

VISA International Debit Card Charges

Types/ Narration	Particulars	Charges
Debit Card Charges	Issuance Fee	Free
	Renewal fee on completion of first year	VISA Classic- Rs. 99/- p.a. (incl of taxes)
		VISA Platinum- Rs. 199/- p.a. (incl of taxes)
	Additional Card	VISA Classic- Rs. 99/- (incl of taxes)
		VISA Platinum- Rs. 199/- (incl of taxes)
Replacement of Debit Card	VISA Classic- Rs. 99/- (incl of taxes)	
PIN Replacement	VISA Platinum- Rs. 199/- (incl of taxes)	
Local Transactions Charges	NKGSB BANK ATMs Cash Withdrawal / Balance Enquiry	FREE
NFS Transactions Charges	Other Banks ATM for Savings account	Free for the first five *transactions (including financial & non-financial) in a calendar month. From 6 th transaction onwards each cash withdrawal will be charged at Rs. 25/- per transaction (incl of taxes) & each non-financial transaction will be charged at Rs. 10/- per transaction (incl of taxes)
	Other banks ATM for Current accountholders	Each cash withdrawal will be charged at Rs. 25/- per transaction (incl of taxes) & each non-financial transaction will be charged at Rs. 10/- per transaction (incl of taxes)
	ATM Cash Withdrawal (outside India)	Rs. 120/- per transaction (incl of taxes)
	ATM Balance Enquiry (outside India)	Rs. 25/- per enquiry (incl of taxes)
POS & ECOM Charges	For usage at Merchant Establishments (POS)	No charges
	For Internet payment	No Charges
	For usage at Petrol pumps	Surcharge as applied by merchant
	For usage at Railway stations or booking train tickets through internet	Surcharge as applied by IRCTC
Mark-up Charge	Service charges for International transactions	3% of the transaction amount (plus applicable tax)