawal**	US\$1.75 / €1.25 / €1.50 / SG\$2.00 / AU\$2.50 / CA\$2.50 / AED6.50
ATM Balance enquiry fee <sup>2</sup>	FREE
Purchase from merchant (e.g. shops and restaurants) <sup>3</sup>	FREE
Monthly inactivity fee – debited from your Card if it has not been used for 12 months <sup>4</sup>	US\$1.50
Shortfall fee	US\$15
Cash over the counter fee <sup>5</sup>	US\$7.50 / €4.00 / €6.00 / SG\$10 / AU\$9.74 / CA\$10.00 / AED30.00
Replacement Card fee	FREE
Cross Currency fee <sup>6</sup>	3%
LIMITS <sup>7</sup>	USD (or Currency equivalent)
Minimum amount you can load on your Card	US\$200
Maximum load/reload and maximum balance allowed on your Card at any one time	As prescribed by the Reserve Bank of India/FEMA guidelines from time to time, for the purpose of the visit abroad
Maximum load over 12-month period**	As prescribed by the Reserve Bank of India/FEMA guidelines from time to time, for the purpose of the visit abroad
Maximum amount you can withdraw from ATMs in any 24 hours <sup>8</sup>	US\$10,000
Maximum amount that you can spend at merchants in any 24 hours <sup>8</sup>	US\$10,000
Maximum amount you can withdraw as cash over the counter at banks in 24 hours	US\$500
	OTHER
Maximum number of Additional Cards linked to the same funds	1
Maximum number of active accounts that can be held at any one time	1
Card life	See Card for expiry date
Maximum PIN tries	3 per 24 hours

\* Goods and Services Tax as applicable shall be charged.

\*\* If the Currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the ATM fee for that Currency will be applied. If the Currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction, then the USD ATM fee will be applied and will be converted into the last Currency being used to fund the transaction, at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

<sup>2</sup> A fee may be payable to the ATM operator for balance enquiries.

<sup>3</sup> Some ATM operators and merchants may charge a fee or set their own limits. Please confirm whether any fees or limits apply before making a withdrawal or purchase.

<sup>4</sup> If, following the debit of any monthly inactivity fee, the Card Fund is less than the fee, we will waive the difference.

<sup>5</sup> Where purchases and ATM withdrawals are made in a currency other than a Currency available on the Card or where there are insufficient funds in the relevant Currency to cover the whole transaction, the transaction currency will be converted to the available Currency (or Currencies) on the Card at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 3% (the Cross Currency fee).

<sup>6</sup> The limits shown refer to the USD equivalent of the total limits available on the Card (when combining all Currencies).

\*\* The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

State Bank Multi-Currency Foreign Travel Card is issued by State Bank of India pursuant to license by Mastercard Asia/Pacific Pte. Ltd. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

#### Important information about Cross Currency transactions:

If you make a purchase or an ATM withdrawal abroad, and the transaction currency is either not one of the Currencies on your Card or you don't have a sufficient balance in the Currency of the transaction, but your overall Card Fund balance is sufficient for the transaction, the transaction will be automatically fulfilled with the funds available on the Card, in the following order: USD, GBP, EUR, SGD, AUD, CAD and AED, at an exchange rate determined by Mastercard on the day the transaction is processed. In addition, a Cross Currency fee of 3% of the transaction value, over and above of the applicable exchange rate, will be charged for the Currencies different from the transaction currency.

#### Example of how the Cross Currency fee is applied:

If you make a purchase or an ATM withdrawal in France for EU€50.00 with your State Bank Multi-Currency Foreign Travel Card, which only has a balance of US\$100, and the prevailing exchange rate on the day of the transaction, determined by Mastercard, is EU€1.00 = US\$1.43, the US\$ equivalent amount for the transaction (before the Cross Currency fee is applied) would be US\$71.50 (i.e. EU€50 x 1.43 = US\$71.50). The Cross Currency Fee of 3% will be applied (US\$71.50 x 3% = US\$2.15) and a total of US\$73.65 (US\$71.50 + US\$2.15), plus applicable fees and Goods and Services Tax, will be debited from the Card.

Please refer to clause 8 of the Terms and Conditions for further details on foreign currency transactions.