

## Schedule of Charges for Credit Card

Effective from 01/01/2014

	Classic	Gold	Platinum	International
<b>General</b>				
Payment Due Date from Statement Date	15 Days			
Minimum Amount Due	5% or BDT 500 or \$25 whichever is higher			
Cash Advance Limit	50% of Credit Limit			
Maximum Interest Free Period	45 Days			
<b>Fees</b>				
Annual Fees(Primary card)	BDT 1,500	BDT 3,000	BDT 5,000	\$50
Supplementary Card(1st Supplementary Card free)	BDT 500	BDT 1,000	BDT 1,500	\$25
Replacement Card Fee	BDT 300	BDT 500	BDT 800	\$12
Late payment Fee	BDT 300/\$4	BDT 500/\$6	BDT 750/\$10	\$15
Over Limit Fees	BDT 450/\$6	BDT 600/\$8	BDT 1000/\$13	\$15
<b>Other Fee and Chrges</b>				
Cheque/auto debit return	BDT 300	BDT 500	BDT 1,000	\$5
Duplicate Statement	BDT 100	BDT 100	Free	\$5
Charge Slip Retrieval fee	BDT 700	BDT 1,000	BDT 1,000	\$10
PIN replacement fee	BDT 300	BDT 300	Free	\$12
CIB Processing Fee	BDT 100	BDT 100	BDT 100	
NOC/Certificate Charge	BDT 300	BDT 500	BDT 600	\$5
Card Cheque(1st 5 leaves Free)	20 Leaves BDT 350			
Cheque processing Fee	1.65% of the card cheque amount.(Minimum BDT 300)			
SMS Banking	BDT 200 pa			\$5
E-Statement	Free			Free
Finance Charges	30% per annum			
Cash Advance Fees	3% or BDT 150 of the withdrawl Amount			
Access to Airport Lounge in Dhaka	NA	Cardholder +1	Cardholder +2	Cardholder +1
Priority Pass Re-Issue	BDT 500			

Notes:

**15% VAT applicable on all fees and charges.**