



# SCHEDULE OF CHARGES

## Credit Card

Existing as on 01.07.2024

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
1	<b>WORLD</b>	Annual Fee – Primary	BDT 6500
		Annual Fee - Supplementary	Joining Fee BDT 1000 Against Local Limit. Joining Fee BDT 6500 Against Foreign Limit
		Interest Rate	20%
		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
2	<b>STANDARD (LOCAL)</b>	Annual Fee - Primary	BDT 1500
		Annual Fee - Supplementary	Joining Fee BDT 1000
		Interest Rate	20%
		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
3	<b>PLATINUM (DUAL)</b>	Annual Fee - Primary	BDT 6000
		Annual Fee - Supplementary	Joining Fee BDT 1000 Against Local Limit. Joining Fee BDT 6000 Against Foreign Limit
		Interest Rate	20%
		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
4	<b>PLATINUM (LOCAL)</b>	Annual Fee – Primary	BDT 2500
		Annual Fee - Supplementary	Joining Fee BDT 1000
		Interest Rate	20%
		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
5	<b>GOLD (DUAL)</b>	Annual Fee – Primary	BDT 2500
		Annual Fee - Supplementary	Joining Fee BDT 1000 Against Local Limit. Joining Fee BDT 2500 Against Foreign Limit
		Interest Rate	20%
		Late Payment Fee	USD 10, 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
6	<b>GOLD (LOCAL)</b>	Annual Fee – Primary	BDT 1500
		Annual Fee - Supplementary	Joining Fee BDT 1000
		Interest Rate	20%
		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
7	<b>CLASSIC (DUAL)</b>	Annual Fee – Primary	BDT 1700



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## Credit Card

Existing as on 01.07.2024

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
		Annual Fee - Supplementary	Joining Fee BDT 1000 Against Local Limit. Joining Fee BDT 1700 Against Foreign Limit
		Interest Rate	20%
		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
8	<b>CLASSIC (LOCAL)</b>	Annual Fee - Primary	BDT 1200
		Annual Fee - Supplementary	Joining Fee BDT 1000
		Interest Rate	20%
		Late Payment Fee	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

Applicable charges for all conventional credit cards

SL	Nature of Charge / Commission	Charge / Commission
1	Charge Slip Retrieval Fee	BDT 250 / USD 10
2	Statement Retrieval Fee	BDT 100 / USD 5
3	Cheque Book Fee (10 Leaves)	BDT 200
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% on transactions amount
7	Card to account	Southeast Bank 2% on transactions amount Other Bank BEFTN 3% on transactions amount Other Bank NPSB 2.30% on transactions amount

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



## Tijarah Islamic Credit Card

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
1	WORLD	Annual Fee – Primary	BDT 6000
		Annual Fee – Supplementary	Joining Fee BDT 1000 Against Local Limit Joining 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 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 / Card to Account Processing Fee	BDT 230 per BDT 10000 outstanding slab
		Cash Advance Fee from ATM	Local Currency: BDT 230 per BDT 10000 outstanding slab Foreign Currency: USD 10 per USD 500 outstanding slab

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