

Schedule of Fees & Charges of Credit Cards

| Type of Card | CLASSIC CARD | GOLD CARD | Titanium Master Card |
|---|---|--------------------|----------------------|
| Membership Fee | FREE | FREE | FREE |
| *Renewal Fee | BDT 1,000 + VAT 15% | BDT 2,000+ VAT 15% | BDT 2,000+ VAT 15% |
| Spouse Card Fee | FREE | FREE | FREE |
| Supplementary Card Fee | FREE | FREE | FREE |
| Card Replacement Fee | BDT 200 + VAT | BDT 300 + VAT | BDT 300 + VAT |
| PIN Regeneration Fee | BDT 100 + VAT | BDT 100 + VAT | BDT 100 + VAT |
| Required Minimum Payment | 5% of total outstanding or BDT 500 whichever is higher | | |
| Payment Due Date | 15th of each month (not extendable) | | |
| Interest Free Period | Maximum 45 days - Minimum 15 days* | | |
| Interest Charge | 2.5% per month | 2.5% per month | 2.5% per month |
| Cash Advance Limit | 50% of Limit | 50% of Limit | 50% of Limit |
| Cash Advance Charge | 2% or BDT150 whichever is higher | | |
| Cash Advance Interest | 2.5% per month | 2.5% per month | 2.5% per month |
| Card Cheque Book Issuance Fee | BDT 100/2nd Book onward | | |
| *Card Cheque Trnx Processing Fee | 1.5% or BDT 200 whichever is higher | | |
| Late Payment Fee | BDT 300 +VAT | BDT 500 + VAT | BDT 500 + VAT |
| Over Limit Fee | BDT 300 + VAT | BDT 500 + VAT | BDT 500 + VAT |
| Cheque Return Fee | FREE | FREE | FREE |
| Outstation Cheque Collection Fee | FREE | FREE | FREE |
| Statement Retrieval Fee | BDT 100/Statement | BDT 100/Statement | BDT 100/Statement |
| e-Statement | FREE | FREE | FREE |
| SMS Service | FREE | FREE | FREE |
| CreditShield Coverage(Insurance premium) Charge | BDT 0.33% | BDT 0.33% | BDT 0.33% |
| **Normal death benefit under Credit Shield coverage | Credit card dues will be waived up to credit limit at the time of death subject to provide the supporting documents and fulfill the terms and condition of Credit Shield coverage | | |
| **Accidental death benefit under Credit Shield coverage | BDT 100,000 | BDT 300,000 | BDT 500,000 |
| Standing Instruction Service | FREE | FREE | FREE |
| Sales Slip Retrieval Fee | BDT 100/Slip | BDT 100/Slip | BDT 100/Slip |
| Legal Charge | At actual | At actual | At actual |
| Reward Point | 1 point for every BDT 50 on POS & Card Cheque transection only | | |

Note:

100 % waiver on renewal fee by making 15 transitions (POS & Card Cheque) in a year for Master Card & VISA Card Classic & Gold.
100 % waiver on renewal fee by making 12 transitions (POS & Card Cheque) in a year for Titanium Master Card.

* Condition Apply

** Entitle for benefit under Credit Shield coverage only regular Card member

15% VAT Applicable on all service fees