



# Fees & Charges

## AmpliFi Fi-Federal Credit Card

Joining Fee	₹2000
Renewal Fees	₹2000 Waived off if you spend ₹2,50,000 or more in the previous year
Card re-issuance fees	₹250 Waived off if card was blocked due to suspected fraud
Cash advance fees	Nil - ATM cash withdrawal not provided on card
Interest free period	Up to 48 days
Annual Percentage Rate (APR) on credit	3.49% per month i.e. 41.88% annually

### Late payment charges

Total amount due	Charges applicable
₹0 - ₹100	₹0
₹101 - ₹500	₹100
₹501 - ₹5,000	₹500
₹5,001 - ₹10,000	₹750
₹10,001 - ₹25,000	₹1,000
₹25,001 - ₹50,000	₹1,500
More than ₹50,000	₹2,000

Charges may be applied on each statement based on the total amount due at that time, if at least the minimum amount due is not paid every month

Service charges for transactions	Forex markup: 1% Effective 06 Dec, 2023 – Forex markup: 0% Service charges not applied for any other transactions
Over-limit charges	Nil, over-limit facility not provided on the card currently
Auto debit reversal	₹250
EMI processing charges	2.5% or minimum ₹200
Minimum amount due	5% of purchases and 100% of overlimit spend, EMIs due, charges & fees

**Note:**

- Add-on credit card facility is not available as of now. Joining and/or annual fees for add-on cards (if applicable) will be communicated to you when this service is activated.
- GST at 18% will be applicable on all fees and charges as mandated
- Fuel Surcharge (usually around 1%) is levied by acquiring bank providing the terminal to the merchant and will be applied on the card. This rate can vary depending on the fuel station and their acquiring bank. This surcharge is applied post the fuel purchase transaction and will appear as a separate entry on the credit card statement and on Fi app. Any waiver of this surcharge is not provided on the card.
- Forex markup of 0% will be applicable on cross-border transactions initiated after 6th Dec, 2023. This waiver on forex markup maybe provided as a direct removal of fees or direct cash back after transaction settlement if the fees is not removed.