

Description of Charges	Doctor's Platinum Credit Card	
Interest Free Period	Up to 50 days	
Minimum Repayment Amount	5%, Minimum Rs. 200	
Cash Advance Limit	40% of credit limit	
Additional Card fee	Free for Life	
Charges On revolving Credit	3.15% P.M., 37.8% Annually - from transaction date	
Cash Advance Charges	2.5% of amount withdrawn or Rs. 300 whichever is higher	
Late Payment Charges	Late Payment Charges(Basis Credit Card bill)	
	Statement Balance	Late payment charges
	Less than Rs. 100	Nil
	Rs. 100 and Rs. 500	Rs. 100
	Rs. 501 and Rs. 5,000	Rs. 400
	Rs. 5,001 and Rs. 20,000	Rs. 500
	More than Rs. 20,000	Rs. 700
Charges on over limit account	2.5% of over limit amount subject to a minimum of Rs. 500	
Payment return Charges	2% of payment amount subject to minimum of Rs. 350	
Cash processing fee	Rs. 100 (for all card payments made by depositing in HDFC Bank branches or ATMs)	
Rewards Redemption Fee	Rs.75/- per redemption request	
Balance Transfer / Balance Transfer on EMI Processing Charges	2% of BT on EMI Amount or Rs. 250, whichever is higher	
Petrol Transaction Charge	2.5% (subject to a minimum of Rs. 10) *Waived for transactions between Rs.400 - Rs.5000	
Railway Ticket Purchase Fee	Rs. 30 + 2.5% of transaction amount	
Reissue of Lost, Stolen or Damaged Card	Rs. 100	
Outstation Cheque Processing Charge	Cheque value less than Rs. 5,000 - Fee will be Rs. 25, and for cheque value of Rs. 5,000 & above -	
Retrieval Fees (Charge slip)	Rs. 125 per Charge slip	
Foreign Currency Transactions	Bank Charges Cross currency mark-up of 3.5%	
Service Tax	Applicable on all fees, interest and other charges	