I Fees & Charges I

	Saadiq Green Credit Card	Saadiq Gold Credit Card
General		
Payment due date from statement date	15 days	
Minimum amount due	5% or BDT 500 whichever is higher	
Cash advance limit	50% of credit limit	
Fees	BDT	BDT
Annual fee (Primary card)	BDT 1,500	BDT 3,000
Annual fee (for each Supplementary card) • For 1st and 2nd supplementary cards • For 3rd supplementary card and onwards	FREE BDT 500	FREE BDT 1,000
Card replacement fee	BDT 200	BDT 500
Late payment fee (if minimum due is not paid within due date)	BDT 500	
Money maintenance fee	BDT 1,200	BDT 2,500
Over limit fee	BDT 1,000	
Global usage privileges fee	FREE	
Other Fees & Charges (All Cards)		
Cash advance processing fee	BDT 300	
Duplicate statement (last 2 months)	BDT 300	
Duplicate statement (beyond last 2 months)	BDT 500	
Returned cheque fee (due to insufficient fund)	BDT 500	
Certificate charge	FREE	
Cheque book issuance fee: • 1st card cheque book (10 leaves) • 2nd cheque book & onwards	FREE 20 leaves : BDT 200	
Card cheque transaction fee	BDT 1,000	
InstaBuys @ Zero fees pre-closure fee	BDT 1,000	
International Transaction Charge	3% of transaction amount	
SMS banking	FREE	
Online banking	FREE	
e-Statements	FREE	
Auto Billspay	FREE	

15% VAT will be charged as applicable Effective from 01 August 2018





