

PUBLIC NOTICE

NOTICE: REVISION IN SERVICE CHARGES APPLICABLE ON CREDIT CARDS w.e.f. 1st NOVEMBER 2026

Bank has revised the service charges applicable on credit cards which shall come into effect from 1st November 2026.

The modifications carried out in service charges applicable on credit card vis-à-vis existing charges are provided in the table below.

SCHEDULE OF REVISED FEES & CHARGES FOR CREDIT CARD w.e.f 01.11.2026 (Exclusive of Applicable GST)

1. Cash advance transaction charges:

Particulars	Existing	Revised (w.e.f 01.11.2026)
Cash advance transaction charges#:		
Domestic – PNB ATMs	<u>RuPay</u> RuPay Platinum/ RuPay BLISS Platinum/PNB Salary Platinum/PNB EMT: 2% of cash withdrawn or ₹100/- whichever is higher. RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB Salary Select/ PNB ZAGGLE Rupay Select: 2% of cash withdrawn or ₹150/- whichever is higher. PNB Svanidhi Credit card -No cash withdrawal allowed. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)-: 2% of cash withdrawn or ₹150/- whichever is higher PNB Patanjali Rupay Platinum: 2% of cash withdrawn or ₹100/-whichever is higher. PNB Patanjali Rupay Select: 2% of cash withdrawn or ₹150/-whichever is higher.	<u>For VISA/RuPay Credit Card Variants</u> 2.5% of cash withdrawn or ₹400/- whichever is higher.

	PNB EMT Co-Branded: 2% of cash withdrawn or ₹100/-whichever is higher. PNB Rakshak Platinum/PNB Rakshak Select: 2% of cash withdrawn or ₹150/- whichever is higher. PNB GCC/MCC/Card for Micro Enterprises: NA <u>VISA</u> VISA Classic /Gold/ Platinum/ Signature: 2% of cash withdrawn or ₹100/-whichever is higher. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)-: 2% of cash withdrawn or ₹150/- whichever is higher. Corporate Credit Cards with individual liability and Corporate Credit Cards with Corporate liability (VISA Gold & VISA Platinum): NA	
Domestic – Other ATMs	<u>RuPAY</u> RuPay Platinum/ RuPay BLISS Platinum/PNB Salary Platinum/PNB EMT: 2% of cash withdrawn or ₹150/- whichever is higher. RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB Salary Select/ PNB ZAGGLE Rupay Select: 2% of cash withdrawn or ₹200/- whichever is higher. PNB Svanidhi Credit card- No cash withdrawal allowed. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)- : 2% of cash withdrawn or ₹200/- whichever is higher.	<u>For VISA/RuPay Credit Card Variants</u> 2.5% of cash withdrawn or ₹500/- whichever is higher.

	PNB Patanjali Rupay Platinum: 2% of cash withdrawn or ₹.150/-whichever is higher. PNB Patanjali Rupay Select: 2% of cash withdrawn or ₹.200/-whichever is higher. PNB Rakshak Platinum/PNB Rakshak Select: 2% of cash withdrawn or ₹.150/-whichever is higher/2% of cash withdrawn or ₹.200/-whichever is higher. PNB GCC/MCC/Card for Micro Enterprises: NA <u>VISA</u> VISA Classic/Gold/Platinum/Signature/PNB ZAGGLE VISA Platinum :2% of cash withdrawn or ₹150/-whichever is higher. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)- 2% of cash withdrawn or ₹150/-whichever is higher Corporate Credit Cards with individual liability and Corporate Credit Cards with Corporate liability (VISA Gold & VISA Platinum): NA	
Overseas ATMs	<u>RuPay</u> RuPay Platinum/ RuPay BLISS Platinum/PNB Salary Platinum/PNB EMT: 2% of cash withdrawn or ₹250/-whichever is higher. RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB Salary Select/ PNB ZAGGLE Rupay Select 2% of cash withdrawn or ₹300/-whichever is higher. PNB Svanidhi Credit card-No cash withdrawal allowed.	<u>For VISA/RuPay Credit Card Variants</u> 2.5% of cash withdrawn or ₹500/-whichever is higher.

	PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)- 2% of cash withdrawn or ₹300/- whichever is higher. PNB Patanjali Rupay Platinum: 2% of cash withdrawn or ₹250/-whichever is higher. PNB Patanjali Rupay Select: 2% of cash withdrawn or ₹300/-whichever is higher. PNB Rakshak Platinum/PNB Rakshak Select: 2% of cash withdrawn or ₹250/- whichever is higher/2% of cash withdrawn or ₹300/-whichever is higher. PNB GCC/MCC/Card for Micro Enterprises: NA <u>VISA</u> VISA Classic/Gold/Platinum/Signature : 2% of cash withdrawn or ₹300/-whichever is higher. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel)- 2% of cash withdrawn or ₹300/- whichever is higher. Corporate Credit Cards with individual liability and Corporate Credit Cards with Corporate liability (VISA Gold & VISA Platinum): NA	
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2. Late Payment Fees

Existing	Revised (w.e.f 01.11.2026)
On outstanding Total Amount Due: ₹1000/- or Less – Nil ₹1001 to ₹5000/ – ₹500 ₹5001 to ₹10000/- ₹600/- - Above ₹10000/ – ₹750	<u>For VISA/RuPay Credit Card Variants</u> On outstanding Total Amount Due: ₹500 or Less – NIL ₹ 501 to ₹.1000 – ₹500/-

<u>For Credit Card against FD</u> VISA CLASSIC/ VISA Gold/ VISA Platinum/ VISA Signature/ RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB Salary Select/ PNB ZAGGLE Rupay Select: 30% of minimum amount due subject to Min. ₹200 & Max. ₹500 per billing cycle. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card.	• ₹1001 to ₹10000- ₹750/- • ₹10000 to ₹ 50000 – ₹1000/- • Above ₹ 50000-₹ 1200/- <u>For Credit Card against FD</u> VISA CLASSIC/ VISA Gold/ VISA Platinum/ VISA Signature/ RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB Salary Select/ PNB ZAGGLE Rupay Select: For credit card against FDR: 30% of minimum amount due subject to min. ₹ 200 & Max. ₹ 500 per billing cycle. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card.
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3. Return of cheques/ dishonor of ECS / Auto debit (SI)

Existing	Revised (w.e.f 01.11.2026)
₹200/- per instrument for all card variants except: VISA Classic/Gold: Rs100/- per instrument VISA Platinum/Signature: ₹250/- per instrument PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): ₹200/- per instrument. For cards against fixed deposit: ₹100/- per instrument RuPay Select /Millennial/Luxura/ PNB RRB/BRAILLE/PNB Go KIWI/PNB	<u>For VISA/RuPay Credit Card Variants:</u> 2% of Payment amount subject to minimum of Rs 400. For cards against fixed deposit: ₹100/- per instrument for cards against fixed deposit. PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): All Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those

Salary Select/ PNB ZAGGLE Rupay Select/ RuPay Platinum/ RuPay BLISS Platinum/PNB Salary Platinum/PNB EMT: ₹200/- per instrument. PNB GCC/MCC/Card for Micro Enterprises: NA PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): All Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card.	applicable to the normal Luxura Credit Card.
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4. Duplicate statement (beyond three months)

Existing	Revised (w.e.f 01.11.2026)
₹50/- (no charges for e-statement and card against FD for VISA Platinum and VISA Signature cards) For others: ₹ 50 (no charges for e-statement) PNB Metal Credit Card Luxura/ PNB LUXURA (for Indian Army Personnel): All Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card.	<u>For VISA/RuPay Credit Card Variants</u> ₹ 50 (for any month). No charges for e statement.

5. Reward Redemption Fees

Existing	Revised (w.e.f 01.11.2026)
NIL	<u>For VISA/RuPay Credit Card Variants</u> ₹ 99 per redemption request.

6. Utility Bill Fees

Existing	Revised (w.e.f 01.11.2026)
NIL	<u>For VISA/RuPay Credit Card Variants</u> 1% of total amount of utility payments, if the total amount exceeds ₹ 50000 in a billing cycle, maximum ₹ 2000 per transaction.

