

Credit Card Schedule of Charges:

Schedule of Charges for		
Credit Card		
	Gold Card	Silver Card
Annual Fee for Primary Card		
Local	TK.2500.00+VAT	TK.1300.00+VAT
Universal Card		
Supplementary Card		
First Supplementary Card (Local)	Free	
Second Supplementary Card and onward (Local)	TK. 600.00+VAT	
Universal Card		
First Supplementary Card	Free	
Second Supplementary Card and onward (Maximum 3)	TK. 600.00+VAT	
Card Replacement		
Local	Tk. 500.00+VAT	Tk. 350.00+VAT
Universal Card		
Plastic Fee		
Local	Tk. 100.00 + VAT	
Universal Card		
Cash Advance Fee (on withdrawal amount)		
Local	(2% or Tk. 150)+VAT which ever is higher	
Universal Card	(3% or USD 5.00)+VAT which ever is higher	
Cash Advance of Credit Limit		
Local	50%	
Universal Card		
Late Payment Charges		
Local (if Minimum due is not paid within due date)	Tk. 500.00+VAT	Tk. 350.00+VAT
Universal Card (if Minimum due is not paid within due date)	USD 15.00+VAT	
Over Limit Charges		
Local	Tk. 500.00+VAT	Tk. 350.00+VAT
Universal Card	USD 10.00+VAT	
Return Cheque		
Local	Tk. 500.00+VAT	
Universal Card	USD 10.00+VAT	

Duplicate Statement	
Local	Tk. 100.00+VAT
Universal Card	
Copy of Sales Voucher	
Local (Up to a maximum of 3 Months Inside the country)	Tk. 250.00+VAT
Universal Card (Up to a maximum of 3 Months out side the country)	USD 10.00+VAT
Certificate Charges	
Local	Tk. 200.00+VAT
Universal Card	
Payment Due Date from Statement Date	
Local	20 Days
International	
Minimum Amount Due	
Local	5% or Tk. 500.00 Whichever is higher
Universal Card	5% or USD 10.00 Whichever is higher
Card Cheque Processing Fee	
Local	(1.25% or Tk. 100.00)+VAT whichever is higher
Universal Card	
Balance Transfer	
Balance Transfer Fee	(2% or Tk. 150.00)+VAT which ever is higher
E-statement	
E-statement	Free
Printed Statement (Only for e-statement subscribers)	Tk. 50.00+VAT for each statement
SMS Service	
Transaction Alert Service	Free
Credit Shield	Tk. 5.00+VAT monthly
	.35%+VAT of the statement balance as at the statement date
Card Cheque Fee	
1 st Card Cheque Book	Free
Card Cheque -12 Leaves	TK. 150.00+VAT
Card Cheque -25 Leaves	TK. 250.00+VAT