

Example of Annual Percentage Rate for Travel Pass Infinite Card

Value of Financing		Fees and expenses:	Frequency	Total charges applicable for the entire finance period	Average Charges by Frequency	Annual Percentage Rate
Funding Amount	20,000	Annual Fee + VAT	Annually	1,150	1,150	56.12%
Annual Term Cost	35.9%					

Example of an annual repayment schedule for Travel Pass Infinite Card

Sr. No.	Installment Due Date (Monthly)	Principal Amount of Finance	Term Cost Amount	Cumulative principal finance amount	Cumulative Term Cost Amount	Total installment Amount (Payment)	The remaining of the principal finance amount	Annual Fee + VAT	Total charges	Total Paid Amount
0	1/1/2025	-	-	-	-	-	-	-	-	-
1	1/25/2025	(1,410)	(598)	(1,410)	(598)	(2,008)	18,590	-	-	2,008
2	2/25/2025	(1,452)	(556)	(2,862)	(1,154)	(2,008)	17,138	-	-	2,008
3	3/25/2025	(1,496)	(513)	(4,358)	(1,667)	(2,008)	15,642	-	-	2,008
4	4/25/2025	(1,540)	(468)	(5,898)	(2,135)	(2,008)	14,102	-	-	2,008
5	5/25/2025	(1,586)	(422)	(7,484)	(2,557)	(2,008)	12,516	-	-	2,008
6	6/25/2025	(1,634)	(374)	(9,118)	(2,931)	(2,008)	10,882	-	-	2,008
7	7/25/2025	(1,683)	(326)	(10,801)	(3,257)	(2,008)	9,199	-	-	2,008
8	8/25/2025	(1,733)	(275)	(12,534)	(3,532)	(2,008)	7,466	-	-	2,008
9	9/25/2025	(1,785)	(223)	(14,319)	(3,756)	(2,008)	5,681	-	-	2,008
10	10/25/2025	(1,838)	(170)	(16,157)	(3,926)	(2,008)	3,843	-	-	2,008
11	11/25/2025	(1,893)	(115)	(18,050)	(4,041)	(2,008)	1,950	-	-	2,008
12	12/25/2025	(1,950)	(58)	(20,000)	(4,099)	(2,008)	(0)	1,150	1,150	3,158