

BLUE AMERICAN EXPRESS CARD

MEMBERSHIP FEES	
Joining fee - Primary	Rs. 300
Joining fee - Supplementary	Rs. 500
Annual fee - Primary	Rs. 1,500
Annual fee - Supplementary	Rs. 750
FINANCIAL FEES	
Finance Charge	2.65% p.m (31.8% p.a)
Cash advance interest (Revolving Int rate)	2.65% p.m (31.8% p. a)
Cash advance fee (Overseas)	USD 3 + 4% on the face value
Cash advance fee (Locally)	Rs. 400 + 5% on face value
Late payment fee Maximum Credit Period on new purchases	50 Days
Minimum Credit Period on new purchases	20 Days
Minimum amount due whichever is higher	4% or Rs. 250
Standard Cash Advance Limit	50%
LATE PAYMENT FEES	
Late payment fee	Rs. 1200
Excess charge over credit limit	Rs. 990
ACCOUNT MAINTENANCE FEES	
Processing Fee for an Urgent Application	Rs. 750
Returned cheque (Lack of funds)	Rs. 1,000
Returned cheque (Other reasons)	Rs. 200
Limit enhancement fee (Normal)	Rs. 600 (including a processing fee of Rs.200)
Limit enhancement fee (Within 24Hours)	Rs. 900 (including a processing fee of Rs.200)
VISA Letter	Rs. 500
Card replacement fee	Rs. 750
Copies of statement (within last three statements)**	One copy free, 2nd copy onward each Rs.200
Copy of sale voucher - (up to a maximum of 3 months from transaction date)	Free
PIN replacement fee	Rs. 200
Urgent Blue Card Fee	Rs. 750
Early renewal fee	Rs. 750

Cash Temp Increase – Processing fee	Rs. 500
Temp Extension – Processing fee	Rs. 200
Overseas courier fee	Rs. 4,000
SERVICES FEES	
Cashback Rewards Fee	Free
SMS Alert	Rs. 250 (First year waived)
Exchange Rates for overseas transaction billing	All overseas transactions will be converted using American Express exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 2.5%) will be included to the rate at the time of billing.

GOLD AMERICAN EXPRESS CARD

MEMBERSHIP FEES	
Joining fee - Primary	Rs. 1,250
Joining fee - Supplementary	Rs. 500
Annual fee - Primary	Rs. 3,200
Annual fee - Supplementary	Rs. 1,000
FINANCIAL FEES	
Finance Charge	2.50% p.m (30% p. a)
Cash advance interest (Revolving Int rate)	2.50% p.m (30% p. a)
Cash advance fee (Overseas)	USD 3 + 4% on the face value
Cash advance fee (Locally)	Rs. 400/- + 5% on face value
Late payment fee Maximum Credit Period on new purchases	
Minimum Credit Period on new purchases	20 Days
PENALTY FEES	
Late payment fee	Rs. 1200
Excess charge over credit limit	Rs. 990
ACCOUNT MAINTENANCE FEES	
Processing Fee for an Urgent Application	Rs. 750
Returned cheque (Lack of funds)	Rs. 1,000
Returned cheque (Other reasons)	Rs. 200
Limit enhancement fee (Normal)	Rs. 600 (including a processing fee of Rs. 200)

Limit enhancement fee (Within 24 Hours)	Rs. 900 (including a processing fee of Rs. 200)
VISA Letter	Rs. 900 (including a processing fee of Rs. 200)
Card replacement fee	Rs. 750
Copies of statement (within last three statements)**	One copy free, 2nd copy onward each Rs.200
Copy of sale voucher - (up to a maximum of 3 months from transaction date)	Free
PIN replacement fee	Rs. 200
Cash Temp increase -Processing fee	Rs. 500
Early renewal fee	Rs. 750
Temp Extension - Processing Fee	Rs. 200
Cash Temp increase -Processing fee	Rs. 500
Early renewal fee	Rs. 750
Temp Extension - Processing Fee	Rs. 200
Overseas courier fee	Rs. 4,000
Card Upgrade / Downgrade processing fee	Rs. 200
SERVICES FEES	
Membership Rewards Fee	Rs. 250 (First year waived off)
Membership Rewards Plus Fee	Rs. 500 (First year waived off)
SMS Alerts	Rs. 250
Exchange Rates for overseas transaction billing	All overseas transactions will be converted using American Express exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 2.5%) will be included to the rate at the time of billing.

PLATINUM AMERICAN EXPRESS CARDS

Minimum amount due whichever is higher	4% or Rs. 250
Standard Cash advance limit	50%
MEMBERSHIP FEES	
Annual fee - Primary	Rs. 5,000
Annual fee - Supplementary	Rs. 1,000
FINANCIAL FEES	
Finance Charge	2.50% p.m (30% p.a)

Cash advance interest (Revolving Int rate)	2.50% p.m (30% p.a)
Cash advance fee (Overseas)	USD 3 + 4% on the face value
Cash advance fee (Locally)	Rs. 400/- + 5% on face value
Late payment fee 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. 990
ACCOUNT MAINTENANCE FEES	
Processing Fee for an Urgent Application	Rs. 750
Returned cheque (Lack of funds)	Rs. 1,000
Returned cheque (Other reasons)	Rs. 200
Limit enhancement fee (Normal)	Rs. 600
Limit enhancement fee (Within 24 Hours)	Rs. 900
VISA Letter	Rs. 500
Card replacement fee	Rs. 750
Copies of statement (within last three statements)**	One copy free, 2nd copy onward each Rs.200
Copy of sale voucher - (up to a maximum of 3 months from transaction date)	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
MEMBERSHIPS REWARD FEES	
Membership Rewards Fee	Free
Membership Rewards Plus Fee	Free
SMS Alert	Rs. 250

SRILANKAN AIRLINES PLATINUM CARD

Minimum amount due whichever is higher	4% or Rs. 250
Standard Cash advance limit	50%
MEMBERSHIP FEES	
Annual fee - Primary	Rs. 10,000
Annual fee - Supplementary	
FINANCIAL FEES	
Finance Charge	2.50% p.m (30% p.a)
Cash advance interest (Revolving Int rate)	2.50% p.m (30% p.a)
Cash advance fee (Locally)	USD 3 + 4% on the face value
Cash advance fee (Locally)	Rs 400/- + 5% on face value
Maximum Credit Period on new purchases	
Minimum Credit Period on new purchases	20 Days
PENALTY FEES	
Late payment fee	Rs. 1,200
Excess charge over credit limit	Rs. 990
ACCOUNT MAINTENANCE FEES	
Processing Fee for an Urgent Application	Rs. 750
Returned cheque (Lack of funds)	Rs. 1,000
Returned cheque (Other reasons)	Rs. 200
Limit enhancement fee (Normal)	Rs. 600 (including a processing fee of Rs.200)
Limit enhancement fee (Within 24 Hours)	Rs. 900 (including a processing fee of Rs.200)
VISA Letter	Rs. 500
Card replacement fee	Rs. 750
Copies of statement (within last three statements)**	
Copy of sale voucher – (up to a maximum of 3 months from transaction date)	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
Cash Temp increase -Processing fee	Rs. 500
Temp Extension – Processing Fee	Rs. 200
Card Upgrade /Downgrade processing fee	Rs. 200
SERVICE FEES	
Membership Rewards Fee	Free
SMS Alert	Rs. 250
Exchange Rates for overseas transaction billing	All overseas transactions will be converted using American Express exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 2.5%) will be included to the rate at the time of billing.