

## Schedule of Charges for MTB Credit Cards (Regular Customers)

| Particulars   | Mastercard/ VISA Classic                        | Mastercard/ Visa Gold                           | Mastercard Titanium/<br>UnionPay Platinum/<br>VISA Platinum /<br>Angona Visa platinum | Mastercard World/<br>VISA Signature/<br>Angona Visa Signature |
|---|---|---|---|---|
| <b>Annual Fee-Primary Card<sup>1</sup></b>                  | BDT 1,500                                       | BDT 3,000                                       | BDT 5,000   | BDT 10,000  |
| <b>Annual Fee-Supplementary Card<sup>2</sup></b>            | BDT 700   | BDT 1,000                                       | BDT 1,500   | BDT 2,000   |
| <b>Card Replacement Fee</b>                                 | BDT 500   | BDT 500   | BDT 1,000   | BDT 1,000   |
| <b>PIN Replacement Fee (Paper Pin)</b>                      | BDT 300   | BDT 300   | BDT 500   | BDT 500   |
| <b>Late Payment Fee</b>                                     | BDT 500 or USD 6                                | BDT 600 or USD 7                                | BDT 800 or USD 9  | BDT 1,000 or USD 12   |
| <b>Interest Rate<sup>3</sup> (Per Annum)</b>                | 20%   | 20%   | 20%   | 20%   |
| <b>Excess Limit Fee<sup>4</sup></b>                         | BDT 700 or USD 8                                | BDT 800 or USD 9                                | BDT 900 or USD 10   | BDT 1,000 or USD 12   |
| <b>Returned Card Cheque Fee<sup>5</sup></b>                 | BDT 50  | BDT 50  | BDT 50  | BDT 50  |
| <b>Voucher Retrieval Fee<sup>6</sup></b>                    | BDT 300   | BDT 300   | BDT 300   | BDT 300   |
| <b>Out of Town Cheque Collection Fee<sup>7</sup></b>        | BDT 100   | BDT 100   | BDT 200   | BDT 200   |
| <b>Certificate Charge<sup>8</sup></b>                       | BDT 300   | BDT 300   | BDT 300   | BDT 300   |
| <b>Duplicate Statement Fee</b>                              | BDT 200   | BDT 200   | BDT 200   | BDT 200   |
| <b>Cash Advance Fee (MTB ATM)</b>                           | BDT 200 or 2% whichever is higher               | BDT 200 or 2% whichever is higher               | BDT 200 or 2% whichever is higher   | BDT 200 or 2% whichever is higher                             |
| <b>Cash Advance Fee (Other Banks' ATM)</b>                  | BDT 200 or 2% whichever is higher (Local)       | BDT 200 or 2% whichever is higher (Local)       | BDT 200 or 2% whichever is higher (Local)   | BDT 200 or 2% whichever is higher (Local)                     |
|   | USD 3 or 3% whichever is higher (International) | USD 3 or 3% whichever is higher (International) | USD 3 or 3% whichever is higher (International)                                       | USD 3 or 3% whichever is higher (International)               |
| <b>Card Cheque Book Fee-1<sup>st</sup> Book (10 Leaves)</b> | Free  | Free  | Free  | Free  |
| <b>Card Cheque Book Fee (15 Leaves)</b>                     | BDT 200   | BDT 200   | BDT 200   | BDT 200   |
| <b>Card Cheque Book Fee (25 Leaves)</b>                     | BDT 300   | BDT 300   | BDT 300   | BDT 300   |
| <b>Card Cheque Processing Fee</b>                           | 2.00%   | 2.00%   | 2.00%   | 2.00%   |
| <b>Fast Fund Processing Fee</b>                             | 2.00%   | 2.00%   | 2.00%   | 2.00%   |
| <b>SMS Alert Fee</b>  | BDT 300   | BDT 300   | BDT 300   | BDT 300   |
| <b>EMI Early Settlement Fee</b>                             | 0.50%   | 0.50%   | 0.50%   | 0.50%   |
| <b>Markup Fee<sup>9</sup></b>                               | 3.00%   | 3.00%   | 3.00%   | 3.00%   |
| <b>MTB Protection Plan Fee (Monthly)</b>                    | 0.35%   | 0.35%   | 0.35%   | Free  |
| <b>CIB Fee<sup>10</sup></b>                                 | BDT 100   | BDT 100   | BDT 100   | BDT 100   |
| <b>LoungeKey Access Fee<sup>11</sup></b>                    | N/A   | N/A   | N/A   | USD 27<br>(per person per visit)                              |

**Note:**

1. Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years. From the 2<sup>nd</sup> year, a Cardholder can get annual fee waived if he/she makes 15 transactions in a year (anniversary to anniversary) and no Late Payment Fee or Excess Limit Fee was imposed during the same period. This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary. The Cardholder needs to call 16219 or email at [customer.service@mutualtrustbank.com](mailto:customer.service@mutualtrustbank.com) for the waiver after the fee has been charged.
2. One Supplementary Card is free for Classic/Gold/Platinum/Titanium Credit Cardholders and Two Supplementary Cards are Fee for Signature/World Credit Cardholders. The said charge is applicable for any additional card.
3. If the Cardholder does not pay the entire Current Balance, shown in a statement, within the Payment Due Date, interest will be accrued on (1) the new transactions of that statement after the Payment Due Date and (2) balance carried forward in that statement after the Statement Date. Interest will be accrued only on the unpaid balance. The total accrued interest will be posted in the next statement.
4. Excess Limit Fee will be imposed if card outstanding exceeds card limit.
5. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
6. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
7. If the Cardholder pays bill by a collection cheque, which is out of the clearing area, Out of Town Cheque Collection Fee will be charged for cheque collection.
8. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
9. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
10. CIB Fee will be charged when the card is issued.
11. Signature Credit Cardholders can enjoy ten free visits to international Lounges under LoungeKey program in a calendar year upon passport endorsement against their respective cards. For any further visit or visits without endorsement, USD 27 per person per visit will be charged.
12. Platinum/ Signature/ Titanium/World Credit Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). Gold Credit Cardholders can enjoy four Free Visits. For any subsequent visit by Gold Cardholders or in case of any additional guest for the previously mentioned Cardholders, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit
13. 15% VAT will be charged as applicable.
14. The bank reserves the right to amend the schedule of charges from time to time.

| <b>Clearing Cheque Processing Fees</b>   |                              |
|--|------------------------------|
| <b>Particulars</b>                       | <b>Fees Inclusive of VAT</b> |
| 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                    |

### Schedule of Charges for MTB Debit Cards

| Particulars                     | Visa Classic/ Platinum<br>Mastercard Gold/Titanium<br>UnionPay Platinum | Visa Signature<br>Mastercard World | Visa Business<br>Debit | Angona Platinum | Angona Signature |
|---------------------------------|---|------------------------------------|------------------------|-----------------|------------------|
| Annual Fee                      | BDT 500   | BDT 2000                           | BDT 500                | 500             | 1000             |
| Card Replacement Fee            | BDT 300   | BDT 500                            | BDT 300                | BDT 300         | BDT 500          |
| PIN Replacement Fee (Paper PIN) | BDT 200   | BDT 200                            | BDT 200                | BDT 200         | BDT 200          |
| Cash Advance Fee-MTB ATMs       | NIL   | NIL                                | NIL                    | NIL             | NIL              |
| Cash Advance Fee-Other ATMs     | BDT 15  | BDT 15                             | BDT 15                 | BDT 15          | BDT 15           |
| Balance Inquiry                 | BDT 5   | BDT 5                              | BDT 5                  | BDT 5           | BDT 5            |
| Mini Statement                  | BDT 5   | BDT 5                              | BDT 5                  | BDT 5           | BDT 5            |

**Note:**

- 15% VAT will be charged as applicable
- Cash Advance Fee is inclusive of VAT

| <b>Schedule of Charges for MTB Prepaid Cards</b> |                                   |   |                  |
|--|-----------------------------------|---|------------------|
| <b>Particulars</b>                               | <b>Visa Prepaid International</b> | <b>PayPlus</b>  | <b>Gift Card</b> |
| <b>Annual Fee (Primary Card)</b>                 | USD 10                            | BDT 500   | 300              |
| <b>Annual Fee (Supplementary Card)</b>           | USD 5                             | BDT 250   | N/A              |
| <b>Cash Advance Fee-MTB ATMs</b>                 | N/A                               | N/A   | N/A              |
| <b>Cash Advance Fee-Other ATMs</b>               | USD 2 or 2% whichever is higher   | <ul style="list-style-type: none"> <li>• BDT 15 (Local Transactions)</li> <li>• USD 2 or 2% whichever is higher (International Transactions)</li> </ul> | BDT 15           |
| <b>Card Replacement Fee</b>                      | USD 5                             | BDT 300   | BDT 300          |
| <b>SMS Alert</b>                                 | USD 3                             | BDT 200   | N/A              |
| <b>Mark up Fee</b>                               | 3%                                | 3%  | N/A              |
| <b>Statement Fee (On request)</b>                | USD 2                             | BDT 150   | BDT 100          |

**Note:**

- 15% VAT will be charged as applicable
- Cash Advance Fee is inclusive of VAT
- Annual Fee is waived for the Gift Card(s) requested through MRewardz Online