

**FEES & CHARGES**
**Diners Club S\$500 Limit Credit Card**

<b>Annual Fee</b>	Refer to the card application form or our Website
<b>Interest Charge</b>	28% per annum is levied on the Total Indebtedness (excluding the principal amount of each Cash Advance) unless the closing balance on both the current and previous Statements has been paid in full by the respective Payment Due Date and 28% per annum is levied on all Cash Advances. If interest is to be debited, Total Minimum Interest of S\$3 per account per month is charged if the interest would otherwise be less than S\$3
<b>Late Payment Charge</b>	S\$80, if the Minimum Payment is not received by Payment Due Date
<b>Cash Advance Fee</b>	6% of the Cash Advance or S\$20 (whichever is greater) per Cash Advance; plus any service charge or other fee imposed by the ATM operator in respect of an ATM Cash Advance
<b>Extraction Fee</b>	(1) S\$10 per copy for request of charge slips (2) S\$10 per page for request of Statement of Account for a Statement Period which is 3 to 24 months before the request date
<b>Excess Limit Charge</b>	S\$50 per month if the Total Indebtedness exceed the Credit Limit at any time during the Statement Period
<b>Cheque/Giro Returned Fee</b>	S\$50 per rejected transaction
<b>Airport Lounge Usage Fee</b>	Diners Club S\$500 Limit Cardholders will be entitled to enjoy one (1) complimentary visit per customer per year (from April to March of the following year) to any of our participating Airport Lounges around the world. Subsequent visits will be charged a fixed rate of S\$34 plus tax per visit. Lounge access for Cardholder's guest(s) are charged to the Cardholder's account at the prevailing rate of that Airport Lounge
<b>Recoupment Fee</b>	USD50 will be levied by the ATM network for effort in investigating ATM cash withdrawal dispute when investigation does not support the Cardholder's claim
<b>Conversion Commission</b>	A 3% Conversion Commission will be added to a retail rate offered by an institution during the currency conversion when billing a Cardholder for a transaction that was charged in a foreign currency
<b>Card Replacement Fee</b>	S\$30 for each card replacement