

Charges	Axis Bank Reserve Credit Card
Standard Joining Fee	Rs 30,000
Standard Annual Fee	Rs 30,000
Standard Add-on Card Joining Fee	Nil
Standard Add-on Card Annual Fee	Nil
Finance Charges (Retail Purchases & Cash)	2.95% per month (41.75% per annum)
Cash Withdrawal Fees	2.5% (Min. Rs 250) of the Cash Amount
Fee for Cash Payment	Rs. 100/-
Card Replacement (lost or stolen or re-issue)	Waived
Duplicate Statement Fee	Waived
Overdue Penalty or Late Payment Fee	Rs. 300 if Total Payment Due is up to Rs. 2000
	Rs. 400 if Total Payment Due is between Rs. 2001 - Rs. 5000
	Rs. 600 if Total Payment Due is Rs. 5001 or more
Over Limit Penalty	3% of the overlimit amount (Min. Rs 500)
Chargeslip Retrieval Fee or Copy Request Fee	Waived
Outstation Cheque Fee	Waived
Cheque return or dishonour Fee or Autodebit Reversal Bank A/c out of Funds	Rs 300
Surcharge on purchase or cancellation of Railway Tickets	As prescribed by IRCTC/Indian Railways
Fuel Transaction Surcharge	2.5% of transaction amount or Rs. 10, whichever is higher (Refunded for fuel transactions between Rs. 400 and Rs. 5000)
Foreign Currency Transaction Fee	3.50% of the transaction value
Mobile Alerts for Transactions	Waived
Hotlisting Charges	Waived
Balance Enquiry Charges	Waived

Service Tax, as notified by the Government of India, is applicable on all fees, interest & other charges, and is subject to change as per relevant regulations of the Government of India.

The joining fee and the annual fee are waived for HON and Senator Status members, where the status will be defined as per the status for Miles & More membership account.