

# I Fees & Charges I

	Visa Signature Card
<b>General</b>	
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
<b>Fees</b>	
<b>BDT</b>	
Annual fee (Primary card)	BDT 10,000
Annual fee (for each Supplementary card)	FREE
• For 1st and 2nd supplementary cards	BDT 1,000
• For 3rd supplementary card and onwards	
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
Passenger handling service	FREE (upto 4 persons)
Priority Pass membership fee	FREE
Priority Pass usage fee	USD 27 (for the primary cardholder unlimited FREE visits and for guest 6 FREE visits per calendar year)
Access to Signature Lounge	FREE/(Cardholder and any 3 persons)
<b>Other Fees &amp; Charges (All Cards)</b>	
Finance charge on all transaction types, calculated from statement date till payment date (calculated on average daily balance method)	25% per annum
Cash advance fee	2.5% of the withdrawal amount (minimum BDT 100)
Duplicate statement fee (last 2 months)	BDT 300
Duplicate statement fee (beyond last 2 months)	BDT 500
Returned cheque fee (due to insufficient fund)	BDT 1,000
CIB Processing Fee	BDT 100
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:	FREE
• 1st card cheque book (10 leaves)	20 leaves: BDT 200
• 2nd cheque book & onwards	
Card cheque processing fee	2% of the card cheque amount (minimum BDT 500)
InstaBuys finance charges	13.25% p.a. (flat rate)
InstaBuys pre-closure fee	2% of remaining balance
SMS banking	FREE
Internet banking	FREE
e-Statements	FREE
Auto Billspay	FREE
International Transaction Charge	3% of transaction amount
Instant Loan finance charges	9.50%/12.99% p.a. (flat rate)
Instant Loan processing fee	2% of loan amount
Instant Loan pre-closure fee	2% of remaining balance
Instant Loan maintenance fee (applicable for Zero-Interest Instant Loan only)	For 3 months: 3% of loan amount
	For 6 months: 5% of loan amount
	For 9 months: 7.5% of loan amount
	For 12 months: 10% of loan amount

15% VAT will be charged as applicable

Effective from 01 August 2018



Standard Chartered  
Priority

