

Credit Card Services

Schedule of Charges on Credit Cards (Both VISA & MasterCard)

Particulars of Schedule of charges	Charges		Remarks
International			
Annual Fee (Principal Card) - Gold	:	\$ 80.00	
Annual Fee (Principal Card) - Classic	:	\$ 40.00	
Card Replacement Fee - Gold	:	\$ 20.00	
Card Replacement Fee - Classic	:	\$ 20.00	
Cash Advance Limit ATM – Gold	:		50% of Credit Limit
Cash Advance Limit ATM - Classic	:		50% of Credit Limit
Interest Rate (Monthly) - Gold	:	2.50%	
Interest Rate (Monthly) - Classic	:	2.50%	
Late payment - Gold	:	\$ 10.00 or 3% of Min Pay which one is higher	
Late payment - Classic	:	\$ 10.00 or 3% of Min Pay which one is higher	
Excess Limit - Gold	:	\$ 20.00 or 4% of excess limit which one is higher	
Excess Limit - Classic	:	\$ 15.00 or 4% of excess limit which one is higher	
Return Cheque - Gold	:	\$ 10.00	
Return Cheque - Classic	:	\$ 10.00	
Statement Retrieval Fee - Gold	:	\$ 5.00	
Statement Retrieval Fee - Classic	:	\$ 5.00	
Sales Slip Retrieval Fee - Gold	:	\$ 10.00	
Sales Slip Retrieval Fee - Classic	:	\$ 10.00	
Out of Town Collection - Gold	:	\$ 15.00	
Out of Town Collection - Classic	:	\$ 15.00	
Pin Replacement - Gold	:	\$ 10.00	
Pin Replacement - Classic	:	\$ 10.00	

Note:

Fees / Pricing of any other service shall be as per negotiation with the customer.

VAT is applicable @ 15% on fees and charges.

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Particulars of Schedule of charges	Charges		Remarks
Local			
Annual Fee (Principal Card) – Gold	:	Tk. 2000.00	
Annual Fee (Principal Card) - Classic	:	Tk. 1000.00	
Supplementary First Card Gold	:	Free	
Supplementary First Card Classic	:	Free	
Supplementary Card From Second & onward Gold	:	50% of Annual Fee	
Supplementary Card From Second & onward Classic	:	50% of Annual Fee	
Card Replacement Fee - Gold	:	Tk. 500.00	
Card Replacement Fee - Classic	:	Tk. 300.00	
Cash Advance Limit ATM - Gold	:		50% of Credit Limit
Cash Advance Limit ATM - Classic	:		50% of Credit Limit
Interest Rate (Monthly) – Gold	:	2.50%	
Interest Rate (Monthly) - Classic	:	2.50%	
Late payment - Gold	:	Tk. 300.00 or 3% of Min Pay which one is higher	
Late payment - Classic	:	Tk. 200.00 or 3% of Min Pay which one is higher	
Excess Limit - Gold	:	Tk. 500.00 or 4% of excess limit which one is higher	
Excess Limit - Classic	:	Tk. 300.00 or 4% of excess limit which one is higher	
Return Cheque - Gold	:	Tk. 350.00	
Return Cheque - Classic	:	Tk. 250.00	
Statement Retrieval Fee - Gold	:	Tk. 50.00	
Statement Retrieval Fee - Classic	:	Tk. 50.00	
Sales Slip Retrieval Fee - Gold	:	Tk. 250.00	
Sales Slip Retrieval Fee - Classic	:	Tk. 200.00	
Out of Town Collection - Gold	:	Tk. 100.00	
Out of Town Collection - Classic	:	Tk. 100.00	
Pin Replacement - Gold	:	Tk. 500.00	
Pin Replacement - Classic	:	Tk. 500.00	

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Particulars of Schedule of charges	Charges		Remarks
Dual Currency			
Annual Fee – Gold	:	Tk. 1500.00	
Supplementary First Card (Gold)	:	Free	
Supplementary Card from Second & onward (Gold)	:	Free	
Card Replacement Fee (Gold)	:	Tk. 200.00	
Cash Advance Limit ATM – (Gold International)	:		50% of Credit Limit
Cash Advance Limit ATM – (Gold Local)	:		50% of Credit Limit
Interest Rate (Monthly) - Gold (International)	:	2.50%	
Interest Rate (Monthly) - Gold (Local)	:	2.50%	
Late payment - Gold (International)	:	\$ 10.00 or 3% of Min Pay which one is higher	
Late payment - Gold (Local)	:	Tk. 300.00 or 3% of Min Pay which one is higher	
Excess Limit - Gold (International)	:	\$ 15.00 or 4% of excess limit which one is higher	
Excess Limit - Gold (Local)	:	Tk. 200.00 or 4% of excess limit which one is higher	
Return Cheque - Gold (International)	:	\$ 10.00	
Return Cheque - Gold (Local)	:	Tk. 350.00	
Statement Retrieval Fee - Gold (International)	:	\$ 5.00	
Statement Retrieval Fee - Gold (Local)	:	Tk. 50.00	
Sales Slip Retrieval Fee - Gold (International)	:	\$ 10.00	
Sales Slip Retrieval Fee - Gold (Local)	:	Tk. 250.00	
Out of Town Collection - Gold (international)	:	\$ 15.00	
Out of Town Collection - Gold (Local)	:	Tk. 100.00	
Pin Replacement Gold	:	Tk. 500.00	

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Schedule of Charges on Credit Cards (Both VISA & Master Card)

Particulars of Schedule of charges	Charges		Remarks
Emergency Cash advance Fee	:	Tk. 150.00 or 3% of advance amount whichever is higher	On us ATM Nil
First Cheque Book of 10 Leaves (Local)	:	Free	
Second Cheque Book & Onwards (Local)	:	Tk.100.00	
Card Cheque Processing Fee	:	1.00 % for all type of cards	
SMS Alert Fee (Local)	:	Tk.100.00	
SMS Alert Fee (International)	:	\$ 1.00	

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Credit Card Services

Schedule of Charges on Credit Cards (Both VISA & MasterCard)

Particulars of Schedule of charges	Charges		Remarks	
Platinum Card				
Annual Fee	:	Tk.	5000.00	
Supplementary Card - Local			Free	
Supplementary Card -International			N/A	
ATM Cash Transaction Limit - Local	:	Tk.	20000.00	Per Day
ATM Cash Transaction Limit - International	:	\$	500.00	Per Day
Cash Advance Limit - Local	:			50% of the credit limit
Cash Advance Limit- International	:			50% of the credit limit
Cash Advance Fee – Local	:	Tk.	150.00 or 3% whichever is higher	On us ATM Nil
Cash Advance Fee – International	:		3%	
Interest Rate (Monthly) – Local	:		2.50%	
Interest Rate (Monthly) – International	:		2.50%	
Card Replacement Fee	:	Tk.	500.00	
Late payment – Local	:	Tk.	500.00 or 3% of Min Pay which one is higher	
Late payment – International	:	\$	10.00 or 3% of Min Pay which one is higher	
Over Limit – Local	:	Tk.	500.00 or 4% of excess limit which one is higher	
Over Limit – International	:	\$	20.00 or 4% of excess limit which one is higher	
Sales Slip Retrieval Fee – Local	:	Tk.	250.00	
Statement Retrieval Fee – Local	:	Tk.	50.00	
Pin Replacement – Local	:		N/A	
Minimum payment – Local	:		5.00% or Tk. 500.00 which one is higher	
Minimum payment – International	:		5.00% or \$ 10.00 which one is higher	
SMS Alert Fee		Tk.	100.00	

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Credit Card Services

Schedule of Charges on JCB Credit Cards

Particulars of Schedule of charges	Charges		Remarks
Local & International			
Annual Fee (Local/International/Dual Card) – Gold	:	Tk.	1500.00
Annual Fee (Local/International/Dual Card) – Standard	:	Tk.	1000.00
Supplementary Card - (1-4) - (Local/International/Dual Card) – Gold & Standard	:		Free
Card Replacement Fee – Gold & Standard (Local)	:	Tk.	500.00
Card Replacement Fee – Gold & Standard (International)		\$	10
Cash Advance Limit ATM - (Local/International/Dual Card) – Gold & Standard	:		50% of Credit Limit
Interest Charge (Monthly) – Gold & Standard	:		2.50%
Late payment Fee- Gold (Local)	:	Tk.	300.00
Late payment Fee- Standard (Local)		Tk.	200.00
Late payment Fee- Gold & Standard (International)		\$	10
Excess Limit Fee – Gold & Standard (Local)	:	Tk.	200.00
Excess Limit Fee – Gold (International)		\$	10
Excess Limit Fee – Standard (International)		\$	8
Return Cheque – Gold (Local)	:	Tk.	350.00
Return Cheque – Standard (Local)		Tk.	250.00
Return Cheque – Gold & Standard (International)	:	\$	10
Statement Retrieval Fee – Gold & Standard (Local)	:	Tk.	50.00
Statement Retrieval Fee – Gold & Standard (International)		\$	5
Sales Slip Retrieval Fee – Gold & Standard (Local)	:	Tk.	250.00
Sales Slip Retrieval Fee- Gold & Standard (International)		\$	10
Out of Town Collection – Gold & Standard (Local)	:	Tk.	100.00
Out of Town Collection – Gold & Standard (International)		\$	15
Pin Replacement Fee – Gold & Standard (Local)	:	Tk.	500.00
Pin Replacement Fee – Gold & Standard (International)		\$	10
Cash Advance Fee (on US ATM)- (Local/International/Dual Card) – Gold & Standard			N/A
Cash Advance Fee (NOT on US ATM)- (Local/International/Dual Card) – Gold & Standard			Tk. 150 or 3% of advance amount
Card Cheque (1 st Book Free, 2 nd & onward)- Gold & Standard		Tk.	100.00
Card Cheque Transaction Processing Fee- Gold & Standard			1.00%
Minimum Payment (whichever is higher)- Gold & Standard (Local)			5% or Tk. 500
Minimum Payment (whichever is higher)- Gold & Standard (International)			5% or \$ 50
SMS Alert Fee- Gold & Standard		Tk.	100.00

Note:

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N.B: Charges will be applicable as per card category (Local or Int'l) but in case of Dual Card except annual fee both Local or Int'l parts charges will be applicable.

Credit Card Services

Schedule of Charges on Hasanah Cards

Particulars of Schedule of charges	Charges		Remarks
Dual Currency			
Annual Fee – Platinum Dual Card	:	Tk. 5000.00	
Annual Fee – Gold Dual Card	:	Tk. 2000.00	
Supplementary Card on Local Part	:	Free	
Cash Advance Limit ATM – Platinum Dual Card	:		50% of Credit Limit
Cash Advance Limit ATM – Gold Dual Card	:		50% of Credit Limit
Cash Advance Fee (Local)	:	Tk. 250.00	On us ATM Nil
Cash Advance Fee (International)	:	\$ 10	
Monthly Maintenance Fee - Platinum Card (Local)	:	Tk. 2000.00	
Monthly Maintenance Fee - Platinum Card (Int'l)	:	\$ 25	
Monthly Maintenance Fee- Gold Card (Local)	:	Tk. 1500.00	
Monthly Maintenance Fee- Gold Card (Int'l)	:	\$ 20	
Card Replacement/Re-issue Fee	:	Tk. 500.00	
Late payment Fee (Local)	:	Tk. 500.00	
Late payment Fee (International)	:	\$ 10	
Excess Limit Fee (Local)	:	Tk. 500.00	
Excess Limit Fee (International)	:	\$ 10	
Cheque Return Fee	:	Tk. 250.00	
Card Cheque Book Issuance Fee (1 st Book Free, 2 nd & onward)	:	Tk. 500.00	
Card Cheque Transaction Fee	:	Tk. 750.00	
Sales Slip Retrieval Fee (Local)	:	Tk. 500.00	
Sales Slip Retrieval Fee (International)	:	\$ 7	
Statement Retrieval Fee (Local)	:	Tk. 300.00	
Statement Retrieval Fee (International)	:	\$ 5	
Pin Replacement Fee	:	Tk. 200.00	
SMS Alert Fee	:	Tk. 100.00	
Minimum Payment (whichever is higher)		5% or Tk. 500	

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