

Schedule of Charges

Effective from January 1, 2018

	Signature Card	Platinum Card	Gold Card	Classic Card	
Annual Fee-Primary Card	TK. 10,000	TK. 5,000	TK. 3,000	TK. 1,500	
Annual Fee-Supplementary Card	TK. 5,000	TK. 2,500	TK. 1,500	TK. 750	
Card Replacement Fee	TK. 750	TK. 500	TK. 400	TK. 300	
PIN Replacement Fee	TK. 500	TK. 400	TK. 300	TK. 200	
Annual Interest Rate	27%				
Cash Advance Fee	TK.	2.5% or TK. 150 whichever is higher			
	US\$	3% or US\$ 5 whichever is higher			
Late Payment Charges (If Minimum due is not paid within due date)	TK.	TK. 1,000	TK. 500	TK. 400	TK. 350
	US\$	US\$ 20	US\$ 15	US\$ 10	US\$ 5
Over Limit Charges	TK.	TK. 1,000	TK. 750	TK. 500	TK. 300
	US\$	US\$ 15	US\$ 10.00		
Return Cheque Charges (For payment)	TK.	TK. 500.00			
	US\$	US\$ 10.00			
Copy of Sales Voucher	TK.	TK. 250.00			
	US\$	US\$ 10.00			
Duplicate Statement	TK. 100.00				
Certificate Issuance Fee	TK. 200.00				
Balance Transfer Processing Fee (Only TK.)	2% or TK. 150.00 whichever is higher				
E-statement	Free				
Printed Statement (Only for e-statement subscribers)	TK. 50.00 for each statement				
CIB Fee	TK. 100.00				
Push-Pull SMS Service	Free				
Transaction Alert Service	TK. 10.00 monthly				
Credit Shield	0.35% of the statement balance as at the last statement date				
Card Cheque Book Fee (15 leaves)					
1st Card Cheque Book	Free				
2nd Card Cheque Book and onwards	TK. 180.00				
Card Cheque Processing Fee	1.60% or TK. 100.00 whichever is higher				
Secured Card Pre-closure Fee (If card closed before 1st anniversary date)	TK. 500				
Early Settlement Fee (Applicable for P@yFlex & Super Loan)	1.5% of remaining balance				

Note:

- In case of TARA Platinum Credit Card, Annual Fee for Primary Card is TK. 3,500 and Annual Fee for Supplementary Card is TK. 1,750.
- For Gold and Classic credit card, annual fee will be zero from the second year onwards if total number of transaction is 18 or above over the year (including minimum 10 POS retail transactions). For all cards, the annual fee will be zero if customer requests for fee waiver with the required Reward Points. A Cardholder needs to request for reversal of imposed annual fee by calling our 24-hour Call Center at 16221 if he/she has performed 18 transactions or earned required Reward Points.
- For Signature Credit Card, 2 supplementary cards are free; the mentioned fee is applicable to 3rd card and onwards. For Platinum, Gold and Classic Credit Cards, 1 supplementary card is free; the fee is applicable for 2nd card and onwards.
- If you pay an amount less than the current balance of a specific month's bill statement by the payment due date, interest will be accrued on the balance remaining after the Payment Due Date and will be posted in the next statement.
- A foreign currency factor of 3% will be applied in case of overseas transactions when the transaction currency is not US\$
- Priority Pass Lounge visits are complimentary for primary Signature Credit Cardholder. However, the transaction cost is US\$ 27 for primary Platinum Credit Cardholder and any accompanying guest with Signature Credit Cardholder or Platinum Credit Cardholder.
- 15% VAT will be charged as applicable
- Charges for any customized service (available on request) are not included in this schedule. Thus additional charges may be imposed as required.
- Automatic enrollment will be made for Credit shield, Push Pull SMS and Transaction Alert service.
- Any special promotional offers will be governed by those offers' pricing guideline, which may be different from the above mentioned charges.
- The fees and charges are subject to change as per Bank policy /regulatory guideline.