

I Fees & Charges I

	Platinum Card (Visa/Mastercard)
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
Maximum interest-free days available (in case of 100% payment of current balance on or before due date)	45 days
Fees	
BDT	
Annual fee (Primary card)	BDT 5,000
Annual fee (Supplementary card) • 1st 2 Supplementary cards • 3rd Supplementary card & onwards	FREE BDT 1,000
Card replacement fee	BDT 1,000
Late payment fee (if minimum due is not paid with in due date)	BDT 1,000
Over limit fee	BDT 1,500
Global usage privileges fee	FREE
Platinum passenger handling service	FREE (up to 2 persons)
Priority Pass membership fee	FREE
Priority Pass usage fee	USD 27 (for the primary cardholder 9 FREE visits and for guest 3 FREE visits per calendar year)
Access to Balaka business lounge	FREE (for the cardholder only)
Other Fees & Charges (All Cards)	
Finance charge on all transaction types, calculated from statement date till payment due date (calculated on average daily balance method)	36% per annum
Cash advance fee	2.5% of the withdrawal amount (minimum BDT 100)
Duplicate statement (last 2 months)	BDT 300
Duplicate statement (beyond last 2 months)	BDT 500
Returned cheque fee (due to insufficient fund)	BDT 1,000
Certificate charge	FREE
Credit card life insurance coverage	0.35% of the statement balance as at the statement date
Premium Collection Fee-Life Insurance (paid by Insurance Company to the Bank)	40% of Premium Amount
Cheque book issuance fee: • 1st card cheque book (10 leaves) • 2nd cheque book & onwards	FREE 20 leaves : BDT 200
Card cheque processing fee	2% of the card cheque amount (minimum BDT 500)
InstaBuys finance charges	16.95% p.a. (flat rate)
InstaBuys pre-closure fee	2% of remaining balance
Instant loan finance charges	12.99% p.a. (flat rate)
Instant loan processing fee	2% of loan amount
Instant loan pre-closure fee	2% of remaining balance
SMS banking	FREE
Internet banking	FREE
e-Statements	FREE
Auto Billspay	FREE

15% VAT will be charged as applicable

Effective from 1 January 2018



Standard Chartered 