

I Fees & Charges I

| | Mastercard Silver Mastercard Cricket Visa Silver | Mastercard Gold Visa Gold |
|--|---|------------------------------|
| 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 | BDT |
| Annual fee (Primary card) | BDT 1,500 | BDT 3,000 |
| Annual fee (Supplementary card) • 1st 2 Supplementary cards • 3rd Supplementary card & 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 450 | BDT 600 |
| Over limit fee | BDT 1,000 | BDT 1,000 |
| Global usage privileges fee | FREE | FREE |
| 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 500 | 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 