

Schedule of Charges

SL No	Particulars	VISA Gold Dual Currency	VISA Platinum Dual Currency
1	Annual Fee (Basic Card)	BDT 1500	BDT 1500
2	Annual Fee (Supplementary 1st Card)	Free	Free
3	Annual Fee (Supplementary 2nd to Onward)	BDT 750	BDT 750
4	Minimum Amount	5% or BDT 500, USD 10 whichever is higher	5% or BDT 500, USD 10 whichever is higher
5	Interest Rate	24% yearly	24% yearly
6	Excess Limit Fee	BDT 500 or USD 8	BDT 500 or USD 8
7	Late Payment Fee	BDT 700 +VAT	BDT 900 +VAT
8	Card Reissue / Replacement Fee	BDT 500	BDT 500
9	Return Cheque Fee	BDT 200 or USD 5	BDT 200 or USD 5
10	Physical PIN Reissue / Replacement Fee	BDT 500	BDT 500
11	Green PIN Reissue / Replacement Fee	Free	Free
12	Duplicate Statement Fee	BDT 100	BDT 100
13	Bank POS Cash Transaction & Fund Transfer Fee	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher
14	Cash Advance Limit (Own Bank POS)	As per BB Circular	As per BB Circular
15	Cash Advance Limit (ATM)	Max 50% of Credit Limit	Max 50% of Credit Limit
16	Cash Advance Fee (At CBBL ATM)	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher
17	Cash Advance Fee (At Other's ATM)	2% or BDT 100, USD \$2 whichever is higher	2% or BDT 100, USD \$2 whichever is higher

18	Cross-border Currency Transaction Markup	2%	2%
19	Transaction Alert Service Fee	BDT 200	BDT 200
20	Certificate Charge	Free	Free
21	CIB Fee	BDT 100	BDT 100

Note:

- VAT will be applicable as per government rules on the above fees & charges.
- These charges may vary and will be governed by Standard Schedule of Charges of the Bank.
- Cardholder will be entitled to get full waiver on Annual Fee in first year. From second year onward Annual Fee shall be waived if he/she performs at-least 12 transactions in a year. First supplementary card will be full free for lifetime.
- Flat interest rate will be used to calculate the interest payable for EMIs. Minimum amount is BDT 3,000 for EMIs.
- Maximum interest free period is 45 days & minimum 15 days. Interest will not be charged, if cardholder pays full due amount of previous month's outstanding within due date unless there are any ATM cash transactions.