



SCHEDULE OF CHARGES
Credit Card
 Existing as on 01.01.2024

Schedule of Charges – Credit Card

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	WORLD	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	STANDARD (LOCAL)	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	PLATINUM (DUAL)	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
4	PLATINUM (LOCAL)	Annual Fee – Primary	BDT 2500
		Annual Fee - Supplementary	Joining Fee BDT 1000
		Interest Rate	20%



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SI	Service Description	Nature of Charge/ Commission	Charge / Commission
		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	GOLD (DUAL)	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	GOLD (LOCAL)	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	CLASSIC (DUAL)	Annual Fee – Primary	BDT 1700
		Annual Fee - Supplementary	Joining Fee BDT 1000 Against Local Limit. Joining Fee BDT 1700 Against Foreign Limit
		Interest Rate	20%



SCHEDULE OF CHARGES
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SI	Service Description	Nature of Charge/ Commission	Charge / Commission
		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	CLASSIC (LOCAL)	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

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



SCHEDULE OF CHARGES
Islamic Credit Card
 Existing as on 01.01.2024

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
1	WORLD	Annual Fee – Primary	USD 70
		Late Payment Fee	USD 10
		Card/PIN Replacement Fee	USD 10
		CIB Processing Fee	BDT 200
		Card Cheque Processing Fee	BDT 150 per BDT 10000 outstanding slab
		Monthly Maintenance Fee	Domestic: BDT150 per BDT 10000 Outstanding slab, International: USD 2 per USD 100 outstanding slab
2	PLATINUM (DUAL)	Annual Fee - Primary	USD 70
		Late Payment Fee	USD 10
		Card/PIN Replacement Fee	USD 10
		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
3	PLATINUM (LOCAL)	Annual Fee – Primary	BDT 2500
		Late Payment Fee	BDT 350
		Card/PIN Replacement Fee	BDT 300/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
4	GOLD (DUAL)	Annual Fee – Primary	USD 60
		Late Payment Fee	USD 10
		Card/PIN Replacement Fee	USD 10
		CIB Processing Fee	BDT 200



SCHEDULE OF CHARGES
Islamic Credit Card
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SI	Service Description	Nature of Charge/ Commission	Charge / Commission
		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
5	GOLD (LOCAL)	Annual Fee – Primary	BDT 1200
		Late Payment Fee	BDT 350
		Card/PIN Replacement Fee	BDT 300/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
6	CLASSIC (DUAL)	Annual Fee – Primary	USD 30
		Late Payment Fee	USD 10
		Card/PIN Replacement Fee	USD 10
		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
7	CLASSIC (LOCAL)	Annual Fee - Primary	BDT 600
		Late Payment Fee	BDT 200
		Card/PIN Replacement Fee	BDT 300/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

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