



Annual charges and Transaction charges associated with your VISA Debit Card

Card Name	Classic	Gold	Platinum	Signature
Issue of New Card	Free	150	200	300
Renewal of Card	Free	Free	Free	Free
Re-issue for Lost/Damaged Card	100	100	100	100
Re-issue of PIN	20	20	20	20
Annual Fee				
First Year	Free	Free	Free	Free
2nd Year onwards	100	100	150	200
Transactions at IOB ATMs				
SB/CD/CCa/cs Financial & Non-Financial Transactions	Free	Free	Free	Free
Transactions at other Bank ATMs				
SB a/cs - First 5 txns including Non-Financial Transactions in a calendar month	Free	Free	Free	Free
After 5 txns, per txn	20	20	20	20
CD/CC a/cs (From 1st txn onwards including Non-Financial Transactions)	20	20	20	20
Cash Withdrawal in ATMs abroad	100	100	100	100
Merchant / Internet Transactions				
For usage at Merchant Establishments	Free	Free	Free	Free
For internet payments	Free	Free	Free	Free
Rate of Surcharge for usage at Petrol Pumps (Minimum Amount Rs. 10)	2.5%	2.5%	2.5%	2.5%
Rate of Surcharge for usage at Railway Stations or booking train tickets through Internet	2.5%	2.5%	2.5%	2.5%

1. The above charges are subject to periodical review and change.
2. Service tax at the applicable rate will be charged extra.