

Processing Fee for Equal Monthly Installment

EMI at SEBL EMI Partner Outlet

An SEBL Cardholder can pay for the purchase from an SEBL EMI Partner Outlet in Equal Monthly Installments up to the period displayed at the Outlet during the time of purchase. No additional processing fee is to be charged for this EMI facility.

EMI at Non SEBL EMI Partner Outlets (Any POS EMI)

An SEBL Cardholder can pay for the purchase from a Non SEBL EMI Partner Outlet in Equal Monthly Installments up to certain period with additional processing fee as under:

Period	Processing Fee
3 Months	2.50%
6 Months	5.00%
9 Months	7.50%
12 Months	10.00%
18 Months	15.00%
24 Months	20.00%
30 Months	25.00%
36 Months	30.00%

Extended period of EMI for purchase at SEBL EMI Partner Outlet (Mix EMI)

An SEBL Cardholder can request for an extended EMI period beyond the offer at an SEBL EMI Partner Outlet with additional processing fee as under:

Period	Processing Fee	Remarks
3 Months	0.00%	0.00%
6 Months	4.00%	If 0% Unavailable
9 Months	6.00%	If 0% Unavailable
12 Months	8.00%	If 0% Unavailable
18 Months	12.00%	If 0% Unavailable
24 Months	16.00%	If 0% Unavailable
30 Months	20.00%	If 0% Unavailable
36 Months	24.00%	If 0% Unavailable

Card Cheque EMI

An SEBL Cardholder can pay for the Card Cheque transaction in Equal Monthly Installments up to certain period with additional interest charge @ 15% per annum (flat rate).

Bank POS EMI

An SEBL Cardholder can pay for the Bank POS transaction in Equal Monthly Installments up to certain period with additional interest charge @ 12% per annum (flat rate).

General Terms and Conditions:

- **Computation of EMI amount:** EMI amount will be computed on the amount requested for EMI plus Processing Fee or entire Interest as applicable.
- **Billing:** Once enrolled in EMI PAY, the installment amount will be billed in the immediate next statement. All billing of EMIs in the subsequent months shall be on the billing date of the credit card for that month.
- **Penalty:** In the event of non-payment/partial payment of the Installment amount regular Interest @ 2% per month as well as Late Payment Fee will be imposed.
- **Auto De-enrollment:** In the event of non-payment/partial payment of the Installment amount for consecutive 3(three) months, the EMI plan shall automatically be De-enrolled and shall reflect as regular outstanding balance in the immediate next statement.
- **Early settlement:** Cardholder may make early settlement at any time with 2% early settlement fee.