

I Fees & Charges I

Titanium 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
Maximum interest-free days available (in case of 100% payment of current balance on or before due date)	45 days
Fees	
Annual fee (Primary card) • For standalone Titanium credit card holders • For customers enjoying multiple credit card products from Standard Chartered Bank	BDT 5,000 BDT 2,000
Annual fee (for each Supplementary card)	BDT 1,000
Card replacement fee	BDT 500
Late payment fee (if minimum due is not paid within due date)	BDT 750
Over limit fee	BDT 1,000
Global usage privileges	FREE
Access to Signature Lounge	FREE (for the cardholder only)
Other Fees & Charges	
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 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
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 and onwards (20 leaves)	FREE 20 leaves: BDT 200
Card cheque processing fees	2% of 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 