



SCHEDULE OF CHARGES

Credit Card

With effect from 01.01.2026

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	SIGNATURE	Annual Fee – Primary	BDT 10000
		Annual Fee - Supplementary	Joining Fee BDT 2000 against (one time). Annual Fee BDT 10000 against Foreign Limit
		Interest Rate	25%
		Late Payment Fee	USD 10, BDT 1000
		Card/PIN Replacement Fee	BDT 1500/ BDT 750
		CIB Processing Fee	BDT 200
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
2	WORLD	Annual Fee – Primary	BDT 6500
		Annual Fee - Supplementary	Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 6500 against Foreign Limit
		Interest Rate	25%
		Late Payment Fee	USD 10, BDT 500
		Card/PIN Replacement Fee	BDT 1000/ BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
3	TITANIUM (INSTASURE HEALTHCARE CARD)	Annual Fee - Primary	BDT 2000
		Annual Fee - Supplementary	Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 2000 against Foreign Limit
		Premium Per Insured Per Year	BDT 1800 / BDT 1600
		Interest Rate	25%
		Late Payment Fee	BDT 500
		Card/PIN Replacement Fee	BDT 500/ BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300



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Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
		Card Cheque Processing Fee	1.50% on Transaction Amount
4	STANDARD (LOCAL)	Annual Fee - Primary	BDT 1500
		Annual Fee - Supplementary	Joining Fee BDT 1000 (one time)
		Interest Rate	25%
		Late Payment Fee	BDT 500
		Card/PIN Replacement Fee	BDT 500/ BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
5	PLATINUM (DUAL)	Annual Fee - Primary	BDT 6000
		Annual Fee - Supplementary	Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 6000 against Foreign Limit
		Interest Rate	25%
		Late Payment Fee	USD 10, BDT 500
		Card/PIN Replacement Fee	BDT 1000/ BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
6	PLATINUM (LOCAL)	Annual Fee – Primary	BDT 2500
		Annual Fee - Supplementary	Joining Fee BDT 1000 (one time)
		Interest Rate	25%
		Late Payment Fee	USD 10, BDT 500
		Card/PIN Replacement Fee	BDT 1000/ BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount



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SI	Service Description	Nature of Charge/ Commission	Charge / Commission
7	ANUPOMA PLATINUM DUAL LADIES CARD	Annual Fee – Primary	BDT 3000
		Annual Fee - Supplementary	Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 3000 against Foreign Limit
		Interest Rate	25%
		Late Payment Fee	BDT 500
		Card/PIN Replacement Fee	BDT 1000/BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
8	GOLD (LOCAL)	Annual Fee – Primary	BDT 1500
		Annual Fee - Supplementary	Joining Fee BDT 1000 (one time)
		Interest Rate	25%
		Late Payment Fee	BDT 500
		Card/PIN Replacement Fee	BDT 500/BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
9	CLASSIC (DUAL)	Annual Fee – Primary	BDT 1700
		Annual Fee - Supplementary	Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 1700 against Foreign Limit
		Interest Rate	25%
		Late Payment Fee	USD 10, BDT 350
		Card/PIN Replacement Fee	BDT 500/BDT 500
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount
10	CLASSIC (LOCAL)	Annual Fee - Primary	BDT 1200
		Annual Fee - Supplementary	Joining Fee BDT 1000 (one time)
		Interest Rate	25%
		Late Payment Fee	BDT 350
		Card/PIN Replacement Fee	BDT 500/BDT 500



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SL	Service Description	Nature of Charge/ Commission	Charge / Commission
		CIB Processing Fee	BDT 150
		SMS Fee	BDT 300
		Card Cheque Processing Fee	1.50% on Transaction Amount

Applicable charges for all conventional credit cards

SL	Nature of Charge / Commission	Charge / Commission
1	Charge Slip Retrieval Fee	BDT 300 / USD 10 (Signature Card) BDT 250 / USD 10 (Other Credit Cards)
2	Statement Retrieval Fee	BDT 200 / USD 10 (Signature Card) BDT 100 / USD 5(Other Credit Cards)
3	Cheque Book Fee (10 Leaves)	BDT 345 (Signature Card) BDT 200 (Other Credit Cards)
4	Bank POS Processing Fee	2% on transactions amount
5	Cash Advance Fee from ATM	Local currency 2% or BDT 200 whichever is higher Foreign currency 2% or USD 3 whichever is higher
6	Card to wallet	2.30% on transactions amount
7	Wallet to card deposit fee	BDT 34 per deposit
8	EMI Early Settlement Fee	2%
9	Certification for Visa Application	BDT 500 / USD 10
10	Card to account	Southeast Bank 2% on transactions amount Other Bank BEFTN 3% on transactions amount Other Bank NPSB 2.30% on transactions amount (minimum BDT 150 or the mentioned charges whichever is higher)

**VAT is applicable as per Government rules on realized Commissions and Charges*



SCHEDULE OF CHARGES

Credit Card

With effect from 01.01.2026

Tijarah Islamic Credit Card

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	SIGNATURE	Annual Fee – Primary	BDT 10000
		Annual Fee – Supplementary	Joining Fee BDT 2000 Against Local Limit (one time). Annual Fee BDT 10000 Against Foreign Limit
		Late Payment Fee	BDT 1000/USD 10
		Card / PIN Replacement Fee	BDT 1500 / BDT 750
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 200 per BDT 10000 outstanding slab
		Monthly Maintenance Fee	Domestic: BDT 200 per BDT 10000 outstanding slab International: USD 5 per USD 100 outstanding slab
		SMS Fee	BDT 300
		Charge Slip Retrieval Fee	BDT 300 / USD 10
		Statement Retrieval Fee	BDT 200
		Cheque Book Fee (10 Leaves)	BDT 345
		Bank POS/ Card to Wallet	BDT 230 per BDT 10000 outstanding slab
		IB Fund Transfer Fee	SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab



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Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
2	WORLD	Annual Fee – Primary	BDT 6500
		Annual Fee – Supplementary	Joining Fee BDT 1000 Against Local Limit (one time). Annual Fee BDT 6500 Against Foreign Limit
		Late Payment Fee	BDT 500/USD 10
		Card / PIN Replacement Fee	BDT 1000 / BDT 500
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 150 per BDT 10000 outstanding slab
		Monthly Maintenance Fee	Domestic: BDT 200 per BDT 10000 outstanding slab International: USD 2 per USD 100 outstanding slab
		SMS Fee	BDT 300
		Charge Slip Retrieval Fee	BDT 250 / USD 10
		Statement Retrieval Fee	BDT 100
		Cheque Book Fee (10 Leaves)	BDT 200
		Bank POS/ Card to Wallet	BDT 230 per BDT 10000 outstanding slab
		IB Fund Transfer Fee	SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab
3	PLATINUM	Annual Fee – Primary	BDT 6000
		Annual Fee – Supplementary	Joining Fee BDT 1000 Against Local Limit (one time).



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Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
			Annual Fee BDT 6000 Against Foreign Limit
		Late Payment Fee	BDT 500/USD 10
		Card / PIN Replacement Fee	BDT 1000 / BDT 500
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 150 per BDT 10000 outstanding slab
		Monthly Maintenance Fee	Domestic: BDT 200 per BDT 10000 outstanding slab International: USD 5 per USD 100 outstanding slab
		SMS Fee	BDT 300
		Charge Slip Retrieval Fee	BDT 250/USD 10
		Statement Retrieval Fee	BDT 100
		Cheque Book Fee (10 Leaves)	BDT 200
		Bank POS/ Card to Wallet	BDT 230 per BDT 10000 outstanding slab
		IB Fund Transfer Fee	SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab
4	TITANIUM	Annual Fee – Primary	BDT 2000
		Annual Fee – Supplementary	Joining Fee BDT 1000 Against Local Limit (one time). Annual Fee BDT 2000 Against Foreign Limit



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Credit Card

With effect from 01.01.2026

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
		Late Payment Fee	BDT 500, USD 10
		Card / PIN Replacement Fee	BDT 600 / BDT 500
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 150 per BDT 10000 outstanding slab
		Monthly Maintenance Fee	Domestic: BDT 150 per BDT 10000 outstanding slab International: USD 2 per USD 100 outstanding slab
		SMS Fee	BDT 300
		Charge Slip Retrieval Fee	BDT 250 / USD 10
		Statement Retrieval Fee	BDT 100
		Cheque Book Fee (10 Leaves)	BDT 200
		Bank POS/ Card to Wallet	BDT 230 per BDT 10000 outstanding slab
		IB Fund Transfer Fee	SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab
5	GOLD	Annual Fee – Primary	BDT 2000
		Annual Fee – Supplementary	Joining Fee BDT 1000 Against Local Limit (one time). Annual Fee BDT 2000 Against Foreign Limit
		Late Payment Fee	BDT 500/USD 10
		Card / PIN Replacement Fee	BDT 600 / BDT 500
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 150 per BDT 10000 outstanding slab



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SL	Service Description	Nature of Charge/ Commission	Charge / Commission
		Monthly Maintenance Fee	Domestic: BDT 150 per BDT 10000 outstanding slab International: USD 2 per USD 100 outstanding slab
		SMS Fee	BDT 300
		Charge Slip Retrieval Fee	BDT 250 / USD 10
		Statement Retrieval Fee	BDT 100
		Cheque Book Fee (10 Leaves)	BDT 200
		Bank POS/ Card to Wallet	BDT 230 per BDT 10000 outstanding slab
		IB Fund Transfer Fee	SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab

Applicable charges for all Tijarah Islamic credit cards

SL	Nature of Charge / Commission	Charge / Commission
1	Wallet to Card Deposit Fee	BDT 34 per deposit
2	EMI Maintenance Fee	BDT 12 per BDT 1,000 outstanding slab per month
3	EMI Early Settlement Fee	BDT 20 per BDT 1,000 outstanding slab
4	Certification for Visa Application	BDT 500
5	Insurance Fee	BDT 0.35 per BDT 100 outstanding slab

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PREPAID (INSTASURE HEALTHCARE CARD)

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	PREPAID (INSTASURE HEALTHCARE CARD)	Annual Fee – Primary	BDT 500
		Premium Per Insured Yearly	BDT 1800 / BDT 1600
		PIN reissue Fee	BDT 200
		SMS Fee	BDT 100
		Card Replacement Fee	BDT 400
		Withdrawal fee at another Bank ATM	For domestic: Tk. 20 per transaction, For International: 2% of the transaction amount or USD 3 whichever is higher

PREPAID (ZANTRIK FUEL CARD)

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	PREPAID (ZANTRIK FUEL CARD)	Annual Fee – Primary	BDT 500
		PIN reissue Fee	BDT 200
		SMS Fee	BDT 100
		Card Replacement Fee	BDT 400
		Withdrawal fee at another Bank ATM	For domestic: Tk. 20 per transaction, For International: 2% of the transaction amount or USD 3 whichever is higher

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