

Schedule of Charges for MTB Credit Cards

Particulars	VISA / Mastercard Classic	VISA Gold (Local)	VISA / Mastercard Gold	VISA Platinum / Mastercard Titanium	VISA Signature/ Mastercard/ World
Annual Fee (Primary Card)	BDT 1,000	BDT 1,800	BDT 2,000	BDT 3,000	BDT 10,000
Annual Fee (Supplementary Card- 1 st Card)	Free	Free	Free	Free	Free
Annual Fee (Supplementary Card- 2 nd to 4 th Card)	BDT 700	BDT 1,000	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 500	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee	BDT 300	BDT 300	BDT 300	BDT 500	BDT 500
Late Payment Fee	BDT 400 or USD 5	BDT 400 or USD 5	BDT 400 or USD 5	BDT 800 or USD 10	BDT 800 or USD 10
Interest Rate (Per Annum)	23.50%	23.50%	23.50%	22%	21%
Excess Limit Fee	BDT 400 or USD 5	BDT 400 or USD 5	BDT 400 or USD 5	BDT 700 or USD 10	BDT 1,000 or USD 15
Returned Card Cheque Fee	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500
Voucher Retrieval	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Out of Town Cheque Collection Fee	BDT 100	BDT 100	BDT 100	BDT 200	BDT 200
Certificate Charge	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
Cash Advance Fee-(On Us ATM)	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher
Cash Advance Fee-(Off Us ATM)	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher
Card Cheque Book Fee-1 st Book (10 Leaves)	Free	Free	Free	Free	Free
Card Cheque Book Fee (15 Leaves)	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
Card Cheque Book Fee (25 Leaves)	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Card Cheque Processing Fee	2.00%	2.00%	2.00%	2.00%	2.00%
E-Statement	Free	Free	Free	Free	Free
SMS Alert	BDT 200	BDT 200	BDT 200	BDT 200	Free



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Mutual Trust Bank Ltd.

you can bank on us



Particulars	VISA / Mastercard Classic	VISA Gold (Local)	VISA / Mastercard Gold	VISA Platinum / Mastercard Titanium	VISA Signature/ Mastercard World
EMI Early Settlement Fee	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher
Markup	3.00%	3.00%	3.00%	3.00%	3.00%
MTB Protection Plan (Monthly)	0.35%	0.35%	0.35%	0.35%	Free
MTB AIR Lounge Visit Fee (HSIA, Dhaka)	N/A	N/A	4 Visits in a calendar year free, from subsequent visit BDT 2,000	Free	Free
Priority Pass Enrollment	N/A	N/A	N/A	N/A	Free
Priority Pass Lounge Visit Fee	N/A	N/A	N/A	N/A	a. 10 free visits in a calendar year for cardholder upon endorsement against card. b. USD 27 for visits without endorsement or more than 10 visits in a calendar year.
CIB Fee	BDT 100	BDT 100	BDT 100	BDT 100	BDT 100

Note: 15% VAT will be charged as applicable

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

Note: 15% VAT will be charged as applicable

Repayment Terms, Frequency and Tenor	
Payment Terms	Details
Repayment Amount	5% of the outstanding amount or BDT 500.00 or USD 20.00 (for dual currency card) whichever is higher
Repayment Frequency	Monthly
Payment Due Date From Statement Date	15 days for all credit cards with below exceptions
	Exception: 20 days for Signatures and World Credit Cards
Card Validity Period	1st Issuance : 60 months
	Renewal : 60 months

Note: 15% VAT will be charged as applicable

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Schedule of Charges for MTB Debit Card

Particulars	VISA Electron Card	Master Gold (Dual)	Visa Platinum / Mastercard Titanium (Dual)	Visa Signature / Mastercard World (Dual)
Annual Fee	BDT 500	BDT 500	BDT 1,000	BDT 2,000
Card Replacement Fee	BDT 300	BDT 300	BDT 500	BDT 500
PIN Replacement Fee	BDT 150	BDT 150	BDT 200	BDT 200
Closing Charge	N/A	N/A	N/A	N/A
Cash Advance Fee - MTB ATM's	NIL	NIL	NIL	NIL
Cash Advance Fee - Remote On Us ATM Local	BDT 35	BDT 35	BDT 35	BDT 35
Cash Advance Fee - other ATM's (NPSB)	BDT 15	BDT 15	BDT 15	BDT 15
Balance Inquiry (NPSB)	BDT 5	BDT 5	BDT 5	BDT 5
Mini Statement (NPSB)	BDT 5	BDT 5	BDT 5	BDT 5

Note: 15% VAT will be charged as applicable

Schedule of Charges for MTB Prepaid Card

Particulars	Fees & Charges	
	International Prepaid Card	Local Prepaid Card
Prepaid Card Annual Fee (Primary Card)	USD 20	BDT 500
Prepaid Card Annual Fee (Supplementary Card)	USD 10	Free
Cash Advance Fee (on us ATM)	N/A	N/A
Cash Advance Fee (off us ATM)	USD 2 or 2% whichever is higher	BDT 35
Card & PIN Replacement Fee	USD 5	BDT 300
Annual SMS Fees	USD 3	BDT 200
Statement Fee	USD 2	BDT 100

Note: 15% VAT will be charged as applicable