

Dear Valued Customer,

Date: December 15, 2024

Warm greetings from UCB Card Business!

We would like to take this opportunity to express our sincere gratitude for your trust and continued support in making UCB Credit Cards one of the top choices in the market today. Your contribution has been key to our success; hopefully, your unwavering support will take us to next level. As a valued customer, your satisfaction is our top priority, and we are committed to providing you with enhanced services that meet your expectations and evolving needs.

As part of our ongoing efforts to serve you better, we would like to bring to your kind attention that a revision has been made to the interest rate applicable to your Credit Card, which will take effect from January 01, 2025. Please find the details below:

Existing Interest Rate	Revised Interest Rate	Effective Date
1.67% per month 20% per annum	2.08% per month 25% per annum	January 01, 2025

**This change will apply to:**

- Outstanding balances carried forward after the billing date.
- Transactions not paid in full within the payment due date.

We assure you that this adjustment reflects our commitment to maintaining superior services and staying aligned with market trends. If you have any questions or require further assistance, please feel free to reach out to us 24-hours at 16419, +8809610016419 (overseas), or email us to: [customerservice.card@ucb.com.bd](mailto:customerservice.card@ucb.com.bd)

Thank you once again for choosing UCB Credit Card. We look forward to continuing to serve you with the best financial solutions.

Sincerely,



**Mohammad Shafiqur Rahman**

SEVP & Head of Retail Business Division