

HOME  
LOAN



PERSONAL  
LOAN



BUSINESS  
LOAN



BALANCE  
TRANSFER



CREDIT  
CARDS



EDUCATION  
LOAN



CAR  
LOAN



WORKING  
CAPITAL



CHILD  
PLANS



HOME  
INSURANCE



ENDOWMENT  
PLAN



VEHICLE  
INSURANCE



TERM  
INSURANCE



FIRE  
INSURANCE



PERSONAL  
ACCIDENT



TRAVEL  
INSURANCE



HEALTH  
INSURANCE



PENSION  
PLANS

## Credit Card FAQs

1. How is the interest applicable to credit card limit usage?
  - ✓ If you are able to make a payback before the due date, there will be no applicable interest. Credit cards also have a small grace period before the payment is due in any billing cycle, which can be something around 30-45 days. Paying before the end of the grace period will help you avoid any interest.
2. Are there any other charges applicable?
  - ✓ Yes, some common charges on credit cards include credit card fees or joining fees, annual fee, late payment charge, duplicate statement fee, cash withdrawal, service tax, ECS or cheque return charge, foreign currency transactions and over limit fee.
3. In case there is a delayed repayment then what is the interest rate or penalty charged?
  - ✓ In most cases, credit card interest rates start at 18% and may increase based on various factors such as your payment history, the type of card.