

## **Calculation Method of Over Limit Fee / Late Payment Fee and Stamp Duty on HNB Credit Cards**

### Calculation Method of Over Limit Fee

If the cardholder exceeds the credit limit assigned by the Bank at any given time within the billing period, an amount of Rs.500/- will be charged as an Over Limit Fee at the end of the billing period.

### Calculation Method of Late Payment Fee

If the cardholder fails to pay the minimum amount mentioned in the relevant cardholder statement for the period on or before the due date, 0.75% from the opening balance or Rs.750/- (whichever amount is higher) will be charged as a Late Payment Fee at the end of the said billing period.

### Calculation Method of Stamp Duty

Stamp Duty is payable on overseas transactions done by credit card. A cardholder is required to pay Rs. 25/- for every Rs. 1,000/- or part thereof to the government as Stamp Duty.

Eg: Overseas transaction amount for the statement period – Rs. 35,875/  
Stamp Duty – Rs. 900/-