

MOST IMPORTANT TERMS & CONDITIONS

(Corporate Credit Card Version 1.43)



1. Fees and Charges

A. Fees payable on the Credit Card by the Cardmember

• Annual Fees • Renewal Fees

The fees may vary for each Cardmember, and from offer to offer. The same is communicated to the Cardmember at the time of applying for the credit card. The above fees as applicable are billed to the card account and are stated in the card statement of the month in which it is charged.

B. Cash Advance Fees

The Cardmember can use the Card to access cash in an emergency from ATMs in India or abroad. A transaction fee of 2.5% (Minimum ₹500/-) would be levied on the amount withdrawn and would be billed to the Cardmember in the next statement. The transaction fee is subject to change at the discretion of HDFC Bank. All cash advances also carry a finance charge equal to charges on revolving credit (please refer Schedule of Charges) from the date of withdrawal until the date of full payment. The finance charge is subject to change at the discretion of HDFC Bank.

C. Charges

- (i) Charges and fees, as may be applicable from time to time are payable by Cardmember for specific services provided by HDFC Bank to the Cardmember or for defaults committed by the Cardmember with reference to his/her card account.
- (ii) HDFC Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to the customer.

D. Interest Free Period

The interest free credit period could range from 20 to 50 days subject to the scheme applicable on specific credit card (Please refer to the Schedule of Charges) and the submission of the claims by the merchant. However, this is not applicable if the previous statement's balance has not been cleared in full or if the Cardmember has availed for cash from ATM. For instance, the HDFC Bank Corporate Card has an interest free credit period of up to 50 days. This means that a customer who has a billing date of

4th of every month can spend on his card from 5th April to 4th May, his bill will be generated on 4th May and the payment due date would be 24th May. Hence, a purchase made on 14th April will have a credit period of 41 days, while a purchase made on 2nd May will have a credit period of 23 days. This period will be free of interest only if all previous dues are paid in full and there is no unpaid balance carried over from the previous months.

2. Limits

HDFC Bank at its sole discretion will determine the Cardmember's credit limit and cash withdrawal limit (Add-on Card holder shares the same limit.) These limits are communicated to the Cardmember at the time of card delivery and in the periodic statements. The available credit limit at the time of the statement generation is provided as a part of the monthly statement. Credit limit on any card account may be reviewed as per the bank policies, specified from time to time. The bank reserves the right to decrease and/or unconditionally cancel the limit assigned to the card. In such an instance the bank will inform immediately including the reason thereof, by SMS/ e-mail followed by confirmation in writing.

3. Finance Charges

- Finance charges are payable at the monthly percentage rate (please refer schedule of charges) from the date of transaction in the event of the Cardmember choosing not to pay his balance in full. Finance charges are debited to the Cardmember's account till the outstanding on the card is paid in full.
- Finance Charges on cash advances are applicable from the date of transaction until the payment is made full.
- When the customer carries forward any outstanding amount or avails of Cash Advance, a Finance Charge calculated by average Daily Balance Method, will apply to the balance carried forward and to fresh billings.
- If a Cardholder avails of the revolving credit facility of the HDFC Bank Credit Card and hence chooses to pay an amount less than the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract Finance Charges and all new transactions would also attract Finance

Charges till such time the previous outstanding amount are not repaid in full.

- Late payments charges will be applicable if the Minimum Amount Due is not paid by the payment due date. Clear funds need to be credited to the HDFC Bank card account on or before the payment due date, to avoid late payment charges. Late Payment Charges are applicable as follows:

Effective 15th July'2019 Late Payment Charges will be applicable as below:

Statement Balance	Late Payment Charges
Less than ₹100	Nil
₹ 100 to ₹ 500	₹ 100
₹ 501 to ₹ 5000	₹ 500
₹ 5001 to ₹ 10000	₹ 600
₹ 10001 to ₹ 25000	₹ 800
More than ₹ 25000	₹ 950

- Overlimit charges are applicable on the total outstanding amount exceeding the Credit Limit at the rate of 2.5% of the overlimit amount subject to a minimum of ₹500/-.

The following illustration will indicate the method of calculating various charges.

Assume that you have paid all previous dues in full and do not have any amount outstanding in your Corporate Platinum Credit Card account. Your statement date is 18th of every month. The following is the list of transactions you have done on your Card account.

Date	Transaction details	Amount
10 th April	Purchase of household goods	₹15000/-
15 th April	Purchase of garments and accessories	₹5000/-
18 th April	Statement date	Total amount due (TAD) = ₹20000/- (Minimum amount due is ₹1000/-)
12 th May	Payment In to Card account (Late payment charges will be applicable here)	₹2000/- (Credit)
14 th May	Purchase of groceries	₹1000/-
15 th May	Payment In to Card Account	₹15000/- (Credit)

Thus, on the statement dated 18th May, the following would reflect as the components of the total amount payable by you:

Interest calculated = (outstanding amount x 3.49% p.m. x 12 months x No. of days)/365. Late Payment charges = ₹800/-

- (a) Interest on ₹15000/- @ 3.49% p.m. from 19th April to 11th May (i.e. for 23 days) = ₹395.85/-

Interest on ₹13000/- @ 3.49% p.m. from 12th May to 14th May (i.e. for 3 days) = ₹44.75/-

Interest on ₹5000/- @ 3.49% p.m. from 19th April to 14th May (i.e. for 26 days) = ₹149.16/-

Interest on ₹3000/- @ 3.49% p.m. from 15th May to 18th May (i.e. for 4 days) ₹13.77/-

Interest on ₹1000/- (fresh spends @ 3.49% p.m. from 14th May to 18th May (i.e. for 5 days) = ₹5.74/-

Thus the total interest of ₹609.27/- is payable

- (b) Late Payment Charges = ₹800/-
- (c) Goods and Services Tax at 18% on Interest and Late Payment Charges = ₹253.67
- (d) Total Principal Amount outstanding = ₹4000/- (₹1000/- fresh spend + balance ₹3000/- outstanding from last month's billing period)

Hence, the Total Amount Due = (a) + (b) + (c) + (d) = ₹5662.94/-

Please note:

Finance Charges and other charges are subject to change at the discretion for HDFC Bank.

Also please note that if the Cardmember exceeds the Credit limit of the accounts, Overlimit Charges will be levied on the account. For a list of charges that may be levied at specific instance, please refer to the Schedule of Charges available at the end of this document.

4. Billing and Statement

- A. HDFC Bank will send the Cardmember / Corporate a periodic statement showing the payments credited and the transactions debited to the Cardmember's account since the previous statement. The Bank will mail / e-mail the statement of transaction in the card account periodically to the

mailing address / e-mail address as per the records with the Bank. If the balance outstanding is less than ₹200/- and there is no further transaction pending since the previous statement, no statement would be issued.

- B. HDFC Bank Credit Cards offer its Cardmembers the facility of revolving credit. A Cardmember may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Cardmember can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Such payment should be made before the Payment Due Date. Clear funds need to be credited to HDFC Bank Card account on or before the payment due date to avoid Late Payment Charges. Cardmembers are advised to drop local cheques well in advance of the Payment Due Date to ensure that the payment reflects on the card account within the Payment due date. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardmember's current Minimum Amount Due in addition to the outstanding exceeding the Cardmember's Credit Limit.
- C. Payments made towards the card outstanding are acknowledged in subsequent statements.
- D. Payments received against the Cardmember's card outstanding will be adjusted against all taxes, fees and other charges, interest charges and purchases in that order.
- E. Payments towards the card account may be made in any of the following ways:
- (i) In case the Cardmember has a HDFC Bank account, he can make the Payment through NetBanking, ATMs or PhoneBanking.
 - (ii) In case the Cardmember has a HDFC Bank account, he can opt for a Standing Instruction facility, where the funds will be automatically transferred from the Cardmember's HDFC Bank account to the Cardmember's card account on due date. The Automatic debit will be processed on the registered account nominated by the Cardmember from the Payment Due Date and will be credited to the Card Account. In the event of non-realization of payment in the first attempt, repeat attempts will be made until realization of payment
 - (iii) Customer can also make payment through NEFT fund transfer mode from other bank account (use IFSC code HDFC0000128) or use the VISA Money transfer facility.
 - (iv) In case the Cardmember does not have a HDFC Bank account, he can make the Payment through Bill Desk facility using other banks Net Banking account.
 - (v) By dropping the payment instrument (cheque or draft) into any of the HDFC Bank credit card drop boxes placed in the HDFC Bank branches and ATMs. The cheque / draft should be made payable to HDFC Bank Card Number xxxx xxxx xxxx xxxx

(vi) Through Cash Payments at the Bank branches.

- F. Billing Disputes: All the contents of the statement will be deemed to be correct and accepted if the Cardmember does not inform HDFC Bank of the discrepancies within 30 days of the statement date in writing. On receipt of such information, HDFC Bank may reserve the charge on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmember's account, the charges will be reinstated in a subsequent statement along with the associated retrieval request charges. Upon receipt of dispute from a customer, within a maximum period of thirty days, Bank would provide necessary documents, wherever applicable and received from the Member Bank, subject to operating guidelines laid down by the respective franchisee like Visa/Master Card/Diners Club etc.,

GST levied will not be reversed on any dispute on Fee & Charges / interest.

Kindly refer our Customer Protection Policy for electronic banking transactions at:
www.hdfcbank.com/assets/pdf/Customer-Protection-Policy.pdf

- G. Contact Particulars: The Cardmember can contact HDFC Bank Credit Cards for making any enquiries or for any grievance redressal through:

- 24 Hour customer Service Call Center-a detailed list of phone numbers is available at the end of this document and on the reverse of the monthly statements.

- By e-mail:

Region	Email ID
North	Corpassist.North@hdfcbank.com
West	Corpassist.West@hdfcbank.com
South	Corpassist.South@hdfcbank.com
East	Corpassist.East@hdfcbank.com
Payment Apportionment (PAN India)	Corp.Payments@hdfcbank.com

- Through mail - Manager, HDFC Bank Cards Division, P.O.Box-8654, Thiruvanniyur P.O., Chennai-600 041.

5. Default

In the event of default, the Cardmember /Corporate will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection.

6. Right of Lien

- A. The bank, at any time and without notice, will have lien and right to set-off on all monies belonging to the Cardmember and/or add on Cardmember standing to their credit in any account/custody of the bank, if upon demand by the bank, the balance amount on the card account is not repaid within the prescribed time.
- B. During settlement of redemption, in the case of available Reward Points balance being lesser than the Points required for the transaction, the bank reserves the right to debit the differential amount on the Customer's Card/Account.

7. Termination / Revocation of the card membership

I understand that the usage of the HDFC Bank International Credit Card(s) shall be strictly in accordance with exchange control regulations, applicable laws or regulations of the Regulatory authorities as applicable from time to time, which I undertake as my responsibility to keep myself updated and also that the card will not be used for prohibited transactions including but not limited to Forex trading, lottery, betting, gambling, dating and in the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act 1999 or its statutory modifications or re-enhancement or any other applicable law thereof.

- A. The Cardmember may terminate the card membership at any time by writing to HDFC Bank at the following address: "Manager, HDFC Bank Credit Cards, P.O. Box-8654, Thiruvanniyur P.O., Chennai-600 041". along with the cards cut diagonally to pieces. All the cards including the add-on cards will be terminated basis the written request. Termination will be effective only after receipt of the cut cards and payment of all amounts outstanding to the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.
- B. In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify if the card transaction is bona fide. Upon failure on the part of the Bank to establish contact with the customer, the Bank may restrict / terminate the use of the Card without any further notice, if the Bank reasonably believes it to be necessary in the interest of the Cardholder and / or for security reasons. HDFC Bank can suspend the facility on the Credit Card, if the Cardmember defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Agreement has ended or if the card account is suspended.
- C. In such a situation, the Cardmember must (subject

to any default or other notice required by law) immediately pay HDFC Bank the total outstanding Balance on the Account. This includes all amounts due to HDFC Bank under the Agreement, including all transactions and other amounts not yet charged to the Account. The card will not be considered as closed until the Cardmember has paid all such due amounts.

- D. The death or incapacitation of a Cardmember, insolvency / dissolution / bankruptcy / or winding up of a Corporate Body of a Cardmember shall automatically cancel the card issued to the Cardmember as well as any Add-on Cardmembers. The Card Account would also be liable to be suspended on instructions from any government / regulatory body. All amounts outstanding on the Card Account shall be deemed to have immediately become Due on death or incapacitation, insolvency, bankruptcy, winding up or instruction from government / regulatory bodies, as the case may be, and Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardmember to forth with pay all outstanding amounts.

8. Loss/theft/misuse of Card

- A. The Cardmember is to notify the 24 hour call centre immediately if the Primary or Additional Credit Card is misplaced, lost, stolen, mutilated, not received when due or if he / she suspects that the credit card is being used without Cardmember's permission. Once a card is reported lost, it shall not, under any circumstance be used if found by the Cardmember subsequently. As the Add-On card is an extended facility given on the primary Card Account, the Add-On card is rendered invalid when the Primary card is reported lost. Similarly, if the Add-On card is reported lost, the Primary Card Account and other Add-on cards are invalidated.
- B. The bank is not liable or responsible for any transactions incurred in the card account prior to time of reporting of the loss of the card, and the Corporate will be wholly liable for the same. After the receipt of proper notification of the loss by the Bank, the corporate subsequent liability is zero. In addition to notifying HDFC Bank about the loss or theft of the card, the Cardmember must report any theft of cards to the Police and lodge an FIR and provide the acknowledgment copy of the police complaint to the Bank.
- C. The Cardmember will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of the corporate.
- D. If the Cardmember has acted fraudulently, the Cardmember would be liable for all losses. If the Cardmember acts without reasonable care, the Cardmember may be liable for all losses incurred.

- E. HDFC Bank may, without referring to the Cardmember give the police or relevant authorities any information that HDFC Bank consider relevant about the loss, theft or misuse of a Card or PIN.
- F. An optional insurance product may be availed by the card members, at his/her own discretion, to cover the Liability arising in the event of any fraudulent transactions on the credit card. For further details and Terms and Conditions of such Insurance cover, kindly contact our representative of the Bank.
- G. In line with RBI mandate, basis the nature and purpose of transactions carried out on your credit card, customers are advised not to make any payment to the credit card through FCRA accounts. In case, if any payments are observed through these accounts, customer may receive a notice from the Ministry of Home Affairs seeking explanation for such payments.

9. Reward Points

Reward Points are valid only for 2 years from the date of accumulation. e.g.:- if you have received Reward Points in the month of May 2019, then same will expire in May 2021.

Effective 1st July, 2017;

- a. EasyEMI and e-wallet loading transactions will not accrue Reward Points/JP Miles.
- b. Reward points/JP Miles accrued for Insurance transactions will have a maximum cap of 2,000 per transaction.

10. Grievance Cell

In the rare event of not being satisfied with the response from any of the recent contacts with the Bank, you can reach us at Manager, HDFC Bank Cards Division, P.O. Box-8654, Thiruvanmiyur P.O., Chennai-600 041; Phone 044-23744704 between 9:30 a.m. and 5:30 p.m. Monday to Friday.

11. Disclosure

The Cardmember acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the Credit Card(s), to any credit bureau (Existing or Future) without any notice to the customer. The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All banks and financial institutions participating in this initiative are required to share customer data with CIBIL /

credit bureaus and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005. In view of this, we wish to inform the Cardmember that the bank can disclose any information relating to credit card(s) default by the customer to CIBIL and to any other credit bureau (Existing and Future) in case the card is overdue, with due notice. Any refresh / updating of data on receipt of payment towards overdue card accounts will reflect in CIBIL / other credit bureaus within a period of 60 days from the date of receipt of payment by the Bank. We also wish to inform the Cardmember that the Bank will, at its own discretion, record specific conversations between the Card member and the representative of the Bank. In cases of grievance-related conversation or payment recovery - related conversations or any other conversation, that the Bank may deem fit. Select Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up. For more information and Terms & Conditions, please refer to the usage guide.

12. Lounge Access

Priority Pass - Charge of \$27 + GST, will be applicable on all the lounge visits exceeding the complimentary cap. These charges will be billed on your subsequent statement within 90 days of date of visit. Currency conversion rate is applicable as on the date of settlement.

13. Most Important Terms and Conditions In Regional Language

Please Visit www.hdfcbank.com for information on MITC in regional Languages

- 1) Hindi 2) Kannada 3) Malayalam 4) Telugu
- 5) Tamil 6) Bengali 7) Marathi 8) Gujarati
- 9) Punjabi 10) Oriya 11) Assamese 12) Urdu
- 13) Sindhi

SCHEDULE OF CHARGES (CARDMEMBER)
(Version 1.43)

Description of charges	Corporate Credit Card -Platinum, Signature/World, Premium, HDFC Bank & SAP Concur Solutions - Black & Prime Business Corporate Credit Card - Platinum, Premium, MoneyBack, Regalia
Interest free credit period	Up to 50 days
Minimum Repayment Amount	5% subject to a Minimum ₹200/- Sole/Limited Liability - 100% Of Total Amount Due
Cash Advance Limit	Under Corporate Liability - 40% of the credit limit Under Individual Liability - 30% of the credit limit
Additional Card Fee	Not Applicable
Charges on Revolving Credit	Applicable from transaction date Corporate/Business Corporate Platinum, HDFC Bank & SAP Concur Solutions Prime - 3.49% per month, 41.88% Annually Corporate Signature/World - 3.25% per month, 39% Annually Corporate/Business Corporate Premium, HDFC Bank & SAP Concur Solutions Black - 2.95% per month, 35.40% Annually Business Corporate MoneyBack - 3.49% per month, 41.88% Annually Business Corporate Regalia - 3.49% per month, 41.88% Annually Card issued against Fixed Deposit - 1.99% per month, 23.88% Annually *The maximum interest rate, in the event of default, is 3.5% (month) or 42 % (annually)
Cash Advance Charges	2.5% on amount withdrawn or ₹500 whichever is higher All cash advances will also carry a finance charge equal to charges on revolving credit from the date of withdrawal until the date of full payment.
Late Payment Charges (Basis Credit Card bill amount)	Statement Balance Late Payment Charges Less than ₹100/- Nil ₹5001/- to ₹10000/- ₹ 600/- ₹100/- to ₹500/- ₹100/- ₹10001/- to ₹25000/- ₹ 800/- ₹501/- to ₹5000/- ₹ 500/- More than ₹25000/- ₹ 950/-
Charges on over limit account	2.5% of the over limit amount, subject to a minimum of ₹500/-
Payment return Charges	2% of payment amount, subject to minimum of ₹450/-
Cash Processing Fees	₹100/- (for all card payments made by depositing in HDFC Bank branches or ATMs)
Rewards Redemption Fee	₹99/- per redemption request.
Balance Transfer / Balance Transfer on EMI Processing Charges	Not Applicable
Fuel Surcharges (Subject to minimum of ₹10/-)	Corporate/Business Corporate Platinum, HDFC Bank & SAP Concur Solutions Prime : 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at ₹500/- per statement cycle (GST Applicable)) Corporate Signature / World - 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at ₹1000/- per statement cycle (GST Applicable)) Corporate/Business Corporate Premium, HDFC Bank & SAP Concur Solutions Black : 1% surcharge waived off for transaction value between ₹400/- - ₹10000/- (Maximum waiver capped at ₹1000/- per statement cycle (GST Applicable)) Business Corporate MoneyBack - 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at ₹250/- per statement cycle (GST Applicable)) Business Corporate Regalia - 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at ₹500/- per statement cycle (GST Applicable)) Reward Points will not be accrued on fuel transactions. GST charged on fuel surcharge is non-refundable. Fuel surcharge varies from 2.5% to 1% of fuel transaction amount. The rate of surcharge may vary depending on the fuel station and their acquiring bank. W.E.F 1st Jan 2018, Fuel Surcharge Waiver will be applicable only on fuel transaction between ₹ 400 and ₹ 5000 on Business Corporate Regalia
Online Railway Ticket Booking	On HDFC Bank's Payment Gateway - 1.8% + GST On Other Bank's Payment Gateway - rates as per IRCTC website
Reissue of Lost, Stolen or Damaged Card	₹100/-
Outstation Cheque Processing Charge	Cheque value up to ₹5000/- - Fee will be ₹25/- Cheque value above ₹5000/- - Fee will be ₹50/-
Retrieval Fee (Charge slip)	₹125/- per Charge slip
Foreign Currency Transactions	Corporate - Platinum, Signature/World, HDFC Bank & SAP Concur Solutions Prime, Business Corporate MoneyBack - Bank Charges Cross Currency mark-up of 3.5% Corporate - Premium HDFC Bank & SAP Concur Solutions Black, - Bank Charges Cross Currency mark-up of 2.5% Business Corporate Regalia - Bank Charges Cross Currency mark-up of 2%
Goods and Services Tax (GST)	Applicable on all Fees, Interest and other Charges. • The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS is in the same state then applicable GST would be CGST and SGST/UTGST else, IGST. • GST For FEE & Charges / Interest transactions Billed on statement date will reflect in next month statement. • GST levied will not be reversed on Any dispute on Fee & Charges / interest.
TDS on withdrawals above Rs. 1 Crore	Applicable on all Fees, Interest and other Charges. The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS is in the same state then applicable GST would be CGST and SGST/UTGST else, IGST. GST For FEE & Charges / Interest transactions billed on statement date will reflect in next month statement. GST levied will not be reversed on Any dispute on Fee & Charges / interest. Wef 01-Sep19, TDS@2% is applicable on aggregate cash withdrawals exceeding Rs 1 Cr from accounts and cards , in a FY. Visit www.hdfcbank.com for details.

PHONEBANKING NUMBERS

Ahmedabad : 079 61606161	Delhi & NCR : 011 61606161	Lucknow : 0522 6160616
Bangalore : 080 61606161	Hyderabad : 040 61606161	Mumbai : 022 61606161
Chandigarh : 0172 6160616	Indore : 0731 6160616	Pune : 020 61606161
Chennai : 044 61606161	Jaipur : 0141 6160616	All other cities : 1860 267 6161
Cochin : 0484 6160616	Kolkata : 033 61606161	

Toll Free No only for the following Locations : Agra / Ajmer / Allahabad / Bareilly / Bhubaneswar / Bokaro / Cuttack / Dhanbad / Dehradun / Erode / Guwahati / Hissar / Jammu & Srinagar / Jamshedpur / Jhansi / Jodhpur / Karnal / Kanpur / Madurai / Mangalore / Mathura / Meerut / Moradabad / Muzaffarpur / Mysore / Pali / Patiala / Rajkot / Ranchi / Rourkela / Salem / Shimla / Siliguri / Silvassa / Surat / Trichy / Udaipur / Varanasi 1800 266 4332

If you don't wish to be called about our products and services, kindly logon to our website: www.hdfcbank.com and register your self in our Don't call Registration option. Card account levied with late payment charges in the latest generated statement will be exempted from the cash processing fee