

Annual Percentage Rate	Indian Visa/Visa Affinity	Visa Gold	Visa Classic
Annual Percentage Rate (APR) for purchases - First 6 months for new card holders	9.9%	9.9%	9.9%
Monthly Periodic Rate	0.825%	0.825%	0.825%
Annual Percentage Rate (APR) for purchases - After first 6 months for new card holders APR will be based on Variable rate program. The listed rate is as of July 1, 2010	10.85%	9.85%	10.85%
Monthly Periodic Rate	0.904%	0.821%	0.904%

Variable Rate Information	Indian Visa/Visa Affinity	Visa Gold	Visa Classic
Your Annual Percentage may vary after the first six months based on the index and margin used by the bank on the first day of January and July	* Prime Rate as published in the Wall Street Journal on the first day of January and July of each year plus 7.6%	** Prime Rate as published in the Wall Street Journal on the first day of January and July of each year plus 6.6%	*** Same Program as Visa Affinity
Grace period for repayment of balances for purchases	You have 25 days to repay your balance for purchases before being charged a finance charge.	same	same
Method of computing the balance for purchases	Average daily balance (including new purchases).	same	same
Minimum finance charge	\$1.00	same	same
Transaction fee for purchases	None	same	same
Transaction fee for cash advances	3.0% or (\$3.00 minimum)	same	same
Late-Payment fee	\$20.00	same	same
Card replacement fee	\$5.00	same	same
Document fee	\$3.50	same	same
Returned check fee	\$20.00	same	same