

## Payit plus Fees & Charges (Price exclusive of VAT)

Payit Plus – Fees & Charges	Payit Wallet Account	Payit Universal Account
<b>Account Fees</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
Monthly Fee	0	0
Annual Fee	0	0
<b>Letsgo Payit Card Fees</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
Decline transaction fee (if no sufficient funds)	0	0
Value added service fees	0	0
Digital Letsgo Payit Card Issuance Fee	0	0
Physical Letsgo Payit Card Issuance Fee	25	25
Physical Card Replacement (lost / stolen)	25	25
Physical / Virtual Card Renewal (every 5 years)	0	0
Cross currency conversion fee	0	0
Closure fee	0	0
False chargeback fee	100	100
<b>ATM Fees</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
FAB ATM – Cash withdrawal	0	0
FAB ATM – Cash Deposit	0	0
FAB ATM – Balance inquiry	0	0
Non-FAB ATM – Balance inquiry	1	1
Non-FAB ATM – Cash withdrawal	2	2
International & GCC ATM – Balance inquiry	3	3
GCC ATM – Cash withdrawal	6	6
International ATM – Cash withdrawal	20	20
<b>International Money Transfer Fees</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
Easy bank transfer by Payit (Mastercard)	5	5
MoneyGram cash pick-up	10	10
Bank transfer by SWIFT	25 – 45	25 – 45
<b>Domestic Transfer Fees (UAE)</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
Payit Wallet to Payit Wallet	0	0
Payit Wallet to FAB	0	0
Payit Wallet to other UAE banks	3	3
<b>OnDemand Service Fees</b>	<b>Fees (₹)</b>	<b>Fees (₹)</b>
<p>Service fee</p> <p>(This is a one-off fixed fee that is payable upfront when you obtain a Payit Loan.)</p>	<p>The service fee will vary depending on the amount of your Payit Loan.</p> <ul style="list-style-type: none"> <li>• ₹ 15 plus VAT, if your Payit Loan is ₹ 300 or less;</li> <li>• ₹ 20 plus VAT, if your Payit Loan is between ₹ 301-600;</li> <li>• ₹ 45 plus VAT, if your Payit Loan is between ₹ 601-1,000;</li> <li>• ₹ 85 plus VAT, if your Payit Loan is between ₹ 1,001-1,500</li> <li>• ₹ 110 plus VAT, if your Payit Loan is between ₹ 1,501-2,000.</li> <li>• ₹ 140 plus VAT, if your Payit Loan is between ₹ 2,001-2,500.</li> <li>• ₹ 170 plus VAT, if your Payit Loan is between ₹ 2,501-3,000.</li> <li>• ₹ 200 plus VAT, if your Payit Loan is between ₹ 3,001-3,500.</li> <li>• ₹ 230 plus VAT, if your Payit Loan is between ₹ 3,501-4,000</li> </ul>	<p>The service fee will vary depending on the amount of your Payit Loan.</p> <ul style="list-style-type: none"> <li>• ₹ 15 plus VAT, if your Payit Loan is ₹ 300 or less;</li> <li>• ₹ 20 plus VAT, if your Payit Loan is between ₹ 301-600;</li> <li>• ₹ 45 plus VAT, if your Payit Loan is between ₹ 601-1,000;</li> <li>• ₹ 85 plus VAT, if your Payit Loan is between ₹ 1,001-1,500</li> <li>• ₹ 110 plus VAT, if your Payit Loan is between ₹ 1,501-2,000.</li> <li>• ₹ 140 plus VAT, if your Payit Loan is between ₹ 2,001-2,500.</li> <li>• ₹ 170 plus VAT, if your Payit Loan is between ₹ 2,501-3,000.</li> <li>• ₹ 200 plus VAT, if your Payit Loan is between ₹ 3,001-3,500.</li> <li>• ₹ 230 plus VAT, if your Payit Loan is between ₹ 3,501-4,000</li> </ul>
<p>Late repayment fee</p> <p>(This is a one-off fixed late payment fee added to your Payit Loan if you miss your scheduled repayment date.)</p>	<p>The late payment fee is ₹ 10 plus VAT.</p>	<p>The late payment fee is ₹ 10 plus VAT.</p>