

# SCHEDULE OF CHARGES

Credit Card

With effect from 01.07.2025

| SI | Service Description                                     | Nature of Charge/<br>Commission | Charge / Commission  |
|----|---|---------------------------------|--|
| 1  | <b>SIGNATURE</b>  | Annual Fee – Primary            | BDT 10000  |
|    |   | Annual Fee - Supplementary      | Joining Fee BDT 2000 against (one time).<br>Annual Fee BDT 10000 against Foreign Limit         |
|    |   | Interest Rate                   | 25%  |
|    |   | Late Payment Fee                | USD 10, BDT 1000   |
|    |   | Card/PIN Replacement Fee        | BDT 1500/ BDT 750  |
|    |   | CIB Processing Fee              | BDT 200  |
|    |   | SMS Fee                         | BDT 300  |
|    |   | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 2  | <b>WORLD</b>  | Annual Fee – Primary            | BDT 6500   |
|    |   | Annual Fee - Supplementary      | Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 6500 against Foreign Limit |
|    |   | Interest Rate                   | 25%  |
|    |   | Late Payment Fee                | USD 10, BDT 500  |
|    |   | Card/PIN Replacement Fee        | BDT 1000/ BDT 500  |
|    |   | CIB Processing Fee              | BDT 150  |
|    |   | SMS Fee                         | BDT 300  |
|    |   | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 3  | <b>TITANIUM<br/>(INSTASURE<br/>HEALTHCARE<br/>CARD)</b> | Annual Fee - Primary            | BDT 2000   |
|    |   | Annual Fee - Supplementary      | Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 2000 against Foreign Limit |
|    |   | Premium Per Insured Per Year    | BDT 1800 / BDT 1600  |
|    |   | Interest Rate                   | 25%  |
|    |   | Late Payment Fee                | BDT 500  |
|    |   | Card/PIN Replacement Fee        | BDT 500/ BDT 500   |
|    |   | CIB Processing Fee              | BDT 150  |
|    |   | SMS Fee                         | BDT 300  |

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|----|-------------------------|---------------------------------|--|
|    |                         | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 4  | <b>STANDARD (LOCAL)</b> | Annual Fee - Primary            | BDT 1500   |
|    |                         | Annual Fee - Supplementary      | Joining Fee BDT 1000 (one time)  |
|    |                         | Interest Rate                   | 25%  |
|    |                         | Late Payment Fee                | BDT 500  |
|    |                         | Card/PIN Replacement Fee        | BDT 500/ BDT 500   |
|    |                         | CIB Processing Fee              | BDT 150  |
|    |                         | SMS Fee                         | BDT 300  |
|    |                         | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 5  | <b>PLATINUM (DUAL)</b>  | Annual Fee - Primary            | BDT 6000   |
|    |                         | Annual Fee - Supplementary      | Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 6000 against Foreign Limit |
|    |                         | Interest Rate                   | 25%  |
|    |                         | Late Payment Fee                | USD 10, BDT 500  |
|    |                         | Card/PIN Replacement Fee        | BDT 1000/ BDT 500  |
|    |                         | CIB Processing Fee              | BDT 150  |
|    |                         | SMS Fee                         | BDT 300  |
|    |                         | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 6  | <b>PLATINUM (LOCAL)</b> | Annual Fee – Primary            | BDT 2500   |
|    |                         | Annual Fee - Supplementary      | Joining Fee BDT 1000 (one time)  |
|    |                         | Interest Rate                   | 25%  |
|    |                         | Late Payment Fee                | USD 10, BDT 500  |
|    |                         | Card/PIN Replacement Fee        | BDT 1000/BDT 500   |
|    |                         | CIB Processing Fee              | BDT 150  |
|    |                         | SMS Fee                         | BDT 300  |
|    |                         | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |

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|----|--|---------------------------------|--|
| 7  | <b>ANUPOMA<br/>PLATINUM DUAL<br/>LADIES CARD</b> | Annual Fee – Primary            | BDT 3000   |
|    |  | Annual Fee - Supplementary      | Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 3000 against Foreign Limit |
|    |  | Interest Rate                   | 25%  |
|    |  | Late Payment Fee                | BDT 500  |
|    |  | Card/PIN Replacement Fee        | BDT 1000/BDT 500   |
|    |  | CIB Processing Fee              | BDT 150  |
|    |  | SMS Fee                         | BDT 300  |
|    |  | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 8  | <b>GOLD (LOCAL)</b>                              | Annual Fee – Primary            | BDT 1500   |
|    |  | Annual Fee - Supplementary      | Joining Fee BDT 1000 (one time)  |
|    |  | Interest Rate                   | 25%  |
|    |  | Late Payment Fee                | BDT 500  |
|    |  | Card/PIN Replacement Fee        | BDT 500/BDT 500  |
|    |  | CIB Processing Fee              | BDT 150  |
|    |  | SMS Fee                         | BDT 300  |
|    |  | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 9  | <b>CLASSIC (DUAL)</b>                            | Annual Fee – Primary            | BDT 1700   |
|    |  | Annual Fee - Supplementary      | Joining Fee BDT 1000 against Local Limit (one time). Annual Fee BDT 1700 against Foreign Limit |
|    |  | Interest Rate                   | 25%  |
|    |  | Late Payment Fee                | USD 10, BDT 350  |
|    |  | Card/PIN Replacement Fee        | BDT 500/BDT 500  |
|    |  | CIB Processing Fee              | BDT 150  |
|    |  | SMS Fee                         | BDT 300  |
|    |  | Card Cheque Processing Fee      | 1.50% on Transaction Amount  |
| 10 | <b>CLASSIC (LOCAL)</b>                           | Annual Fee - Primary            | BDT 1200   |
|    |  | Annual Fee - Supplementary      | Joining Fee BDT 1000 (one time)  |
|    |  | Interest Rate                   | 25%  |
|    |  | Late Payment Fee                | BDT 350  |
|    |  | Card/PIN Replacement Fee        | BDT 500/BDT 500  |

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| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission         |
|----|---------------------|---------------------------------|-----------------------------|
|    |                     | CIB Processing Fee              | BDT 150                     |
|    |                     | SMS Fee                         | BDT 300                     |
|    |                     | Card Cheque Processing Fee      | 1.50% on Transaction Amount |

Applicable charges for all conventional credit cards

| SL | Nature of Charge / Commission      | Charge / Commission  |
|----|------------------------------------|--|
| 1  | Charge Slip Retrieval Fee          | BDT 300 / USD 10 (Signature Card)<br>BDT 250 / USD 10 (Other Credit Cards)   |
| 2  | Statement Retrieval Fee            | BDT 200 / USD 10 (Signature Card)<br>BDT 100 / USD 5 (Other Credit Cards)  |
| 3  | Cheque Book Fee (10 Leaves)        | BDT 345 (Signature Card)<br>BDT 200 (Other Credit Cards)   |
| 4  | Bank POS Processing Fee            | 2% on transactions amount  |
| 5  | Cash Advance Fee from ATM          | Local currency 2% or BDT 200 whichever is higher<br>Foreign currency 2% or USD 3 whichever is higher   |
| 6  | Card to wallet                     | 2.30% on transactions amount   |
| 7  | Wallet to card deposit fee         | BDT 34 per deposit   |
| 8  | EMI Early Settlement Fee           | 2%   |
| 9  | Certification for Visa Application | BDT 500 / USD 10   |
| 10 | Card to account                    | Southeast Bank 2% on transactions amount<br>Other Bank BEFTN 3% on transactions amount<br>Other Bank NPSB 2.30% on transactions amount<br>(minimum BDT 150 or the mentioned charges whichever is higher) |

*\*VAT is applicable as per Government rules on realized Commissions and Charges*

### Tijarah Islamic Credit Card

| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission   |
|----|---------------------|---------------------------------|---|
| 1  | SIGNATURE           | Annual Fee – Primary            | BDT 10000   |
|    |                     | Annual Fee – Supplementary      | Joining Fee BDT 2000 Against Local Limit (one time).<br><br>Annual Fee BDT 10000 Against Foreign Limit  |
|    |                     | Late Payment Fee                | BDT 1000/USD 10   |
|    |                     | Card / PIN Replacement Fee      | BDT 1500 / BDT 750  |
|    |                     | CIB Processing Fee              | BDT 200   |
|    |                     | Card Cheque Processing Fee      | BDT 200 per BDT 10000 outstanding slab  |
|    |                     | Monthly Maintenance Fee         | Domestic: BDT 200 per BDT 10000 outstanding slab<br><br>International: USD 5 per USD 100 outstanding slab   |
|    |                     | SMS Fee                         | BDT 300   |
|    |                     | Charge Slip Retrieval Fee       | BDT 300 / USD 10  |
|    |                     | Statement Retrieval Fee         | BDT 200   |
|    |                     | Cheque Book Fee (10 Leaves)     | BDT 345   |
|    |                     | Bank POS/ Card to Wallet        | BDT 230 per BDT 10000 outstanding slab  |
|    |                     | IB Fund Transfer Fee            | SEB A/C- BDT 230 per BDT 10,000 outstanding slab,<br><br>BEFTN BDT 300 per BDT 10,000 outstanding slab,<br><br>NPSB BDT 200 per BDT 10,000 outstanding slab |
|    |                     | Cash Advance Fee from ATM       | Local Currency: BDT 230 per BDT 10000 outstanding slab  |

## SCHEDULE OF CHARGES

Credit Card

With effect from 01.07.2025

| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission   |
|----|---------------------|---------------------------------|---|
| 2  | <b>WORLD</b>        | Annual Fee – Primary            | BDT 6500  |
|    |                     | Annual Fee – Supplementary      | Joining Fee BDT 1000 Against Local Limit (one time).<br><br>Annual Fee BDT 6500 Against Foreign Limit   |
|    |                     | Late Payment Fee                | BDT 500/USD 10  |
|    |                     | Card / PIN Replacement Fee      | BDT 1000 / BDT 500  |
|    |                     | CIB Processing Fee              | BDT 200   |
|    |                     | Card Cheque Processing Fee      | BDT 150 per BDT 10000 outstanding slab  |
|    |                     | Monthly Maintenance Fee         | Domestic: BDT 200 per BDT 10000 outstanding slab<br><br>International: USD 2 per USD 100 outstanding slab   |
|    |                     | SMS Fee                         | BDT 300   |
|    |                     | Charge Slip Retrieval Fee       | BDT 250 / USD 10  |
|    |                     | Statement Retrieval Fee         | BDT 100   |
|    |                     | Cheque Book Fee (10 Leaves)     | BDT 200   |
|    |                     | Bank POS/ Card to Wallet        | BDT 230 per BDT 10000 outstanding slab  |
|    |                     | IB Fund Transfer Fee            | SEB A/C- BDT 230 per BDT 10,000 outstanding slab,<br><br>BEFTN BDT 300 per BDT 10,000 outstanding slab,<br><br>NPSB BDT 200 per BDT 10,000 outstanding slab |
|    |                     | Cash Advance Fee from ATM       | Local Currency: BDT 230 per BDT 10000 outstanding slab  |
| 3  | <b>PLATINUM</b>     | Annual Fee – Primary            | BDT 6000  |
|    |                     | Annual Fee – Supplementary      | Joining Fee BDT 1000 Against Local Limit (one time).  |

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| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission   |
|----|---------------------|---------------------------------|---|
|    |                     |                                 | Annual Fee BDT 6000 Against Foreign Limit   |
|    |                     | Late Payment Fee                | BDT 500/USD 10  |
|    |                     | Card / PIN Replacement Fee      | BDT 1000 / BDT 500  |
|    |                     | CIB Processing Fee              | BDT 200   |
|    |                     | Card Cheque Processing Fee      | BDT 150 per BDT 10000 outstanding slab  |
|    |                     | Monthly Maintenance Fee         | Domestic: BDT 200 per BDT 10000 outstanding slab<br>International: USD 5 per USD 100 outstanding slab   |
|    |                     | SMS Fee                         | BDT 300   |
|    |                     | Charge Slip Retrieval Fee       | BDT 250/USD 10  |
|    |                     | Statement Retrieval Fee         | BDT 100   |
|    |                     | Cheque Book Fee (10 Leaves)     | BDT 200   |
|    |                     | Bank POS/ Card to Wallet        | BDT 230 per BDT 10000 outstanding slab  |
|    |                     | IB Fund Transfer Fee            | SEB A/C- BDT 230 per BDT 10,000 outstanding slab,<br>BEFTN BDT 300 per BDT 10,000 outstanding slab,<br>NPSB BDT 200 per BDT 10,000 outstanding slab |
|    |                     | Cash Advance Fee from ATM       | Local Currency: BDT 230 per BDT 10000 outstanding slab  |
| 4  | <b>TITANIUM</b>     | Annual Fee – Primary            | BDT 2000  |
|    |                     | Annual Fee – Supplementary      | Joining Fee BDT 1000 Against Local Limit (one time).<br>Annual Fee BDT 2000 Against Foreign Limit   |



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| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission   |
|----|---------------------|---------------------------------|---|
|    |                     | Late Payment Fee                | BDT 500, USD 10   |
|    |                     | Card / PIN Replacement Fee      | BDT 600 / BDT 500   |
|    |                     | CIB Processing Fee              | BDT 200   |
|    |                     | Card Cheque Processing Fee      | BDT 150 per BDT 10000 outstanding slab  |
|    |                     | Monthly Maintenance Fee         | Domestic: BDT 150 per BDT 10000 outstanding slab International: USD 2 per USD 100 outstanding slab  |
|    |                     | SMS Fee                         | BDT 300   |
|    |                     | Charge Slip Retrieval Fee       | BDT 250 / USD 10  |
|    |                     | Statement Retrieval Fee         | BDT 100   |
|    |                     | Cheque Book Fee (10 Leaves)     | BDT 200   |
|    |                     | Bank POS/ Card to Wallet        | BDT 230 per BDT 10000 outstanding slab  |
|    |                     | IB Fund Transfer Fee            | SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab |
|    |                     | Cash Advance Fee from ATM       | Local Currency: BDT 230 per BDT 10000 outstanding slab  |
| 5  | <b>GOLD</b>         | Annual Fee – Primary            | BDT 2000  |
|    |                     | Annual Fee – Supplementary      | Joining Fee BDT 1000 Against Local Limit (one time).<br><br>Annual Fee BDT 2000 Against Foreign Limit   |
|    |                     | Late Payment Fee                | BDT 500/USD 10  |
|    |                     | Card / PIN Replacement Fee      | BDT 600 / BDT 500   |
|    |                     | CIB Processing Fee              | BDT 200   |
|    |                     | Card Cheque Processing Fee      | BDT 150 per BDT 10000 outstanding slab  |



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| SI | Service Description | Nature of Charge/<br>Commission | Charge / Commission   |
|----|---------------------|---------------------------------|---|
|    |                     | Monthly Maintenance Fee         | Domestic: BDT 150 per BDT 10000 outstanding slab International: USD 2 per USD 100 outstanding slab  |
|    |                     | SMS Fee                         | BDT 300   |
|    |                     | Charge Slip Retrieval Fee       | BDT 250 / USD 10  |
|    |                     | Statement Retrieval Fee         | BDT 100   |
|    |                     | Cheque Book Fee (10 Leaves)     | BDT 200   |
|    |                     | Bank POS/ Card to Wallet        | BDT 230 per BDT 10000 outstanding slab  |
|    |                     | IB Fund Transfer Fee            | SEB A/C- BDT 230 per BDT 10,000 outstanding slab, BEFTN BDT 300 per BDT 10,000 outstanding slab, NPSB BDT 200 per BDT 10,000 outstanding slab |
|    |                     | Cash Advance Fee from ATM       | Local Currency: BDT 230 per BDT 10000 outstanding slab  |

Applicable charges for all Tijarah Islamic credit cards

| SL | Nature of Charge / Commission      | Charge / Commission                             |
|----|------------------------------------|---|
| 1  | Wallet to Card Deposit Fee         | BDT 34 per deposit                              |
| 2  | EMI Maintenance Fee                | BDT 12 per BDT 1,000 outstanding slab per month |
| 3  | EMI Early Settlement Fee           | BDT 20 per BDT 1,000 outstanding slab           |
| 4  | Certification for Visa Application | BDT 500   |
| 5  | Insurance Fee                      | BDT 0.35 per BDT 100 outstanding slab           |

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## PREPAID (INSTASURE HEALTHCARE CARD)

| SI | Service Description                                    | Nature of Charge/<br>Commission       | Charge / Commission  |
|----|--|---------------------------------------|--|
| 1  | <b>PREPAID<br/>(INSTASURE<br/>HEALTHCARE<br/>CARD)</b> | Annual Fee – Primary                  | BDT 500  |
|    |  | Premium Per Insured Yearly            | BDT 1800 / BDT 1600  |
|    |  | PIN reissue Fee                       | BDT 200  |
|    |  | SMS Fee                               | BDT 100  |
|    |  | Card Replacement Fee                  | BDT 400  |
|    |  | Withdrawal fee at another<br>Bank ATM | For domestic: Tk. 20 per transaction,<br>For International: 2% of the transaction<br>amount or USD 3 whichever is higher |
|    |  |                                       |  |

## PREPAID (ZANTRIK FUEL CARD)

| SI | Service Description                        | Nature of Charge/<br>Commission       | Charge / Commission  |
|----|--|---------------------------------------|--|
| 1  | <b>PREPAID<br/>(ZANTRIK FUEL<br/>CARD)</b> | Annual Fee – Primary                  | BDT 500  |
|    |  | PIN reissue Fee                       | BDT 200  |
|    |  | SMS Fee                               | BDT 100  |
|    |  | Card Replacement Fee                  | BDT 400  |
|    |  | Withdrawal fee at another<br>Bank ATM | For domestic: Tk. 20 per transaction,<br>For International: 2% of the transaction<br>amount or USD 3 whichever is higher |
|    |  |                                       |  |

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