

I Fees & Charges I

	Mastercard Silver 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 (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 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)	25% 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	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** 