

1. Kuch Bhi on EMI (KBE)

Rates offered to Credit Card customers on Kuch Bhi on EMI (KBE) during the period of October 2025 to December 2025.

IRR	Q4 2025 (Oct-Dec)
Minimum IRR	11.88%
Average IRR	13.94%
Maximum IRR	23.88%
APR	16.21%

2. Balance on EMI (BOE)

Rates offered to Credit Card customers on Balance on EMI(BOE) during the period of October 2025 to December 2025.

IRR	Q4 2025 (Oct-Dec)
Minimum IRR	11.88%
Average IRR	18.55%
Maximum IRR	23.88%
APR	19.58%

1. Dial Multiplier (DML)

Rates offered to Credit Card customers on Dial Multiplier (DML) during the period of October 2025 to December 2025.

IRR	Q4 2025 (Oct-Dec)
Minimum IRR	11.88%
Average IRR	16.10%
Maximum IRR	23.88%
APR	16.97%

1. Dial-a-Loan (DAL)

Rates offered to Credit Card customers on Dial-a-Loan (DAL) During the period of October 2025 to December 2025.

IRR	Q4 2025 (Oct-Dec)
Minimum IRR	11.88%
Average IRR	16.73%
Maximum IRR	23.88%
APR	17.45%